

Annual Digest of Social Protection Reforms in the Arab Region, 2023









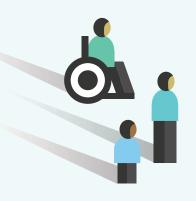
#### VISION

ESCWA, an innovative catalyst for a stable, just and flourishing Arab region

#### MISSION

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Economic and Social Commission for Western Asia



# Annual Digest of Social Protection Reforms in the Arab Region, 2023



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# **KEY MESSAGES**

#### Major overhauls of social protection systems

In 2023, a wide range of systemic reforms were undertaken in a number of Arab countries. profoundly impacting their social protection landscape. These changes included the adoption of a decree on the implementation of social safety net programmes in the Comoros, the adoption of the new Pension and Social Security Law in Iraq, the amendment of the Social Security Law in Lebanon, the merger of eleven existing pension funds to form the new Social Protection Fund in Oman, and the signing of the 2023 Finance Act in Tunisia.

#### The prioritization of labour market policies in high-income countries

It is worth highlighting that 13 per cent of social protection developments were related to labour market policies in high-income countries. This represents a change from 2022, when only 3 per cent of social protection developments in high-income countries – which tend to have more formalized labour markets – were related to labour markets. This demonstrates the efforts made by high-income countries in the fields of labour protection and productive inclusion of social assistance beneficiaries.

### Constancy and change in social protection functions

The top three social protection functions observed were still "old age" (18 per cent), "poverty and social exclusion" (16 per cent), and "social health protection" (15 per cent). Strikingly, there was a significant jump in developments related to "disability" (8 per cent) and survivorship (8 per cent) compared to the previous year, highlighting Arab countries' willingness to provide more support to specific vulnerable groups.



# Fewer measures related to shocks

Measures related to shocks represented a relatively smaller proportion (16 per cent, compared to 38 per cent the previous year) of social protection developments in the Arab region in 2023. This can be partly explained by the end of the global coronavirus disease (COVID-19) pandemic, the easing of food insecurity and the decline of inflation.



#### Wide-ranging humanitarian and emergency assistance

Arab countries experienced a variety of crises and shocks, including military conflicts, earthquakes and climatic extremes. Hence, alongside structural changes, a wide range of measures were observed to provide assistance, sometimes through humanitarian and emergency channels, to groups in need in Djibouti, the State of Palestine, the Syrian Arab Republic and the Sudan, among other countries. These assistance measures were usually provided on a temporary basis, frequently in collaboration with international partners.

# 6

# A stronger focus on financial sustainability

In 2023, 24 measures to ensure the financial sustainability of social protection systems and programmes were observed, an increase from 20 measures in 2022. The measures varied from productive inclusion of beneficiaries in Bahrain, Lebanon and Kuwait; parametric reforms in Lebanon, Oman, Tunisia and the United Arab Emirates; enforcement of pension contributions in Saudi Arabia; and the adoption of more efficient

targeting and benefit distribution methods in the Comoros and Egypt.

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# INTRODUCTION

The Annual Digest of Social Protection Reforms in the Arab Countries, 2023 represents the second edition of this annual series. The publication aims to summarize publicly announced or officially communicated social protection related changes in terms of policy design, implementation mechanisms and related organizational arrangements in the 22 Arab countries.

The first edition of the series, titled Annual Digest of Social Protection Reforms in the Arab Region, 2022, was positively received in terms of views and downloads from the publications webpage of the Economic and Social Commission for Western Asia (ESCWA). This second edition – like its precursor – is intended to contribute to greater collaboration, learning and, ultimately, the improved well-being of individuals and households across the region.

In terms of content, the announced reforms range from comprehensive structural reforms aimed at enhancing the effectiveness and efficiency of social protection systems to temporary, short-term provisions to address the economic impact of shocks on private households.

Like many other parts of the world, the Arab countries – albeit to different extents – experienced a variety of crises and shocks in 2023, including military conflicts, earthquakes and climate extremes, highlighting the importance of shock-responsive and adaptive social protection. This has led to an increase in international humanitarian assistance and temporary social assistance efforts by international partners as well as by national governments. It is important to note in this context the continued high inflation that most of the region's countries experienced throughout the year 2023. To help beneficiaries of social protection better cope with rising consumer prices, national governments announced slightly more social assistance measures than social insurance reforms, although exceptional increases of social insurance benefits were also widely recorded. Relatedly, there were a substantial number of reforms aiming to expand existing programmes' coverage, by either adjusting the eligibility criteria or securing additional funding in order to reach more groups in need.

In a marked difference to the reported social protection reforms in 2022, however, wide-ranging system-level reforms, changing structural and legal frameworks, were observed in several countries in 2023, including substantial reforms in the Comoros, Iraq, Jordan, Lebanon, Morocco, Oman and Tunisia. These reforms either established previously non-existent schemes or made important improvements to the existing policy designs, delivery mechanisms and organizational arrangements for social protection programmes, with the aim of improving the effectiveness and/or efficiency – and in turn the financial sustainability – of the respective countries' social protection systems.

The present report is structured – like its predecessor – in three chapters: chapter 1 discusses the methodological approaches used for developing the document, chapter 2 provides a summary of key statistics on developments observed across the Arab region, and chapter 3 presents summaries of the social protection developments in each Arab country, beginning with an overview and then further sub-divided by social protection category. All updates are presented in chronological order.



# METHODOLOGY

A multilayered, partially automated methodology was adopted to collect, screen and categorize social protection

developments in the Arab region throughout the period extending from December 2022 through December 2023.

#### Systematic prospective monitoring of social protection developments

To remain abreast of social protection developments in the Arab region, a partially automated, ongoing monitoring process was developed, which facilitated the continuous collection of recent reform announcements and research related to various dimensions of social protection. This systematic monitoring process was based on a triangulation approach involving the use of three different types of tools operating separately to collect information from multiple sources and rely on different databases. This approach was aimed at casting a wide net to record the largest number of social protection developments possible. The three tools are as follows:

- 1. Google Alerts, a website monitoring tool based on the Google search engine. The tool was designed to track web pages containing any of the specified keywords in an ongoing manner and based on a set of rules specified by the user.
- 2. Database Alerts, a tool that sends automated notifications triggered by the publication of articles or papers on the ProQuest website. The alert for social protection articles and papers was narrowed down by specifying a set of relevant keywords and additional rules for the search process.
- Official government websites and gazettes, including those of:
- Social protection agencies, also known as social protection institutions, such as social insurance organizations, social security schemes and/or funds, social assistance schemes and/or funds, and public housing and welfare authorities.
- Social protection programmes, including portals for integrated online public services (such as social registries), social assistance, labour market, public works, social inclusion and social housing programmes.
- Ministries of social affairs or any ministry serving the same function, such as ministries of social development, social solidarity or community development.

- Other relevant ministries providing general supervision or delivering social protection services through specific programmes, such as ministries of health, education, labour, finance, economy, agriculture, commerce, planning, housing, energy and endowments, and religious affairs.
- Official government gazettes or websites of parliaments, which post the full texts and details of social protection-related legislation and amendments.

An important addition to the methodology of the present edition of this annual series is the inclusion of various government gazettes and legal documents as key sources of information.

It must be noted that although best efforts have been made to include as many relevant social protection policy developments as possible, some might have been overlooked as a result of the still evolving methodological approach. For a limited number of countries, research into the main branches of social protection – namely contributory or non-contributory – did not yield any results, while published information on active labour market policies was generally scarce. The results presented in this annual digest are therefore indicative, aiming to provide a comprehensive picture rather than an exhaustive one.

The monitoring process was partially automated: Google Alerts were set to weekly notifications, ProQuest Database Alerts were scheduled to run monthly, and official websites were examined manually every 6 months. ESCWA had identified the social protection-related keywords and word combinations beforehand in English, Arabic and French, based on the social protection terms most commonly used in the Arab region by news agencies, social protection institutions and schemes, relevant ministries and researchers. This process also entailed establishing a list of country-specific keywords to be fed into Google Alerts and Database Alerts, since many social protection terms have different translations across the Arab region.

Α

#### Criteria for screening relevant developments

#### 1. Definition of social protection

From the outset, the process of documenting social protection developments was governed by the definition of social protection used by ESCWA:

Social protection is defined as a set of public policies and programmes intended to ensure an adequate standard of living and access to health care throughout the life cycle. Social protection benefits can be provided in cash or in kind through universal or targeted non-contributory schemes, contributory schemes such as pensions and complementary measures serving to build human capital, create productive assets and facilitate access to employment.<sup>1</sup>

Accordingly, all interventions, reforms or announcements that concern the private insurance sector were excluded from the selected developments. The same applies for humanitarian aid or any social initiatives provided directly by United Nations agencies or non-governmental organizations and in which the government did not assume any intermediary role. Moreover, social care services were considered to be outside the social protection umbrella of programmes and policies and were therefore excluded as well.

## 2. Screening criteria to filter extensive news results

The monitoring tools collected a significant number of news articles that had to be manually filtered to select relevant social protection developments. The screening process removed duplicate results published by different sources, keeping either the news article from the most authoritative source or the one providing the most relevant details. Moreover, some news articles were deemed irrelevant based on the social protection definition of ESCWA. After two rounds of screening, the final total of 155 unique and relevant social protection developments were kept and documented in this digest.

С

B

#### Enhanced validity and credibility of findings

During the drafting phase of the digest, ESCWA staff conducted a final round of manual searches for social protection developments, based on their knowledge of social protection systems in each Arab country and the social protection interventions of ESCWA and other United Nations agencies.

Besides, members of the Expert Group on Social Protection Reform in the Arab Countries—key national social protection policymakers in ESCWA member States—were asked to provide input and updates on the social protection developments in their respective countries. Furthermore, ESCWA staff communicated either verbally or in writing with several individual entities and ministry representatives to ensure that the individual country digests were complete and accurate to the extent possible, such as Somalia, the Sudan and Yemen. In addition, ESCWA staff reached out to Djibouti and the Comoros (not yet part of the Expert Group) to obtain information on social protection updates from 2023.

#### D

#### **Documentation and classification of results**

For the initial documentation of social protection developments per country, the following information was recorded: weblink to the source of information, a summary of the news article, the monitoring tool or means of retrieving the article, the keywords used to collect it, the source of information, the country concerned and the date of publication. The segment diagrams in figures 1 and 2 illustrate the means identifying the 155 social protection developments included in the digest. Figure 1 indicates the monitoring means and tools used, and figure 2 identifies the sources of the results produced by the three automated search tools.

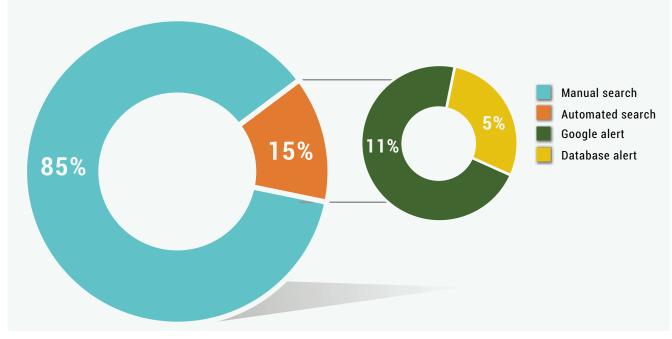


Figure 1. Distribution of social protection developments by monitoring tool and/or means

Source: Authors' calculation based on ESCWA internal documentation database for social protection developments.

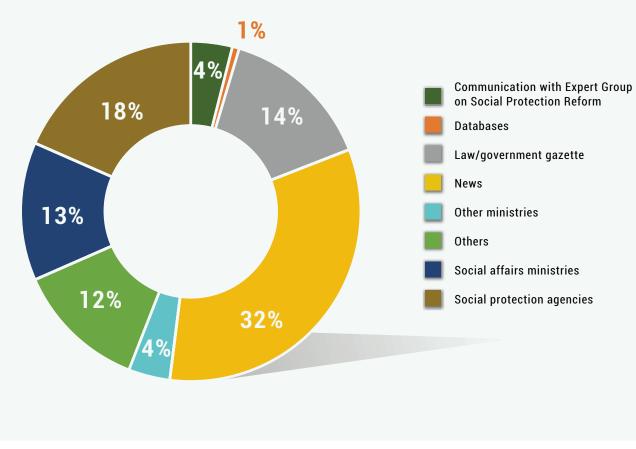


Figure 2. Distribution of social protection developments by source of information

In terms of substance, social protection developments have been classified into seven broad categories, namely:

- · System level
- Social insurance
- Social assistance
- Labour market policies
- General subsidies
- Targeted subsidies
- Other

The last category includes cross-cutting initiatives, integrated public services and social housing.

In addition, based on the stated objective and/or target group, social protection developments have been classified according to the following social protection functions and types of benefits, and it is possible for one documented reform to involve multiple functions or types of benefits:

- Old age
- Disability
- Survivorship
- · Social health protection
- Sickness
- Maternity
- Unemployment
- Family and children
- Poverty and social exclusion
- Employment injury and occupational diseases

- Labour market programmes
- Housing
- Food and nutrition
- Energy or fuel
- · Access to education

To allow for greater appreciation of the types of changes announced, an additional layer of classification has been adopted to specifically indicate whether the documented reform, intervention or announcement falls under one of the following types:

- System level (affecting multiple aspects of social protection, possibly with cross-cutting themes)
- Design (related to the set-up of specific components of a single social protection scheme or programme)
- Delivery (related to different procedures within the social protection delivery chain)
- Organizational changes (related to changes in the administration or governance of social protection systems and programmes)

Each type of change includes further sub-types of changes, which will be discussed in greater detail in chapter 2.

Lastly, several markers were used to indicate whether the identified changes were effectiveness- or efficiency- enhancing, whether they were related to certain demographic groups, whether they were temporary and whether they were related to shocks. Descriptive statistics about social protection developments by classification category, function and markers are included in chapter 2.



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# 2 S R

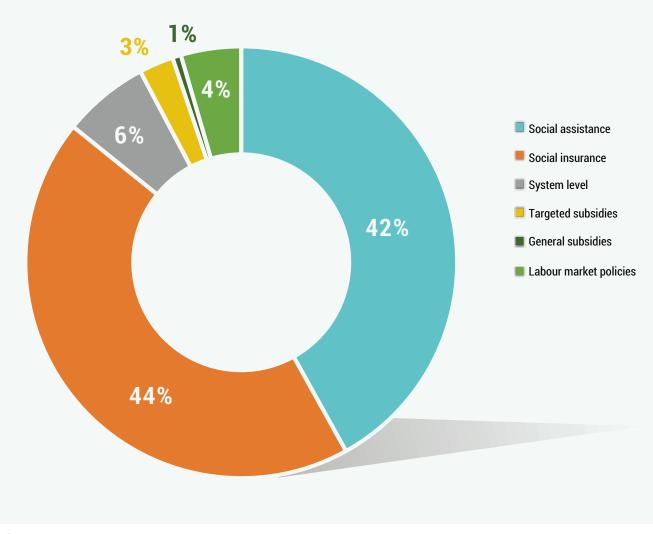
# SUMMARY OF KEY STATISTICS ON SOCIAL PROTECTION REFORMS IN THE ARAB REGION IN 2023

13

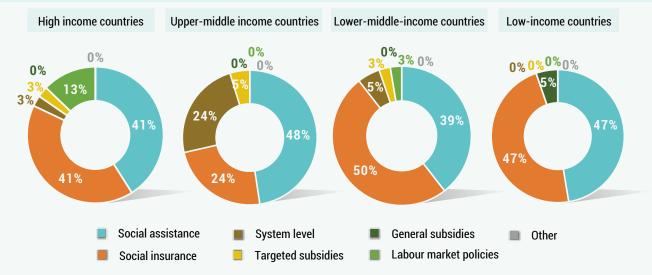
As of the end of 2023, a total of 155 new policy developments were recorded across all 22 Arab countries, almost as many as were recorded in 2022. These developments were divided across social protection categories, as shown in Figure 3. Notably, like in 2022, the highest share of social protection developments related to "social insurance" (44 per cent), followed by "social assistance" (42 per cent). The remaining 14 per cent were distributed across the other categories with the highest share being at the "system level".

A new social protection category was introduced, named "system level". It encompasses the overall architecture of social protection, including legal frameworks, administrative bodies, financing mechanisms and coordination among various stakeholders. The new category was added to help capture developments in underlying systems such as national strategies and laws. Figure 4 shows how the distribution of social protection developments across the seven broad categories varied according to the income level of countries. Social assistance and social insurance-related developments - to varying proportions - accounted for the highest shares of developments across high-income countries and low-income countries. In upper-middle income countries, social assistance accounts for the highest share of reforms while in lower-middle-income countries social insurance takes up the highest percentage. It is worth highlighting that 13 per cent of social protection developments were related to labour market policies in high-income countries. This represents a change from 2022, when only 3 per cent of social protection developments in high-income countries - which tend to have more formalized labour markets - were related to labour markets.



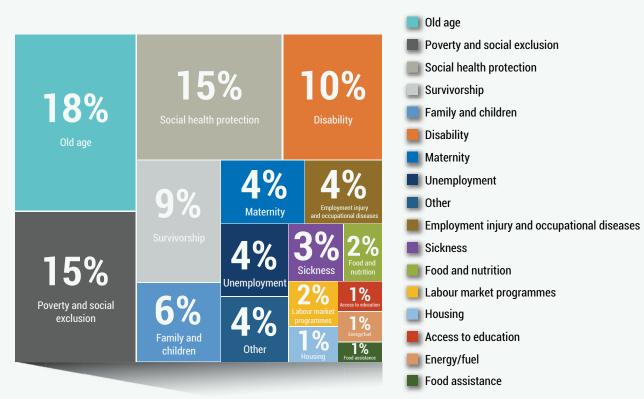


Source: Authors' calculation based on ESCWA internal documentation database for social protection developments.



#### Figure 4. Distribution of social protection developments by category and country income level

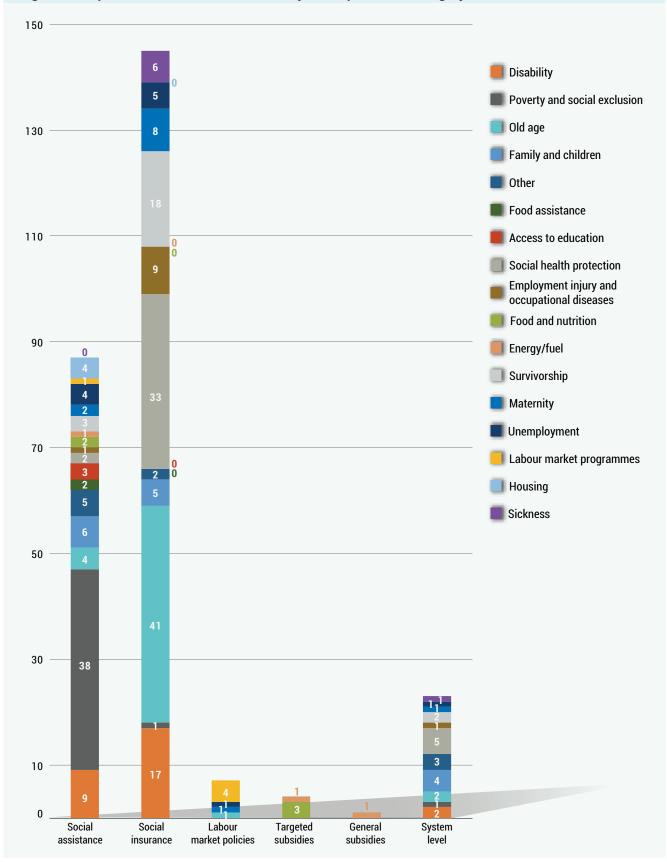
Source: Authors' calculation based on ESCWA internal documentation database for social protection developments.





Source: Authors' calculation based on ESCWA internal documentation database for social protection developments

Diving deeper into social protection developments by function, "old age", "poverty and social exclusion", and "social health protection" remain the most common functions for the year 2023. Strikingly, developments related to "disability" ranked above the rest with a proportion of 28 developments, followed by "survivorship" (23 developments), "family and children" (15 developments), and others.

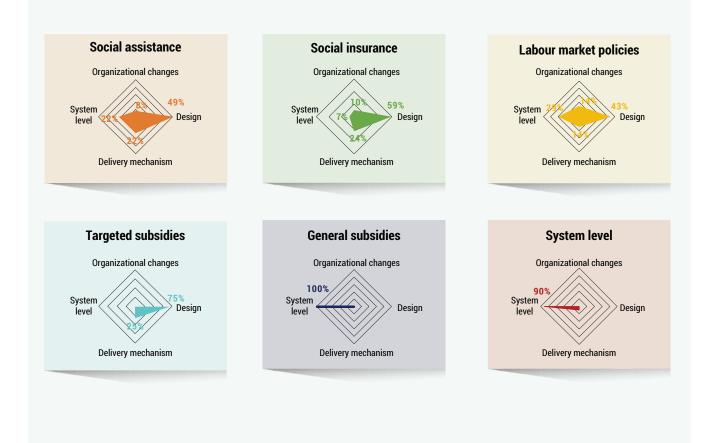




For illustration purposes, the distribution of social protection developments by function, shown in Figure 5, mirrors the breakdown seen in Figure 6. A significant portion of social assistance-related advancements, totalling 44 per cent, were dedicated to combatting "poverty and social exclusion". These initiatives largely centred on programmes designed to lift families out of poverty, ensuring no one is left behind. Furthermore, echoing trends from 2022, social insurance-focused advancements primarily targeted "old age" support, comprising 28 per cent, followed closely by "social health protection" initiatives, accounting for 23 per cent.

System level-related developments had varying functions, with the highest shares for "social health protection" and "family and children" (22 per cent and 17 per cent, respectively). These findings reinforced the need for the inclusion of the "system level" category, as they revealed that most of the laws and strategies that were introduced targeted families and children. Figure 7 offers a detailed breakdown of social-protection related changes by category and type of change ("design". "delivery mechanisms", "system level", and "organizational changes"). Design changes involve adapting programme structures and policies to address evolving needs, while delivery changes focus on optimizing benefit distribution for increased accessibility and efficiency. System-level changes aim to consolidate policies and fortify institutions to create a more cohesive social protection system. Organizational changes encompass restructuring within these institutions to heighten effectiveness by adjusting roles and cultivating a culture of improved efficiency. Notably, Figure 7 shows that social assistance-related developments were predominantly linked to "design," comprising 49 per cent, followed by "system level" and "delivery mechanisms," each representing 22 per cent. Similarly, social insurance-related developments primarily aligned with "design," accounting for 59 per cent, followed by "delivery mechanisms" at 24 per cent. This breakdown illustrates the varied types of developments in different social protection categories.

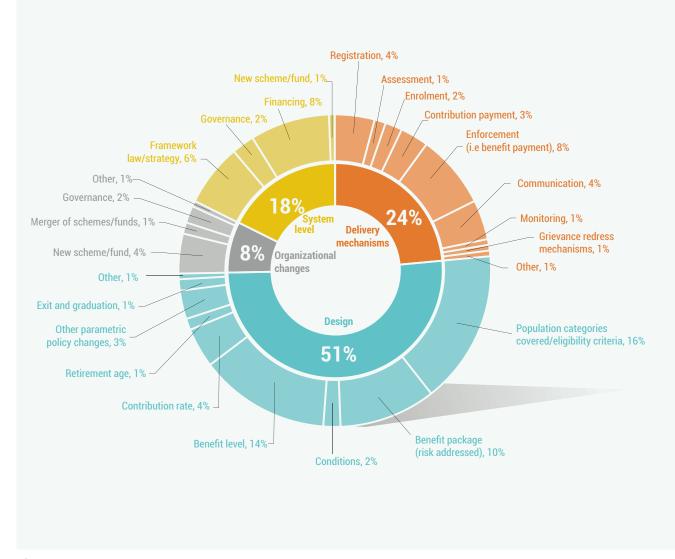
#### Figure 7. Distribution of social protection developments by category and type of change

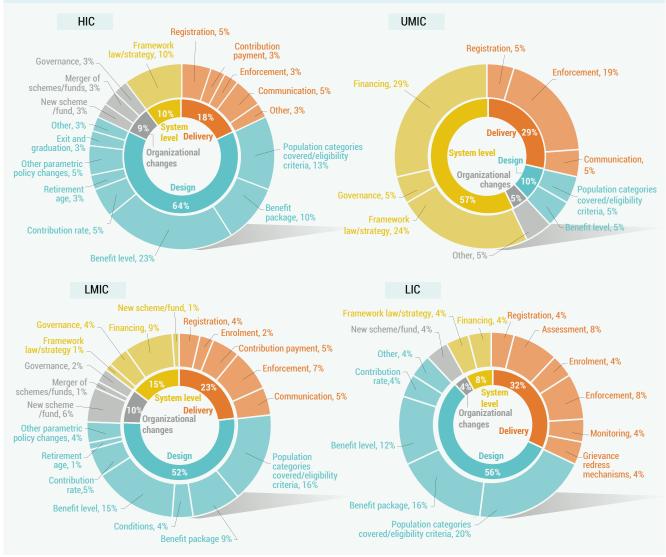


Expanding our comprehension of diverse change dynamics, a new sub-type of change in Figure 8 comes into focus. "Design" was the most common type of social protection development, accounting for 51 per cent of social protection developments, followed by "Delivery mechanisms" at 24 per cent and developments at the "System level" at 18 per cent. This distribution aligns with expectations, particularly considering the significant percentage of social assistancerelated advancements recorded in the Arab region throughout 2023. This was particularly apparent in developments relating to the population categories covered, in other words, the eligibility criteria (16 per cent of total developments), the benefit level (14 per cent), and the benefit package (10 per cent). Under delivery mechanisms, the highest shares were for enforcement, in other words, benefit payment (8 per cent) and registration (4 per cent). Conversely, changes at the "System level" were primarily directed at financing (8 per cent).

Figure 9 shows the distribution of the aforementioned social protection developments according to type and sub-type of change according to the income level of the Arab countries. In high-income countries, 64 per cent of developments were related to design, of which 9 out of 25 focused on the benefit level. Interestingly, upper-middle-income countries had a different approach, increasing amount of system-level developments to 57 per cent. Of these system-level developments, the focus was mainly on investing in financing and framework laws or strategies, which accounted for 29 and 24 per cent, respectively.

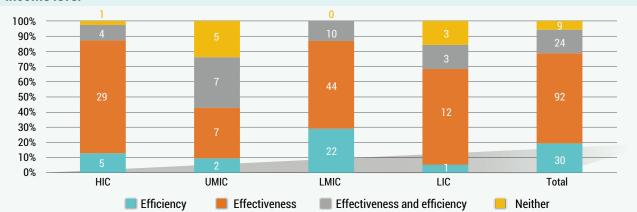






### Figure 9. Distribution of social protection developments by type and sub-type of change according to income level

Source: Authors' calculation based on ESCWA internal documentation database for social protection developments.



### Figure 10. Proportion of measures that aim to enhance the effectiveness of social protection, by country income level

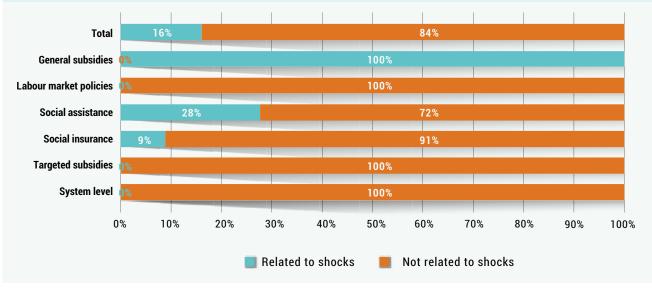
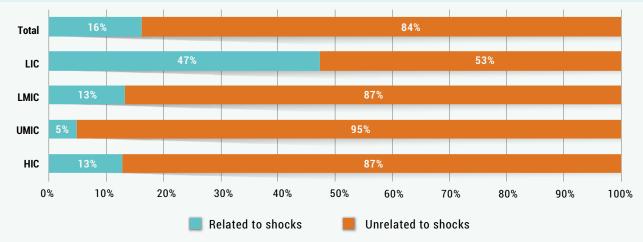


Figure 11. Proportion of social protection measures that are related to shocks, by social protection category

Source: Authors' calculation based on ESCWA internal documentation database for social protection developments.





Source: Authors' calculation based on ESCWA internal documentation database for social protection developments.

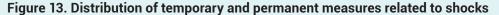
Viewed from this angle, measures aimed at increasing effectiveness constituted the vast majority, specifically 92 out of the total 155 recorded reforms, accounting for 59 per cent. These measures involved broadening coverage for current programmes, creating new schemes targeting previously excluded groups, temporary or permanent benefit increases for recipients' well-being, and introducing new service methods to better assist or reach out to beneficiaries.

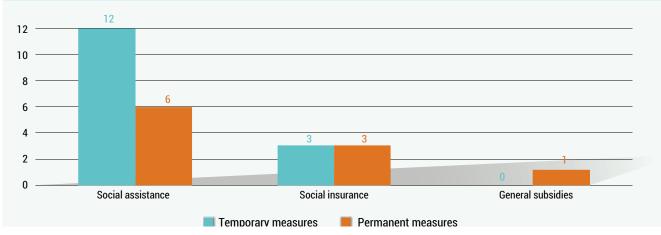
A smaller portion of measures, comprising 30 reforms or 19 per cent, focused on improving programme efficiency, aiming to achieve favourable outcomes at reduced costs. These efforts involved restructuring overseeing bodies and ministries, reorganizing or consolidating various social protection schemes, implementing digital technologies like mobile apps and websites to ease service access, optimizing delivery mechanisms, and establishing unified or integrated social registries.

Measures that are related to shocks represented a relatively smaller proportion (16 per cent) of social protection developments in the Arab region for 2023, compared to 38 per cent from last year. This can be partly explained by the end of the global COVID-19 pandemic, the easing of food insecurity caused by military conflicts in this region and the decline of inflation. A higher percentage (28 per cent) of social assistance developments were related to shocks, compared to a mere 9 per cent of social insurance developments (figure 11). When analysing social protection responses to shocks by country income level, the proportion of responses to shocks increased as the income level decreased (figure 12), which expectedly is due to the vulnerability of low-income countries in the face of shocks.

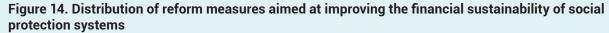
The majority of the responses to shocks were temporary initiatives, particularly those involving social assistance measures. Only a limited number of measures appeared to initiate permanent or structural change, and these were concentrated in the social insurance and system level categories (figure 13). These measures included adjustments to the coverage or benefit level of existing social protection programmes to offset consumer price increases, or the development of long-term strategies and schemes aiming to increase the resilience of individuals and households in the face of certain idiosyncratic shocks.

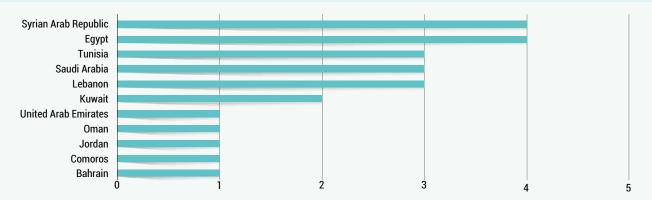
In 2023, 11 countries maintained the financial sustainability of their social protection systems with a total of 24 reforms, as shown in Figure 14, compared to 20 reform measures from 8 countries in 2022. Numerous significant initiatives have been introduced. Bahrain unveiled its National Plan for the Labour Market 2023–2026. Meanwhile, Egypt introduced Decree No. 23-063 on social safety net programmes, issued a unified Visa card for government services and revoked over 153,000 ration cards. Also, notably, in Egypt, the World Bank provided \$500 million to expand the country's social security system, and the World Food Programme (WFP) endorsed the Country Strategic Plan for Egypt, valued at \$431 million. Jordan set upper limits for insured wages and unemployment allowances for 2023, while Lebanon saw developments in converting end-of-service compensation into retirement pensions and the launch of the "ENABLE" Programme by the International Labour Organization (ILO). Additionally, Kuwait focused on reducing social assistance beneficiaries and promoting business incubation, while the Syrian Arab Republic, Tunisia, Saudi Arabia and the United Arab Emirates introduced various reforms and programmes in labour, social insurance and pensions.





Source: Authors' calculation based on ESCWA's internal documentation database for social protection developments.







# 3

# SUMMARY OF SOCIAL PROTECTION REFORMS IN THE COUNTRIES OF THE ARAB REGION

23

### List of icons for functions or types of benefit



# **ALGERIA**



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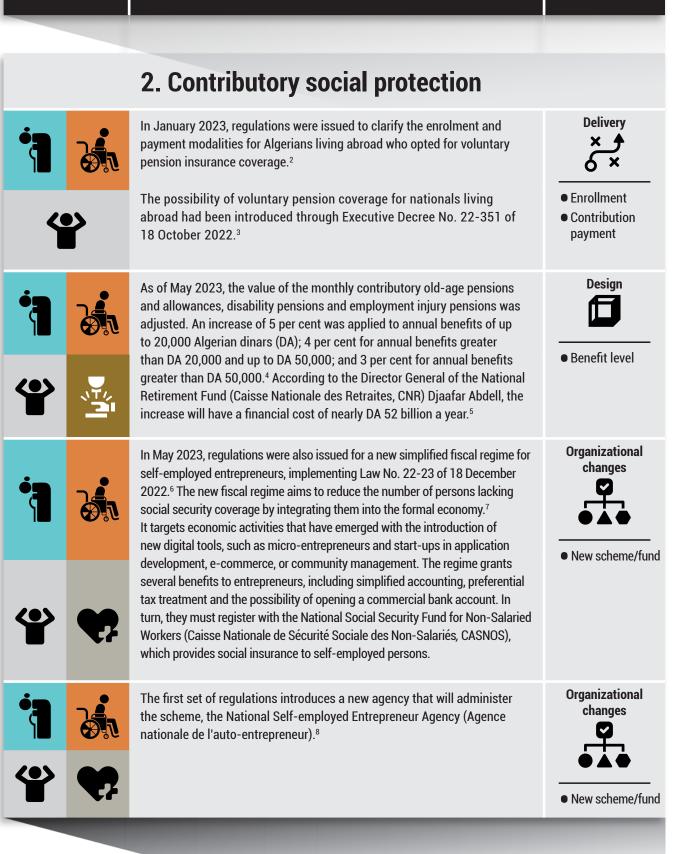
### 1. Overview

In Algeria, economic recovery slowed down in 2023, with increases in natural gas exports partially offsetting a dip in oil prices.

In a context of elevated inflation, the amount of several social protection benefits was increased in 2023. These comprise social assistance benefits paid to the unemployed (unemployment assistance) and vulnerable groups (solidarity allowance), and exceptional increases applied to contributory old age, disability and employment injury benefits. Furthermore, the Government advanced with the implementation of a 2022 law that aims to extend social insurance to self-employed entrepreneurs, encouraging them to formalize their business via a simplified fiscal regime.

DESCRIPTION

#### TYPE AND SUB-TYPE OF CHANGE



FUNCTION

**OR TYPE OF** 

BENEFIT

	2010	The second set of regulations introduces an identification document for beneficiaries of the scheme, the Self-employed Entrepreneur Card (carte de l'auto-entrepreneur). <sup>9</sup>	Delivery X X X
Y			● Enrollment
		The third set of regulations details the types of activities that are eligible for inclusion in the scheme and lays out the registration procedures. <sup>10</sup>	Delivery         ★         ★         ● Registration
Ť			
• (		In June 2023, a new minimum benefit level was introduced for the contributory old-age allowance (allocation de retraite), which is paid to workers aged 60 years or older with at least five years (20 quarters) of contributions who do not qualify for an old-age pension. <sup>11</sup> According to the amendment, the amount of the contributory old-age allowance must be at least 75 per cent of the national guaranteed minimum wage (salaire national minimum garanti, SNMG), which corresponds to DA 15,000 a month. (Effective since 1 June 2020, the SNMG has been at DA 20,000 a month. <sup>12</sup> ) The same amendment also aligned the minimum benefit level of the	Design
		old-age pension with the SNMG, increasing it from DA 15,000 a month to DA 20,000 a month. <sup>13</sup>	
• (		In October 2023, a presidential decree was issued clarifying employment relations for and the rights and obligations of artists. <sup>14</sup> Replacing existing provisions from Executive Decree No. 21-204 of 20 May 2021 on the work relations for artists and comedians, the 2023 decree introduces artists' right to social protection, in particular retirement pensions (art. 4). <sup>15</sup> It expands the definition of the artistic profession and activities (art. 3 and art. 24), regulates contracts (art. 19 and art. 20), and mandates artists to register for social insurance (art. 6).	Design Design
		3. Non-contributory social protection	
ź		Effective as of January 2023, the amount of the monthly unemployment allowance was increased from DA 13,000 to DA 15,000, <sup>16</sup> an increase of more than 15 per cent. According to the Minister of Labour, Employment and Social Security, Mr. Youcef Chorfa, the increase would benefit more than 1.9 million recipients. <sup>17</sup>	Design



In March 2023, the National Employment Agency launched a new version of its digital platform "Minha", which is dedicated to managing unemployment allowances and was first launched in February 2022.18 The updated platform allows users to view the status of their claims and provides them with feedback regarding any suspension of benefits.



Delivery

X

Communication

6



In April 2023, the Council of Ministers approved an increase to the solidarity allowance (allocation forfaitaire de solidarité, AFS),<sup>19</sup> from 10,000 dinars to 12,000 dinars a month (beneficiaries assessed with a total disability), and from 3,000 dinars to 7,000 dinars (other beneficiaries). According to the Council of Ministers press release, the increase will benefit almost one million recipients.<sup>20</sup> The benefit is paid to persons without any income, including male or female heads of household, persons living alone who are older than 60 or have mental or physical disabilities, persons with chronic diseases and holders of disability cards, and low-income families with disabled children.



Benefit level

# BAHRAIN



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### 1. Overview

During 2023, the Government of Bahrain passed a number of reforms aimed at making its social protection system more inclusive and sustainable. In particular, many of the changes passed this year were aimed at helping Bahrainis, especially the poor, adjust to rising costs of living. Other changes broadened the eligibility for public healthcare provision, helping to ensure that both Bahrainis and non-Bahrainis have access to health insurance.

TYPE AND SUB-TYPE OF CHANGE

### 2. Contributory social protection

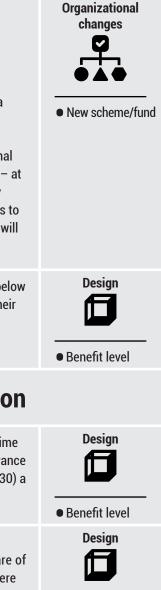
DESCRIPTION

In September it was announced that Bahrain would "soft-launch" its expatriate health insurance programme, known as Hakeem. The programme was formerly known as the Private Co-operative Health Insurance Programme. The new programme introduced a number of reforms: expatriates can either sign up for the mandatory package provided by the Government or the optional package administered by a private provider. The mandatory package is funded by the employer or sponsor, and includes primary and secondary healthcare services, as well as emergency services. Expatriates can also sign up for the optional package, enabling them to sign up with private insurers, provided that – at a minimum – the benefits include the same services as the mandatory package.<sup>21</sup> The period between September 2023 and the end of 2024 is to be considered as a pilot phase, during which the health care providers will "get ready for the system."

In May, it was announced that Bahraini pensioners receiving benefits below 1,500 Bahraini dinars (BD) would receive a BD 40 (\$106) increase in their monthly cost-of-living allowance, retroactive to January 2023.<sup>22</sup>

# 3. Non-contributory social protection

In June it was announced that, at the direction of Crown Prince and Prime Minister Salman bin Hamad Al Khalifa, Bahrain would double the allowance for persons with severe disabilities from BD 100 (\$265) to BD 200 (\$530) a month, starting 15 June 2023.<sup>23</sup>



 Population categories covered/ eligibility criteria



Following the above-mentioned decision, the Minister of Social Development chaired a meeting of the Higher Committee for the Care of Affairs of Persons with Disabilities to determine the criteria for severe disabilities. Based on regional standards, the committee decided to classify disability as severe based on the independence level of the individual.<sup>24</sup> In particular, five types of severe disability were considered to be included in the revised programme: severe intellectual disability, cerebral palsy, complete paralysis, autism and persons suffering from multiple disabilities.

FUNCTION

**OR TYPE OF** 

BENEFIT



In January, the Ministry of Social Development announced the disbursement of an additional month of cash support to low-income families.<sup>25</sup> The measure was announced as a temporary response to price increases. The cash transfer programme, known as "Financial Support for People with Low Incomes," disburses financial assistance to all Bahraini head of households whose income does not exceed BD 1,000 (\$2,653) a month.<sup>26</sup>

**ļ**ŧ**iļ** 

In November, the Council of Ministers approved the National Strategy for Children 2023–2027. The strategy aims to provide the legislative framework for promoting childcare and child development via programmes and services.<sup>27</sup> The strategy outlines four national priorities: enhancing child welfare, bolstering support for families with children, fostering conducive environments for children and amplifying child participation. Additionally, the Government is aiming to reduce the percentage of children at risk of poverty by 6 per cent by 2030, compared to 2019.<sup>28</sup>

### 4. Active Labour Market Policies



In July, the Cabinet approved the National Labour Market Plan 2023–2026, aimed at creating an attractive environment for investment and growing the Bahraini economy. In particular, the plan aims to create job opportunities for Bahraini citizens and align educational offerings with labour market needs. Under the plan, the Ministry of Labour will also work to develop programmes to further integrate women into the labour market.<sup>29</sup> The Government will continue to offer training opportunities through Tamkeen, its private sector job programme.<sup>30</sup>



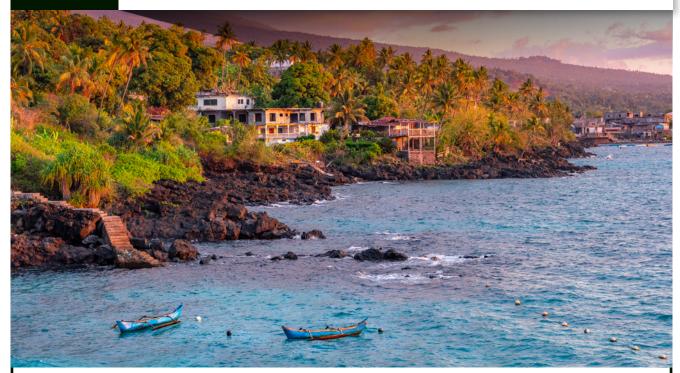
Design

Benefit level

System level

 Framework law/ strategy

# COMOROS



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### 1. Overview

During 2023, significant reforms were implemented in the Comoros,<sup>31</sup> with a focus on strengthening the social protection system.

The main reform that took place was the adoption of Decree No. 23-063 on 5 July 2023, constituting the legal framework for the country's Social Safety Net Programmes. It stipulates that the programmes should primarily aim to reinforce the social protection system and consider climate data to meet the needs of rural and urban poor and vulnerable communities affected by economic, sanitary and climate-related crises.

Among other things, the Decree specifies that beneficiaries of the programme should essentially be selected through proxy means testing, that a coordination manual detailing the targeting methodology should be elaborated, and that Social Protection Committees should be established at the local level to facilitate implementation.

Moreover, the below-listed key initiatives were undertaken.

TYPE AND SUB-TYPE OF CHANGE

### 2. Contributory social protection

Research has been conducted into this category of social protection reforms. However, no publicly available information could be identified.

### 3. Non-contributory social protection

	To enhance the effectiveness of the social protection system, a stakeholders' map was updated. This allowed for a comprehensive understanding of the various actors and entities involved in delivering social protection services, enabling better coordination and collaboration.	System level
	One of the programme components involves the provision of temporary cash transfers in response to crises. As of September, 33,625 beneficiary households had been registered, of whom some 10,000 had received their first payments. <sup>32</sup> In addition, the Social Safety Net Programmes will provide various initiatives related to economic opportunities and livelihoods, including support for income-generating activities. <sup>33</sup>	Design Design Benefit level (risk addressed)
•••	To establish a robust coordination structure for social protection programmes, the joint draft order was finalized by the Ministry of Health, Solidarity, Social Protection and Gender Promotion. This order outlined the responsibilities and functions of different entities involved in implementing and managing social protection programmes.	System level
•••	A significant achievement was the establishment of a single social registry for beneficiaries of social protection programmes, specifically focusing on the non-contributory pilot scheme. This registry served as a central database of beneficiaries, improving transparency and accountability in the delivery of social protection services.	• Enforcement (i.e. benefit payment)
•••	The roadmap for the single social registry was updated and a collaboration protocol of stakeholders involved in it was signed. This protocol facilitated mutual cooperation and information-sharing among these stakeholders.	System level

# DJIBOUTI



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### 1. Overview

During 2023 – in the context of various challenges, including price hikes for certain commodities<sup>34</sup> - the Government of Djibouti made efforts to strengthen social assistance provided to vulnerable population groups in cooperation with humanitarian actors, including Office of the United Nations High Commissioner for Refugees (UNHCR), WFP and other development partners. The Government expanded its social safety nets, with a particular focus on improving access to education and healthcare services. Djibouti also introduced conditional cash transfer programmes under a flagship project to combat precariousness, aimed at alleviating poverty and promoting human capital development among vulnerable communities.<sup>35</sup>

Furthermore, Djibouti adopted Law No. 11 of 31 July 2023, on the reorganization and operation of the Ministry of Health.<sup>36</sup>

Finally, as part of the country's Vision 2035 and the Djibouti National Development Plan (2020–2024) and following the National Social Protection Strategy 2018–2022, the Ministry of Social Affairs and Solidarity (MASS) launched the development of a new Non-contributory National Social Protection Strategy (2023–2027) in a national workshop in March 2023. The strategy aims to establish an equitable, integrated and inclusive social protection system for vulnerable populations, conforming to government policies, national legislation and international standards.<sup>37</sup>

Humanitarian measures are included in this section because government-led social protection reforms were very limited or could not be found despite best efforts to research them.

DESCRIPTION

TYPE AND SUB-TYPE OF CHANGE

## 2. Contributory social protection

Research has been conducted into this category of social protection reforms. However, no publicly available information could be identified.

### 3. Non-contributory social protection



In July 2023, 63,500 beneficiaries (35,000 female and 28,500 male), including refugees, asylum seekers, drought-affected people and breastfeeding mothers were receiving assistance from WFP,<sup>38</sup> while 43,725 beneficiaries, including refugees, asylum seekers and vulnerable households in rural and urban areas, received food assistance in September 2022 through unconditional in-kind food distributions and cash-based transfers.<sup>39</sup>

Among the cash transfer programmes of the flagship project to combat precariousness, the following were implemented with the support of some development partners:

With financial and technical support from the UNHCR protection strategy team in Djibouti, cash distributions were conducted by the Ministry of Social Affairs and Solidarity (MASS), the National Union of Djiboutian Women (UNFD) and the National Office for Assistance to Refugees and Disasters (ONARS) in January 2023.



MASS provided cash assistance to the most vulnerable households residing in urban areas. The objective was to help alleviate the impact of drought and increasing prices. This assistance amounted to 60,000 Djibouti francs (DF), paid once, covering four months of support.

UNFD, in collaboration with UNHCR, provided cash assistance in the form of hygiene kits and soap. These were distributed to young girls and women of childbearing age (12 to 49 years old). The value of this assistance was DF 6,200 per beneficiary, paid once.

ONARS, in collaboration with UNHCR, offered cash assistance to the elderly and chronically ill individuals in the form of DF 50,0000 in financial aid per household, equivalent to five months of assistance. Additionally, they provided non-food items in the form of cash support to all households in refugee villages. The amount varied based on family size, with DF 11,500 for families comprising 1 to 4 persons and DF 26,500 for families of 5 or more persons.<sup>40</sup> Delivery

 Enforcement (i.e. benefit payment)

Delivery

 Enforcement (i.e. benefit payment)



On 24 August 2023, MASS launched pre-registrations for the Social Assistance for Vulnerable Students from the Interior Regions programme.<sup>41</sup> This formed part of the annual social assistance programme for university students and students with special needs (vulnerable students with disabilities, poor students from interior regions, poor students from the city of Djibouti, and high school students with disabilities), which was first introduced in 2012.<sup>42</sup>

Delivery

Registration



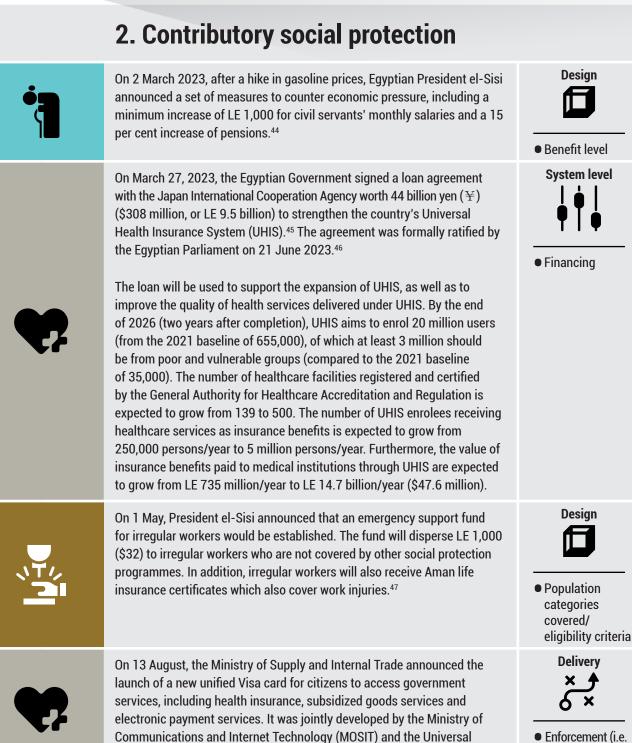
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### 1. Overview

In 2023, the Egyptian Government made several reforms to its social protection system in an effort to mitigate the impact of inflation on its citizens. In April, Minister of Finance Mohamed Maait announced that the budget for subsidies and social protection for 2023/24 would increase from 358.4 billion Egyptian pounds (LE) (\$11.6 billion) to LE 529.7 billion (\$17.1 million), in other words, a 48.8 per cent increase.<sup>43</sup> The Government also made reforms to its flagship social protection programmes, Takaful and Karama, in order to expand citizens' access to benefits. Additionally, the Government made changes to its bread subsidy programme in order to help more Egyptians meet their basic nutritional needs. DESCRIPTION

### TYPE AND SUB-TYPE OF CHANGE



Health Insurance Authority, in cooperation with Visa.

 Enforcement (i.e. benefit payment)

**FUNCTION** 

**OR TYPE OF** 

BENEFIT

The purpose of launching this new service card is to integrate different packages of service and fight corruption. Any Egyptian above 16 years old will be eligible to claim a Visa card and collect it at a a local post office or subsidy service centre.<sup>48</sup>

### 3. Non-contributory social protection



On 22 December 2022, it was announced that the International Monetary Fund approved a support package worth \$3 billion for Egypt. The Extended Fund Facility Arrangement will be used to support a range of government programmes aimed at poverty reduction and the protection of vulnerable groups,<sup>49</sup> such as the expanding the Takaful and Karama programmes in order to cover 5 million households by end-January 2023, establishing a social registry to cover 50 million people by the end of 2023, providing temporary additional benefits to ration card holders, and the rolling out of the universal health insurance scheme.

The Egyptian Government announced on 19 December 2022 that 153,000 subsidy ration cards were removed in 2022 in order to increase the efficiency and effectiveness of the ration card system. Those who did not meet the updated eligibility criteria, such as by earning a high wage, possessing a modern car, or traveling abroad for more than three consecutive years, were removed so that those most in need of the benefits could be reached.<sup>50</sup>

On 16 December 2022, the World Bank approved a development financing project worth \$500 million to support the expansion of the Takaful and Karama cash transfer projects in Egypt.<sup>51</sup> \$448.75 million of the funding will be used to provide conditional and unconditional cash transfers under the Takaful and Karama programmes. The funding will support the programmes in all 27 governorates in order to reach 4.6 million beneficiary households by the end of the project. \$22 million will be used to enhance the effectiveness and efficiency of system components such as the targeting, quality and institutionalization of the Takaful and Karama programme operation systems. \$5 million will be used to facilitate the graduation of programme beneficiaries via economic and financial integration.<sup>52</sup>

On 16 January 2023, the Egyptian Ministry of Supply and Internal Trade announced that it would start selling bread at a subsidized price to those not benefitting from the bread subsidy system. They would be able to buy 10 to 20 90-gram loaves of bread at less than LE 1 (\$0.03) per loaf with prepaid cards.<sup>53</sup>



System level

Financing

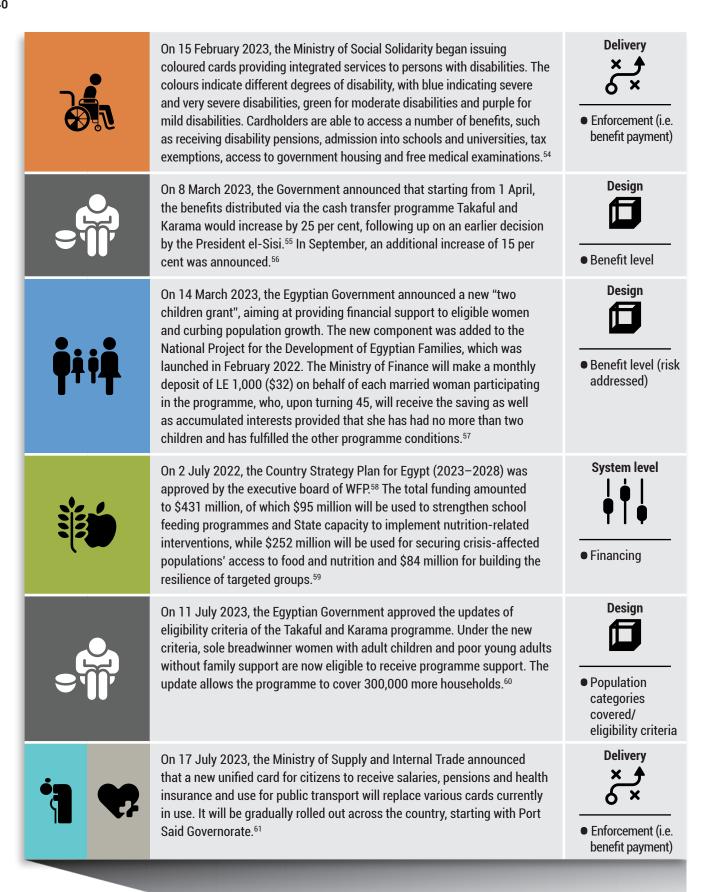
 Population categories covered/ eligibility criteria



Financing



 Population categories covered/ eligibility criteria







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## 1. Overview

On 17 May 2023, the Iraqi Parliament voted to adopt Retirement and Social Security Law for Workers No. 18. It was published in the Official Gazette No. 4734 on 28 August, entering into force 90 days later. The new law replaces Law No. 39 on Pensions and Social Security for Private Sector Workers of 1979 and ushers in extensive reforms, including the introduction of unemployment and maternity benefits, in addition to old-age and survivors' pensions and disability, sickness and employment injury benefits.

### FUNCTION **OR TYPE OF** BENEFIT

DESCRIPTION

**TYPE AND** SUB-TYPE OF CHANGE

### 2. Contributory social protection Deliverv On 8 December 2022, the central banks of Iraq, Jordan and Egypt, together with the Buna platform, announced the launch of a joint service allowing Iragi retirees living in Jordan or Egypt to receive pensions via the platform in local currencies more efficiently.62 Enforcement (i.e. benefit payment) System level On 22 March 2023, the Government of Irag formally ratified the Social Security (Minimum Standards) Convention 1952 (No. 102) of the International Labour Organization, indicating its commitment to protecting citizens inherent right to social security. By doing so, Iraq has become the 64th member State to have ratified this convention, which will come into Framework law/ force in Irag by March 2024.63 strategy System level On 17 May 2023, the Iragi Parliament voted to adopt Retirement and Social Security Law for Workers No. 18. The most prominent aspects of the new Law include its expansion of legal coverage to reach additional categories of workers, such as self-employed Framework law/ persons and contributing family members, as well as its introduction of strategy maternity and unemployment benefits. Under the new Law, the total contributions paid by employers and employees remain the same as in the old system. Specifically, employees' contributions amount to 5 per cent of the salary, all of which goes to the pension branch. Meanwhile, employers contribute 12 per cent, of which 8 per cent goes to the pension branch, 1 per cent to the branch for work injuries, illness, occupational diseases and layoffs due to exceptional circumstances, 1 per cent to the unemployment insurance branch, and 2

per cent to the health insurance, social services and maternity branch. In addition, the Government contributes 8 per cent of the salary, meaning that the total contribution for salaried employees amounts to 25 per cent of their income. In the petroleum sector, the entire contribution is borne

by the employer.<sup>64</sup> The details regarding contributions payments for selfemployed and irregular workers will be published at a later stage.<sup>65</sup>

As before, men can retire at the age of 60 and women at the age of 55 if they have contributed for a minimum of 20 years.<sup>66</sup> However, under the new Law, men also become eligible for an old-age pension at the age of 63 if they have contributed for at least 15 years, or at the age of 50 if they have contributed for at least 30 years, and women at the age of 58 if they have contributed at least 15 years or at 50 if they have contributed at least 25 years.<sup>67</sup> Old-age pensions are calculated at 2.5 per cent of the average monthly wage during the last five years multiplied by the total number of insured months, divided by 12.<sup>68</sup>

Unemployment benefits are provided for a maximum of six months. During the first month of unemployment the benefit corresponds to 75 per cent of the average salary during the last six months of employment. It is lowered to 65 per cent for the second month, to 55 per cent for the third month, and to 50 per cent for the last three months. However, the benefit cannot be lower than the minimum wage.<sup>69</sup> A covered employee may obtain unemployment benefits no more than three times and must contribute for at least two years between each occasion.<sup>70</sup>

Maternity leave is under normal circumstances provided for a maximum of 14 weeks of which at least eight must be before the birth.<sup>71</sup> The maternity benefit corresponds to 100 per cent of the average salary during the last three months.<sup>72</sup> Women are eligible for a maximum of four births and must have contributed during a minimum of six months before the commencement of each maternity leave.<sup>73</sup>

## 3. Non-contributory social protection

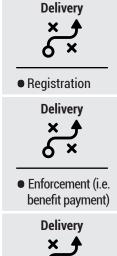


To include more households into the new food basket initiative, the Social Protection Authority, run by the Ministry of Labour and Social Affairs, has sent 165,000 text messages to remind families covered by social assistance to update their data on the My Umbrella platform.<sup>74</sup>

In February 2023, the General Directorate of Survivors Affairs within the Ministry of Labour and Social Affairs started the distribution of electronic payment cards to survivors of Da'esh aggressions.<sup>75</sup> The total number of approved cases reached 348.<sup>76</sup>



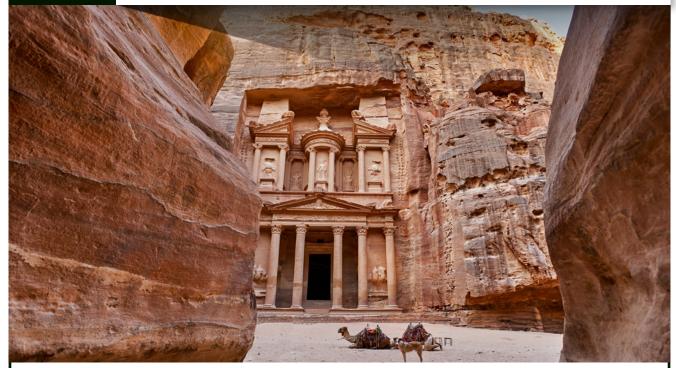
On 26 March 2023, the Ministry of Trade signed a letter of cooperation with WFP to formalize the two parties' collaboration on reforming the Public Distribution System in Iraq. The purpose of this joint effort is to build a "comprehensive, inclusive, shock-responsive, and end-to-end digitalized" Public Distribution System to ensure that vulnerable groups can conveniently access and update their entitlement as well as family information. The initiative aims to replace outdated paper systems and use digitized solutions to improve citizens' access to social protection.<sup>77</sup>



 Enforcement (i.e. benefit payment)

	The complete process of digitization has been completed in Al-Najaf Governorate in June 2023, while registration for digital cards is underway in Muthana, Kirkuk and Duhok, and will be rolled out to Baghdad and Basra in the next phase. <sup>78</sup> Moving forward, the Public Distribution System will be integrated with the national Single Registry platform. <sup>79</sup>	
	On 21 May 2023, the Social Protection Authority started issuing Qi electronic debit cards for social assistance beneficiaries. Qi cards are widely used in Iraq for the payment of pensions, welfare benefits and salaries, among other things. <sup>80</sup>	Delivery X X X • Enforcement (i.e.
	On 30 May 2023, the Ministry of Labour and Social Affairs signed an agreement with the World Bank on strengthening the social protection system in Iraq. <sup>81</sup> According to the agreement, the World Bank will provide \$4.2 million to modernize and strengthen the cash transfer programme's delivery systems, as well as establish a social registry within the Ministry of Labour and Social Affairs to be later integrated into the National Single Registry. <sup>82</sup>	benefit payment) System level
	On 11 June 2023, the Authority for the Care of People with Disabilities and Special Needs inaugurated a single-window service for persons with disabilities to make inquiries. The one-stop service aims to facilitate the integration of more beneficiaries into the service network of the Authority. <sup>83</sup>	Delivery X X X X • Communication
	According to an agreement between the Social Protection Authority (under the Ministry of Labour and Social Affairs) and the Ministry of Interior, beneficiaries of social assistance are exempted from the process of electronic reservation while applying for their national identity cards. This arrangement will expediate application procedures. <sup>84</sup>	Organizational changes
•••	On 11 July 2023, the Ministry of Labour and Social Affairs signed an action plan with United Nations Children's Fund (UNICEF) on reforming the Iraqi national social protection system. The two parties agreed to collaborate over the implementation of the reform plan. UNICEF will provide support to the Social Protection Authority in developing an implementation plan for reforming and the appraising social protection system, building institutional and human capacity in shock-responsiveness, and evaluating the design of social protection programmes. <sup>85</sup>	System level
	On 24 July 2023, the European Union contributed €5 million to WFP. The fund will be used to provide 12-month cash assistance to internally displaced and crisis-stricken Iraqis who are missing more than one essential civil document. The assistance will align with temporary distributions by the Ministry of Labour and Social Affairs to affected households to support their access to civil documentation and re- integration into the national social safety net. <sup>86</sup>	Design De

# JORDAN



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### 1. Overview

In 2023, the Government of Jordan made a number of reforms to its social protection system in an effort to extend benefits to more citizens and ensure the inclusiveness of its policies. In particular, the pension system was expanded to include all Jordanians, including those within a certain age range living abroad. The Government also continued its expansion and strengthening of the National Aid Fund, deploying its existing infrastructure to ensure that citizens could afford to stay warm in the winter and increasing the number of families receiving benefits. At the end of the year, the cabinet began the process of drafting and passing a new Social Development Law.

FUNCTION OR TYPE OF BENEFIT

DESCRIPTION

TYPE AND SUB-TYPE OF CHANGE

### 2. Contributory social protection Design In April 2023, the 2014 Social Security Law<sup>87</sup> was amended with the adoption of Law No. 11 of 2023.88 The amendment made a number of changes related to the management of the Social Security Corporation and aimed to harmonize provisions for military and non-military retirees. Conditions Design With a view to curbing youth unemployment by making it more attractive for employers to hire young people,<sup>89</sup> Law No. 11 of 2023 also allows employers of individuals under age 30 to reduce their contribution to the Social Security Corporation by up to 50 per cent, provided that the Contribution rate employee is not yet registered.90 Design The law also eased the qualifying conditions for the receipt of maternity benefits, such that women no longer need to have contributed during the 1 de la companya de l last six months before birth91 but merely during six months (consecutive or not) in the 12-month period before birth.92 Conditions Design Finally, the amendment also extended employment injury and maternity insurance coverage to agricultural workers on small holdings.93 Population categories covered/ eligibility criteria



### 3. Non-contributory social protection



In December 2022, the National Aid Fund announced that 219,000 lowincome families would receive a one-time winter cash assistance grant to help with extra costs associated with the cold temperatures. The Fund allocated more than JD 3.5 million (\$4.9 million) to this initiative, granting each family around JD 16 (\$22).<sup>97</sup>



In November, a draft of the Social Development Law was approved by the cabinet to be sent to the Lower House for final approval. The Law makes provisions regarding social protection for vulnerable groups.<sup>98</sup> During a debate of the draft law in the Lower House Labour, Social Development and Population Committee, members noted that the draft would regulate and professionalize the social work sector and ensure that social protection benefits reach those in need of them.<sup>99</sup> The new Law also sets out a framework for the collection of charitable donations and the formation of a dedicated fund for social protection.<sup>100</sup>



Benefit level (risk addressed)



 Framework law/ strategy

# **KUWAIT**



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### 1. Overview

To support families facing rising costs of living, the Kuwaiti Government resolved to increase pensions. Moreover, while continuing to provide financial aid and support to various vulnerable groups, the Government actively worked on reforming its provision of social assistance, notably by revising the eligibility criteria.

TYPE AND SUB-TYPE OF CHANGE



## 2. Contributory social protection

On 14 November, the National Assembly approved a draft law raising the minimum level of pensions. For women and unmarried men, the threshold increases by 36 per cent, from 740 Kuwaiti dinars (KD) to KD 1,010. For those with dependent children, the new minimum threshold ranges from KD 1,196 to KD 1,615 depending on the number of children. Overall, the increase will benefit around 52,000 pensioners.<sup>101</sup>



Benefit level

### 3. Non-contributory social protection

In September, the Council of Ministers received a draft proposal for reforming the provision of social assistance. This would include developing new eligibility criteria to identify those most in need of assistance, coordination with other government entities to ensure efficiency, and a greater focus on economic empowerment and graduation. These measures would entail a reduction of the number of beneficiaries by at least 20 per cent. According to the draft proposition, the new social assistance system could hopefully be implemented from 2028.<sup>102</sup> According to the semi-annual report published by the Ministry of Social Affairs in July, there were 39,800 social assistance beneficiaries, of whom almost half (17,500) belonged to the category "housewives".<sup>103</sup>

The Ministry of Social Affairs has introduced a new service on the electronic Sahl application, enabling the issuance of certificates to individuals to confirm their social assistance status, whether they are recipients or not.<sup>104</sup>



Design

 Exit and graduation

Delivery

× × × ×

Registration

### 4. Active Labour Market Policies



In addition, Kuwait pursued its efforts to promote productive inclusion. In particular, the "Business Incubator and Project Development" initiative aimed to support, train and qualify entrepreneurs and small business owners and provide them with the necessary skills. It comprised two components. The first of these empowered Kuwaiti women who were beneficiaries of social assistance to become economically self-reliant through the production and marketing of handicraft products. The second component of the project sought to promote economic independence by supporting the establishment of small business projects.<sup>105</sup>



 Exit and graduation

# LEBANON



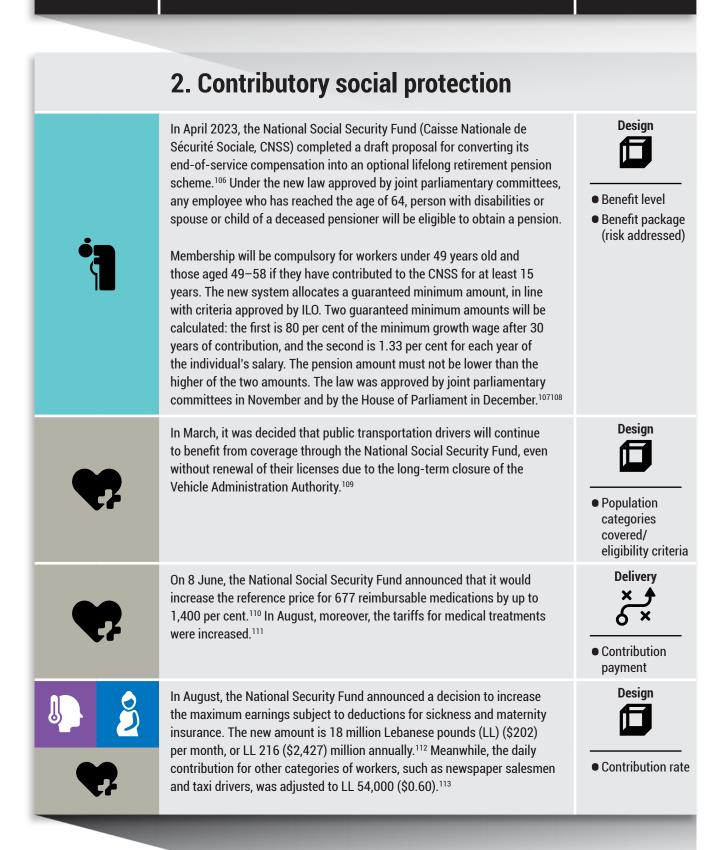
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### 1. Overview

In 2023, Lebanon continued to work to secure funding for its social protection system. In particular, the Government worked with the World Bank to finance its AMAN programme, which disburses cash transfers to poor families. After a delay in disbursements, AMAN again began transferring cash payment in June, following the approval of financing from the World Bank. The Ministry of Social Affairs also launched a cash transfer programme for persons with disabilities.

TYPE AND SUB-TYPE OF CHANGE



In April the National Social Security Fund launched an interactive website enabling beneficiaries to access their services and information remotely.<sup>114</sup> The website will ease the process of doing CNSS-related paperwork and other operations related to social security. Delivery

Communication



On 15 December, the Parliament of Lebanon passed a law that introduced significant reforms to the social security system.

Under the new law approved by joint parliamentary committees, any employee who has reached the age of 64, person with disabilities and spouse or child of a deceased pensioner will be eligible to obtain a pension. Membership will be compulsory for workers under 49 years old and those 49–58 if they have contributed to the CNSS for at least 15 years. The new system allocates a guaranteed minimum amount, in line with criteria approved by ILO. Two guaranteed minimum amounts will be calculated: the first is 80 per cent of the minimum growth wage after 30 years of contribution, and the second is 1.33 per cent for each year of the individual's salary. The pension amount must not be lower than the higher of the two amounts.

## Design

 Benefit package (risk addressed)

### 3. Non-contributory social protection



In May, the World Bank approved \$300 million of additional funding for cash transfers to poor and vulnerable Lebanese families. This funding will allow the Ministry of Social Affairs to expand the number of households covered by the AMAN programme from 93,428 as of June 2023 to 160,000 over the next 24 months. Beneficiaries of the programme receive \$25 per month and an additional \$20 per household member, up to six members.<sup>115</sup> The World Bank financing will also support the establishment of a unified social assistance system, notably by integrating the existing programmes and strengthening DAEM, the digitized national social registry.<sup>116</sup> The Ioan agreement was approved by the Lebanese parliament in December.

In June, the Ministry of Social Affairs also began disbursing the top-up benefit to 4,000 beneficiaries of the AMAN programme with children between the ages of 13 and 18 enrolled in official schools or vocational training.<sup>117</sup>





In April 2023, the Ministry of Social Affairs launched the National Disability Allowance, providing monthly cash transfers of \$40. During the initial phase, the programme targets persons with disabilities born between 1995 and 2005 and holding valid personal disability cards issued by the ministry's Rights and Access Programme. Benefits were provided to 7,329 people belonging to this group in June, with a total of 20,000 projected to be covered during the following 12 months.<sup>118</sup>

### 4. Active Labour Market Policies



In November, in cooperation with ILO and the European Union, the Ministry of Social Affairs launched the Empowering Networks and Activating the Building of Long-Term Employment Opportunities (ENABLE) programme. The project aims to support the Government in adopting employment policies and social protection strategies that will facilitate citizens' entry into productive employment sectors and foster decent work opportunities.<sup>119</sup>

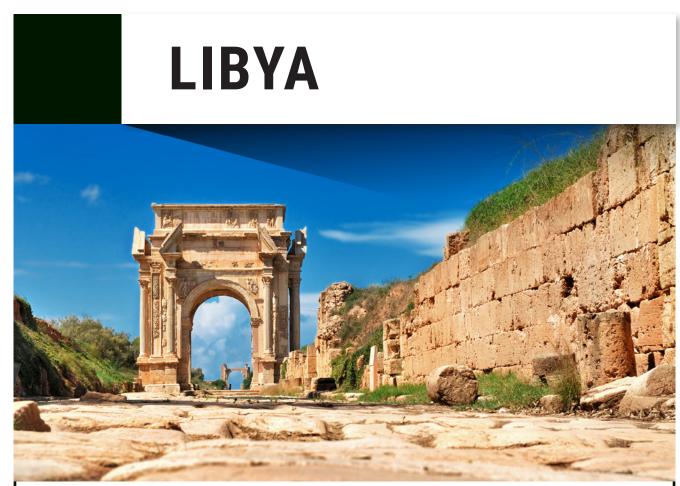


Delivery

Other

X

 Benefit package (risk addressed)



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### 1. Overview

In 2023, limited information on social protection policy or programme reforms was observed. The development of a national social protection strategy that commenced in 2022 was scheduled to finalize by the end of 2023. Most of the changes observed relate to reforming the health system and advancing the implementation of health insurance, first initiated in 2022 with the registration of retirees.<sup>120</sup> Furthermore, the legal monthly minimum wage was increased from 450 Libyan dinars (LD) to LD 1,000, raising the amount of the minimum monthly old-age pension.

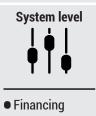
### TYPE AND SUB-TYPE OF CHANGE

	2. Contributory social protection	
•••	In 2022, in Libya a committee was formed to develop a national social protection strategy under the stewardship of the Ministry of Social Affairs, expected to be finalized by the end of 2023. <sup>121</sup>	System level
•	To further advance the implementation of health insurance, which was first initiated in 2022, <sup>122</sup> the Government issued regulations on the <u>Public</u> <u>Health Insurance Fund</u> in January 2023, further to <u>Law No. 20 of 2010</u> regarding health insurance. The new regulations define the role of and source of financing for the fund and establish its organizational and financial independence. <sup>123</sup>	System level
•	In March 2023, the Ministry of Health announced a National Strategy for Primary Healthcare 2023–2028 and a proposed Health Sector Plan for 2023. The primary health care strategy will be implemented in three phases and aims to increase the efficiency of medical services in group clinics, health centres and units, while applying family medicine and the referral system. <sup>124</sup> The 2023 Health Sector Plan, which is the first such plan in over 12 years, aims to integrate the administration of the health system across the country. It aims to ensure that all citizens have access to essential healthcare services, including preventive and curative healthcare, mental healthcare and emergency care services. <sup>125</sup>	System level • Framework law/ strategy
•	In November 2023, unique health numbers were adopted through Resolution 1740. <sup>126</sup> According to the primary health care strategy, unique health numbers will enable the creation of an electronic health record for each citizen.	Delivery X X X • Registration
	On 22 May 2023, the legal monthly minimum wage for workers in the private and public sectors was increased from LD 450 to LD 1,000. <sup>127</sup> This entailed an increase in the minimum monthly old-age pension, which is set equal to the legal monthly minimum wage. <sup>128</sup>	Design

### 3. Non-contributory social protection



In July 2023, the Government of Switzerland allocated \$800,000 for the Support Vulnerable Children in Libya through Child-Sensitive Social Protection, Education and Protection Services programme.<sup>129</sup> The project aims to improve access to inclusive social protection services and strengthen child protection systems through better data, enhanced targeting and capacity building in co-operation with public institutions, including the National Economic and Social Development Board, the Ministry of Social Affairs and the Social Solidarity Fund.



# MAURITANIA



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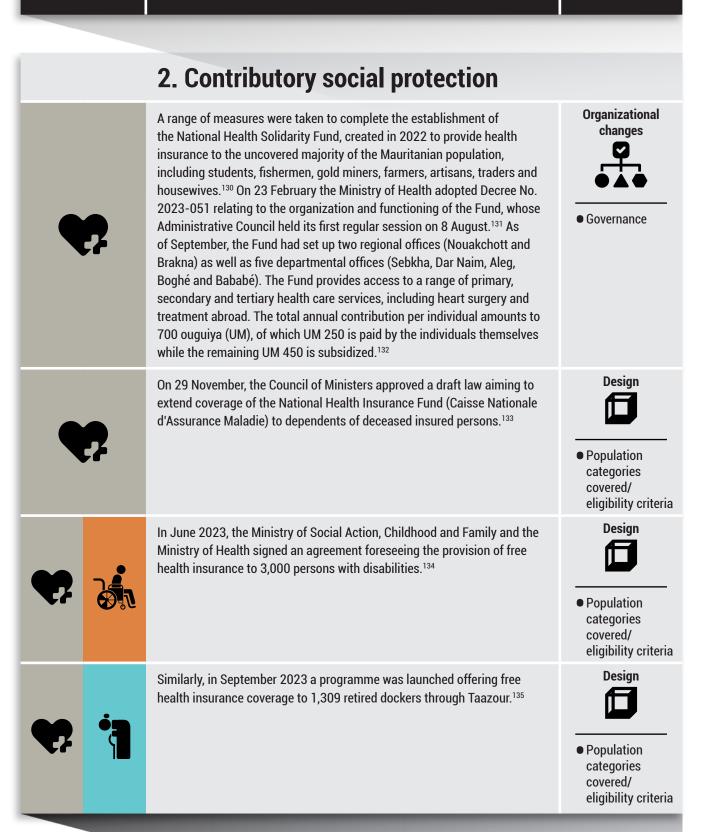
### 1. Overview

In the sphere of contributory social protection, a major undertaking during 2023 was the operationalization of the National Health Solidarity Fund (Caisse Nationale de Solidarite en Sante), the health insurance scheme aimed at the "missing middle" created in 2022. As regards non-contributory social protection, efforts were made to update and expand the social registry used to target beneficiaries of the flagship Tekavoul conditional cash transfer programme as well a number of other schemes operated by various actors. In 2023, there were also a number of initiatives to provide cash assistance, free health insurance and other types of support to specific groups, such as persons with disabilities. Meanwhile, the multi-stakeholder process of revising the National Social Protection Strategy, adopted in 2012, was underway.

FUNCTION OR TYPE OF BENEFIT

DESCRIPTION

### TYPE AND SUB-TYPE OF CHANGE



3. Non-contributory social protection	
The General Delegation for National Solidarity and Combatting Exclusion, Taazour, pursued its campaign to update the Social Registry. <sup>136</sup> Launched in 2016, as of June 2023 this registry contained data on more than 225,000 households all over Mauritania and was used by more than 25 actors to target beneficiaries of cash transfers and other forms of assistance. <sup>137</sup> The effort to update the data officially commenced in November 2022 <sup>138</sup> and is scheduled to be finalized by the end of 2024. Meanwhile, the Social Registry will be scaled up to comprise data on some 300,000 households. <sup>139</sup>	Delivery         X         • Registration
The value of the quarterly cash transfers provided to the almost 100,000 households benefitting from the flagship Tekavoul programme, increased from UM 1,500 to UM 2,200 in 2022, was raised further in March 2023 to UM 2,900. <sup>140</sup> In 2024, it will be further increased to UM 3,600. <sup>141</sup>	Design
Among other developments was the launch of the second phase of a cash transfer scheme benefiting poor families including at least one person with a disability, implemented by the Ministry of Social Action, Childhood and Family and Taazour. This scheme was inaugurated in 2021 and is co-financed by UNICEF, WFP and Germany. Since the first phase, the number of beneficiary households has increased from 10,000 to 15,000, with the scheme covering Nouakchott as well as the wilayas (governorates) of Hodh Ech Chargui, Hodh El Gharbi, Assaba, Gorgol, Brakna and Guidimakha. <sup>142</sup>	Design Design

# MOROCCO



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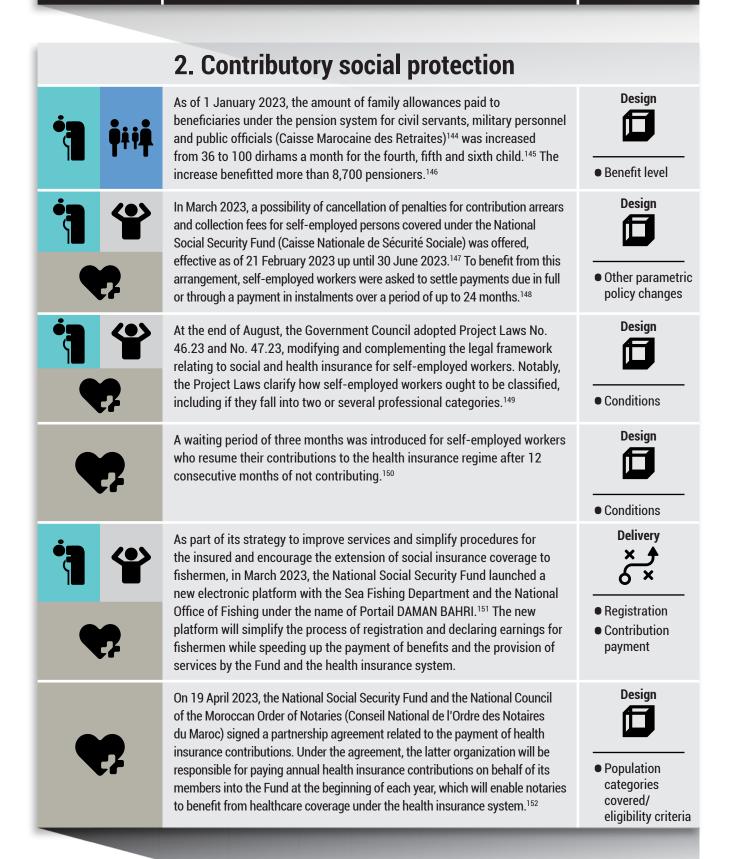
### 1. Overview

In 2021, the Moroccan Government unveiled its plan to overhaul the country's social protection system with the adoption of Framework Law No. 09 of 2021. As per this law, and as reported in the last edition of this report, in 2021 and 2022, social protection reforms were focused on the universalization of the health insurance system (Assurance Maladie Obligatoire). In December 2022, the beneficiaries of the previous medical assistance scheme (Régime d'Assistance Médicale) were integrated into this health insurance system. The reform and expansion of the family allowance system was envisaged for 2023 and 2024.<sup>143</sup> To that end, in November 2023, laws were adopted by the Chamber of Representatives establishing the National Agency for Social Assistance and specifying the parameters of a new social assistance programme called Direct Social Assistance. Furthermore, following a devastating earthquake in September 2023, the Government envisages a reform of the unemployment compensation system.

FUNCTION OR TYPE OF BENEFIT

DESCRIPTION

TYPE AND SUB-TYPE OF CHANGE





As part of a drive to expand its communication and improve the relationship with its customers, in September 2023, the National Social Security Fund launched a new WhatsApp channel. News and digital communications, including videos, articles and guides, will be regularly shared with subscribers to the channel.<sup>153</sup>

Delivery

Communication

### 3. Non-contributory social protection

In terms of social assistance, efforts were in large part concentrated on implementing the Direct Social Assistance programme, which is the second pillar of the 2021 Social Protection Framework Law. On 27 November 2023, the Chamber of Representatives unanimously adopted Draft Law No. 58.23, which contains the parameters for this programme, as well as Draft Law No. 59.23, creating the National Agency for Social Assistance.<sup>154</sup>

The Direct Social Assistance programme aims to cover almost 60 per cent of households that are not already covered by social security schemes, including around 7 million children. In October 2023, it was announced that benefits would start being distributed by the end of the year.<sup>155</sup>



Under the Direct Social Assistance programme, eligible families without children will receive a fixed monthly benefit of 500 Moroccan dirhams (DH). Eligible families with children will receive DH 200 for each child for up to three children and DH 36 for each additional child for up to a total of six children. The amount for the first three children will increase to DH 250 in 2025 and to DH 300 in 2026.<sup>156</sup>

For children above the age of six, the Direct Social Assistance is partly conditional on school attendance. If a child fails to fulfil this criterion, the benefit is reduced to DH 150 (DH 175 from 2025 and DH 300 from 2026). For children with disabilities, the monthly allocation is increased by DH 100. Moreover, eligible widows with children receive somewhat higher benefits than other families. In addition, the Direct Social Assistance programme comprises a birth allocation of DH 2,000 for the first child and DH 1,000 for the second.<sup>157</sup>

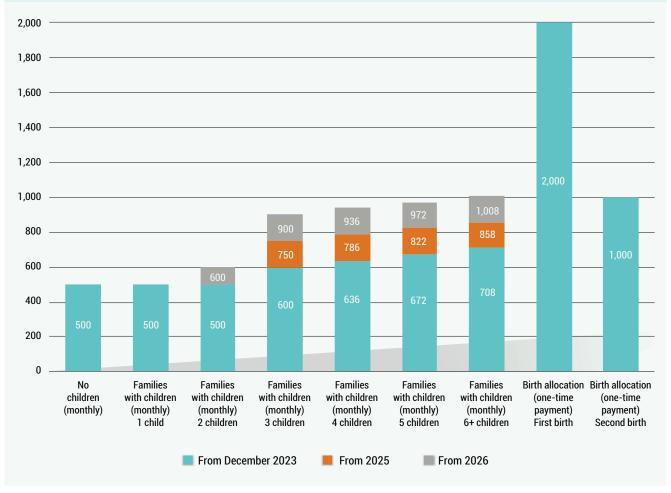
Importantly, the minimum total benefit is set to DH 500, meaning that families with one or two children receive this sum.<sup>158</sup>



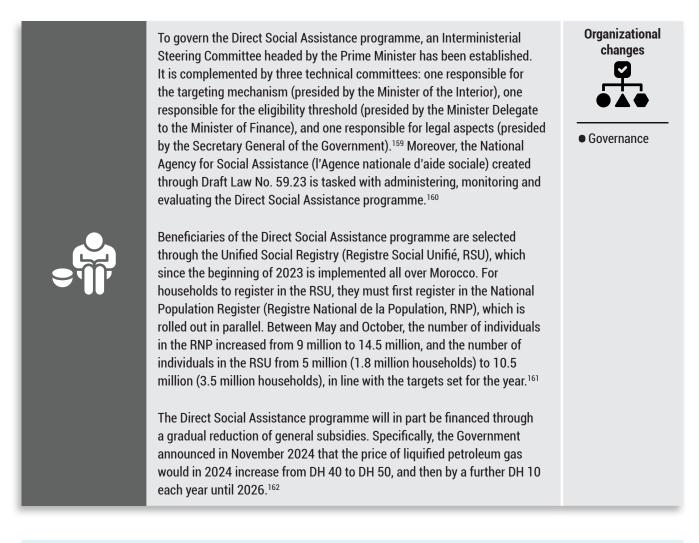
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New scheme/fund
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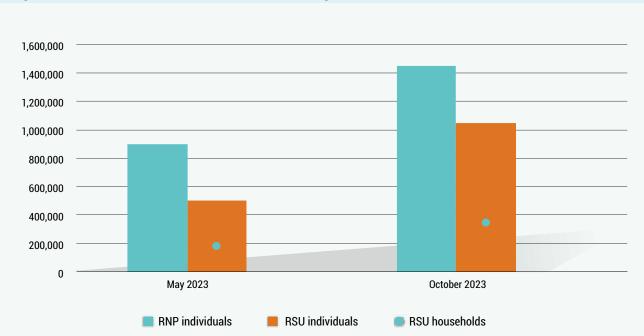
		From December 2023	From 2025	From 2026
No children (mor	nthly)	500	500	500
Families	1st child	200	250	300
with children (monthly)	2nd child	200	250	300
(	3rd child	200	250	300
	4th child	36	36	36
	5th child	36	36	36
	6th child	36	36	36
Birth allocation	First birth	2,000	2,000	2,000
(one-time payment)	Second birth	1,000	1,000	1,000

## Figure 15. Level of benefits provided under the Direct Social Assistance Programme after application of minimum threshold (MDH)



Source: Medias24, Direct Social Assistance: All you need to know about the programme, 24 October 2023 (original in French).





#### Figure 16. Number of individuals and households registered in the RNP and in the RSU

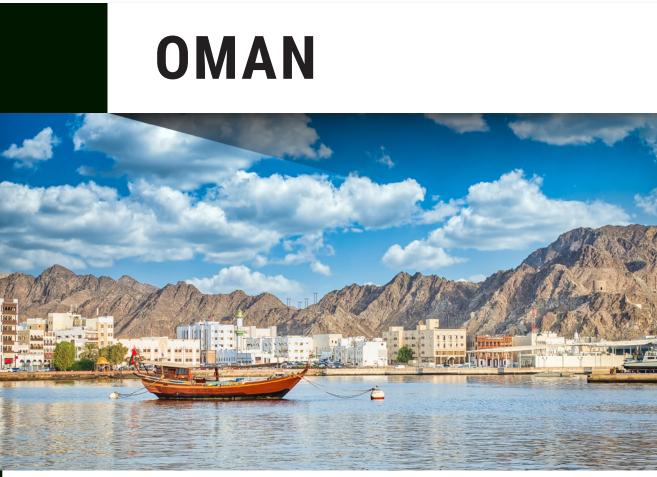
Source: Medias24, Article on launch of direct social aid, 21 May 2023 (original in French).



On 9 June 2023, the Board of Directors of the World Bank approved \$350 million in additional financing to scale up and broaden the activities of the Morocco COVID-19 Social Protection Emergency Response Project, adding to the initial \$400 million Programme disbursed in 2020.<sup>163</sup> The additional financing will support existing social assistance programmes as well as key components of the reform effort.

Following the earthquake on 8 September, the Moroccan Government acted quickly to support affected households and communities. To this end, a dedicated interministerial commission was formed, which convened for the first time on 11 September.<sup>164</sup> On the same day, a special fund for financing the emergency measures was established.<sup>165</sup> On 14 September, a Royal Decree was issued detailing a number of measures, including the provision of financial assistance to the around 50,000 households whose dwellings had been damaged or destroyed.<sup>166</sup> Under this initiative, administered by the National Retirement and Insurance Fund (Caisse Nationale de Retraites et d'Assurance), each eligible household receives DH 30,000 distributed over 12 monthly payments of DH 2,500. The first tranche was distributed from 6 to 16 October,<sup>167</sup> and distribution of the second tranche began in November.<sup>168</sup> Mobile payment units as well as several transfer agencies were involved in these operations.<sup>169</sup>





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### 1. Overview

On July 19, 2023, Oman adopted Royal Decree No. 52/2023, promulgating its new Social Protection Law,<sup>170</sup> which reforms nearly every sector of the country's existing social protection system. It encompasses benefits for older persons, persons with disabilities, orphans, widows, mothers, families with young children and first-time job seekers. Moreover, the law provides insurance for occupational injuries, unemployment, illness and parental leave, amongst other benefits. Deploying a financing model which combines social contributions and general government revenue, the law seeks to ensure sustainable funding as well as an integrated and coherent social protection system. The Social Protection Law is accompanied by two additional laws relating to the new Social Protection Fund<sup>171</sup> and to a complementary pension fund for the military and security services.<sup>172</sup>

TYPE AND SUB-TYPE OF CHANGE

	2. Contributory social protection	
÷٦	The establishment of the Social Protection Fund entails the merger of eleven existing pension funds, including their assets and liabilities, into one unified system. <sup>173</sup> The new national system covers all Omani workers over the age of 60, who will be entitled to a monthly pension of 115 Omani rials (RO) (\$299). Those in the military will also be covered by a supplementary pension fund. <sup>174</sup>	Organizational changes
	The contribution rate for old-age, disability and survivors' pensions is set at 11 per cent for employers and 7.5 per cent for employees. The old-age retirement age is initially set to 60 but will gradually rise so that it reaches 65 within 35 years. According to the law, it will thereafter be revised regularly based on life expectancy. The value of pensions is henceforth calculated on the basis of the average wage during the contribution period and not on the end-of-career wage. <sup>175</sup>	Design Design On tribution rate
Ŝ	Under the new Social Protection Law, the maternity leave period has almost doubled from 50 to 98 days. The law also provides for seven days of paid paternity leave, which previously did not exist. <sup>176</sup> The parental benefits are financed via a 1 per cent contribution from employers and cover Omani as well as non-Omani employees. <sup>177</sup>	Design Design Population categories covered/ eligibility criteria
	The new Social Protection Law stipulates that Omani and (eventually) non-Omanis covered by contributory social insurance who involuntarily lose their job will, for a maximum period of six months, receive unemployment benefits amounting to 60 per cent of their average wage over the last two years. <sup>178</sup> This will be financed by a contribution of 1 per cent divided equally between employers and employees. <sup>179</sup>	Design Design Population categories covered/ eligibility criteria
	Under the new Social Protection Law, all employed workers in Oman, whether they are Omani or non-Omani, will receive employment injury insurance. It is financed by a 1 per cent contribution from employers. <sup>180</sup>	Design Design Benefit package (risk addressed)



In July, the Government published a new Labour Law, expanding protections for local workers. Under the new regulations, workers are entitled to 182 days per year of sick leave (increased from 70 days in the old law). The law also provides provisions for leave due to the death of a family member, accompanying a sick spouse and marriage.<sup>181</sup> End-of-service benefits for migrant workers were increased to no less than one month's salary for each year of service.<sup>182</sup>



Benefit level

Design

Population

covered/

categories

eligibility criteria

Design

## 3. Non-contributory social protection



In addition to the pensions and other benefits provided to those covered on a contributory basis, the new Social Protection Law includes universal government-financed old-age, child and disability benefits. Specifically, all Omanis over the age of 60 will receive a pension worth RO 115 (\$300),<sup>183</sup> all Omani families with children aged 0-17 will receive a benefit worth RO 10 (\$26) per month per child,<sup>184</sup> and all Omanis with permanent disabilities will receive RO 130 (\$340) per month.<sup>185</sup> By the end of November, over 400,000 individuals had registered for the old-age and child benefits.<sup>186</sup>

The new Social Protection Law includes the provision of benefit-tested non-contributory survivors' benefits for all orphans under the age of 18 and widows under the age of 60. Beneficiaries will receive a maximum of RO 80 (\$210), with the benefit to be reduced by the amount of any social insurance pension.<sup>187</sup>





In addition, the new Social Protection Law includes non-contributory benefits for families whose total income (including social protection benefits) falls below a specific threshold. The benefit provides the amount needed to reach the threshold.<sup>188</sup> The income threshold is set at RO 115 multiplied with the square root of the number of family members. For example, it would be RO 163 for a family consisting of two persons, RO 199 for a family consisting of three persons, and so on.<sup>189</sup>



The Social Protection Law also states that non-contributory maternity benefits as well as allowances for first-time job seekers will be introduced at a future date following a decision to this effect by the Board of Directors of the Social Protection Fund and the Council of Ministers.<sup>190</sup>



 Population categories covered/ eligibility criteria



 Benefit package (risk addressed)

# THE STATE OF PALESTINE



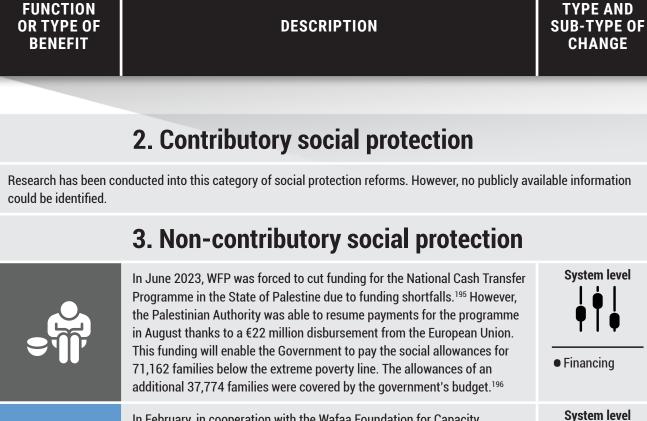
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### 1. Overview

In 2023, the Palestinian Authority continued to work to adapt its social protection system to challenging circumstances. There were number of changes related to funding, including the resumption of the national cash transfer programme thanks to funding from the European Union. Furthermore, the Ministry of Social Development launched its National Strategy to Combat Multidimensional Poverty (2023–2030). The strategy, created in consultation with the Palestinian Central Bureau of Statistics and ESCWA, seeks to create a roadmap for addressing multidimensional poverty, while taking into account the unique circumstances of the State of Palestine. The objective of the strategy is to reduce multidimensional poverty by 50 per cent by 2030.<sup>191</sup>

The devastating human and economic impact of the war in Gaza has to be mentioned: Since the beginning of the war, abject poverty<sup>192</sup> and unemployment<sup>193</sup> in the territory has risen to new levels. In response to the war in Gaza, the Ministry of Social Development prepared an Emergency Response Plan in order to provide for the basic needs of the population. The Ministry requested urgent aid in order to provide citizens with food, cash assistance, health kits, basic home items and psychosocial assistance.<sup>194</sup> Humanitarian measures are included in this section because government-led social protection reforms are very limited or were not found despite best efforts to research them.

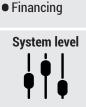




In April, the World Bank announced a grant worth \$10 million to assist the Palestinian Government to enhance the efficiency and resilience of public health services. The loan will enable the Government to strengthen hospitals and primary healthcare provision by procuring specialized medical equipment. Currently, patients often must undertake costly referrals given the unavailability of certain services in public facilities.<sup>200</sup>

In June, the Ministry of Social Development in Gaza announced the disbursement of cash assistance to about 11,000 families in the Gaza Strip. The programme was initiated in cooperation with the World Bank and

the Ministry of Labour.<sup>201</sup> Each family received NIS 700 (\$189).





Financing

System level

Financing



# QATAR



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## 1. Overview

At the outset of 2023, the Social Insurance Law (Law No. 1 of 2022),<sup>202</sup> adopted the previous year, came into force. Moreover, in August, a decision relating to the organization of the General Retirement and Social Insurance Authority was issued.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE AND SUB-TYPE OF CHANGE
	2. Contributory social protection	
	On 3 January, Law No. 1 of 2022, introducing wide-reaching reforms to the pension system, came into force. <sup>203</sup> Social insurance coverage is henceforth mandatory for all entities employing one or more citizens on a regular basis. <sup>204</sup>	System level
	On 16 August, His Highness the Amir Sheikh Tamim bin Hamad al-Thani issued Amiri Decision No. 61 for 2023, organizing the General Retirement and Social Insurance Authority. <sup>205</sup>	Organizational changes
	2 Non contributory coold protection	

## 3. Non-contributory social protection

Research has been conducted into this category of social protection reforms. However, no publicly available information could be identified.

## **SAUDI ARABIA**



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## 1. Overview

Throughout the year 2023, the Kingdom of Saudi Arabia took various measures to enhance the effectiveness and the efficiency of its social protection system. Specifically, many of these reforms aimed to encourage the labour force participation of social assistance beneficiaries and help citizens cope with the rising consumer prices. FUNCTION OR TYPE OF BENEFIT

DESCRIPTION

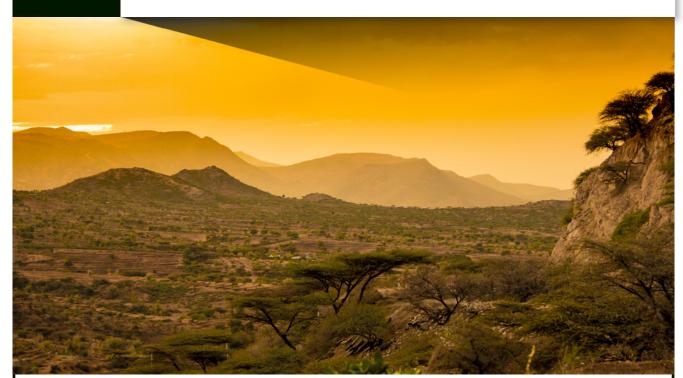




In January, a Royal Decree was issued stipulating that the temporary top-up of benefits provided to beneficiaries of the Citizen Account announced in July 2022 would continue until March.<sup>214</sup> The top-up was then again prolonged through Royal Decrees issued in April,<sup>215</sup> August,<sup>216</sup> and October.<sup>217</sup> In September 2023, 11.3 million individuals benefitted from the programme, and the average benefit per family amounted to 1,824 Saudi riyals (SRI) – 75 per cent higher than in June 2022, the last month before the top-up was first introduced.<sup>218</sup>



## SOMALIA



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### 1. Overview

Persistent multi-season drought, combined with armed conflict and instability, continues to worsen the already dire situation of acute food insecurity and malnutrition in Somalia. In 2023, it was estimated that 1.8 million children under the age of 5 were suffering from acute malnutrition, including 478,000 severely wasted children.<sup>219</sup> Moreover, the climate crisis has prompted a significant number of people to be displaced from their homes. Against this background, numerous important social protection developments were seen during 2023, which were aimed at establishing a pension system as well as enhancing the provision of social assistance.



## **THE SUDAN**



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### 1. Overview

With a focus on assisting those most in need, especially displaced populations, the Ministry of Social Development in the Sudan has strategically managed most of the operations in Port Sudan. This decision has helped in providing much-needed assistance to vulnerable communities, ensuring their basic needs are met in a time of crisis.<sup>224</sup>

The ongoing conflicts in the Sudan have resulted in the displacement of a significant number of civilians, with an estimated 5.5 million people forced to flee their homes since mid-April. The Sudanese Armed Forces and the Rapid Support Forces have been engaged in hostilities, leading to a dire humanitarian situation.

The 2023 Humanitarian Response Plan for the Sudan is addressing the crisis by replacing previous programmes to help the affected population. More details are provided in the non-contributory social protection section.

DESCRIPTION

TYPE AND SUB-TYPE OF CHANGE

## 2. Contributory social protection

Research has been conducted into this category of social protection reforms. However, no publicly available information could be identified.

### 3. Non-contributory social protection

In response to the crisis, the 2023 Humanitarian Response Plan for the Sudan has replaced previous social protection programmes in order to address the pressing needs of the affected population. As part of these efforts, the Refugee Consultation Forum (RCF) has reported that approximately 191,300 refugees have sought safety in different regions of the Sudan between 15 April and 4 October. The majority of these refugees, accounting for 82 per cent, are South Sudanese, while about 145,200 have arrived in White Nile State, predominantly from Khartoum.

However, the influx of refugees into White Nile State has led to overcrowding in the camps, exacerbating resource gaps and diminishing the capacity of aid partners to respond effectively. Despite the challenges, the RCF partners have managed to provide meaningful assistance to the affected population. From mid-April until the end of September, at least 732,328 refugees across 12 states have received some form of assistance from RCF partners. This includes providing full food rations to 521,098 individuals.<sup>225</sup>

Furthermore, prioritizing the protection of vulnerable groups remains a crucial aspect of the humanitarian response. To this end, RCF partners have initiated various protection measures, such as conducting protection outreach, establishing protection desks and hotlines, training service providers, offering case management for children and survivors of gender-based violence, providing mental health and psychosocial support, and facilitating family reunification and tracing.

On 11 September 2023, RCF partners joined forces across multiple clusters to provide a comprehensive response to refugees from South Sudan, Ethiopia, Eritrea and other countries residing in seven states. Efforts are ongoing to alleviate the suffering of those affected by the conflicts and to ensure their well-being in these turbulent times.<sup>226</sup>

System level

 Framework law/ strategy

## **SYRIAN ARAB REPUBLIC**



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## 1. Overview

In 2023, the Syrian Arab Republic faced a number of security, social and economic challenges. The civil war that began in 2011 continued with renewed escalation of hostilities in the north of the Syrian Arab Republic causing large-scale displacement and food insecurity. The economy has also been destabilized by depreciation of the currency, continued inflation, shortage of fuel, droughts and outflow of human resources due to conflicts.

It is against this backdrop that a few noticeable changes in the Syrian national social protection system were recorded. Of note, the Government updated its pension system to facilitate connecting previous service periods to extend calculable contribution periods. It also reformed its healthcare system in order to increase coverage and reimbursement for some health services. Moreover, the Government announced a number of increases on pension benefits and a one-time grant to offset the impact of inflation.

In February, a magnitude 7.8 earthquake hit Gaziantep in Türkiye near the Syrian border, killing more than 7,000 Syrians and imposing very heavy burdens of post-earthquake recovery and reconstruction. The Government offered those affected by the devastating earthquake in February resources to aid the rebuilding effort by setting up the National Fund to Support Those Affected by the Earthquake. Among the concerted actions by international humanitarian partners, WFP provided 1.2 million meals in shelters and delivered ready-to-eat rations enough for 500,000 people for one week as of 30 April<sup>227</sup> and UNHCR provided core relief items kits to 283,650 affected people<sup>228</sup> and multi-purpose cash assistance to 7,443 affected families.<sup>229</sup>

TYPE AND SUB-TYPE OF CHANGE

#### 2. Contributory social protection Design On 7 December 2022, the Ministry of Social Affairs and Labour issued Resolution No. 2705 of 2022, which stipulates that pensioners working in some public sector entities can apply to connect previous service periods to extend the calculated pension entitlement period. In order to Contribution rate include an additional service period, insured persons must pay a sum to the General Organization for Social Insurance (GOSI) based on their monthly wage, the age when the application is made and the number of months to be added. Alternatively, pensioners can return the lump sum benefits paid at the end of their previous service period with an annual interest rate of 9 per cent. The law also allows pensioners to pay to increase the rate of pension to be received at the end of the service period.230 Design On 22 February<sup>231</sup> and 24 August 2023,<sup>232</sup> in response to rising inflation in drug prices and the costs of medical services, the Syrian Insurance Supervisory Commission twice increased the reimbursable service costs for State-employed health insurance card holders, without affecting Benefit level the contributions amounts. Below is a summary of the most up-to-date benefit packages. The changes include: The reimbursable cost limit for those undergoing surgical operations is raised from 2 million Syrian pounds (LS) (\$667) to LS 3 million (\$353) in private hospitals and LS 10 million (\$1,176) in public and military hospitals. The reimbursable cost limit for those receiving other types of medical services is raised from LS 800,000 (\$267) to LS 1.5 million (\$176) in private hospitals and LS 2 million (\$235) in government and military hospitals. The reimbursable cost limit for those undergoing procedures outside hospitals (such as examinations and procedures in laboratories, pharmacies and radiology centres) is raised from LS 200,000 (\$67) to LS 500,000 (\$59).

 The reimbursable cost limit for those receiving chronic medication prescriptions is raised from LS 250,000 (\$83) to LS 600,000 (\$71).





	On 5 March, an agreement between the Syrian General Insurance Corporation and the Savings Bank came into force, which stipulates that the Corporation will provide loan borrowers with limited income a life insurance certificate. In the event of the borrower's death, his or her heir will receive the compensation equal to the amount of loan he has paid before his death. <sup>233</sup>	Design De
	On 15 August, the Ministry of Commerce announced the abolition of petrol subsidies and partial lifting of fuel subsidies. The new petrol price has risen from LS 3,000 (\$0.35) to LS 8,000 (\$0.95) per litre and fuel from LS 700 (\$0.08) to LS 2,000 (\$0.24) per litre. <sup>234</sup>	Design
	On 15 August, President Bashar al-Assad issued Legislative Decree No.12 to increase the retirement pension by 100 per cent for civilian and military retirees covered by the Insurance, Pensions and Social Insurance Law. <sup>235</sup> Beneficiaries of disability pensions who are unemployed and do not benefit from private insurance are also eligible to receive this increase.	Design Design Benefit package (risk addressed)
•	On 18 August, the Syrian General Insurance Corporation announced that all healthy newborn babies will be granted one year of free health insurance with coverage of up to LS 2.5 million (\$294). Only children who are delivered via natural birth and children that are the first, second, or third born of their families are eligible. <sup>236</sup>	Design Design Population categories covered/ eligibility criteria
	On 4 September, the Ministry of Labour and Social Affairs and the Ministry of Tourism signed an agreement to facilitate the registration of tourism workers in the General Organization for Social Insurance. The two organizations agreed on the specific documents and procedures required to register permanent workers within tourist agencies for social insurance. <sup>237</sup>	Design Design Population categories covered/ eligibility criteria
iii	On 15 November, the Syrian Ministry of Labour and Social Affairs increased the period for submitting family declarations of pensioners and their beneficiaries from 1 year to 3 years. The declarations should also be submitted whenever there is a change to the family that would affect the pension value that the family would receive. <sup>238</sup>	Delivery X X X Assessment
	3. Non-contributory social protection	
<b>*</b> ]	On 15 December 2022, the President issued a decree offering a one-time financial grant of LS 100,000 (\$40) to civilian and military government employees, including retirees. <sup>239</sup> Another grant was distributed for the same amount on 11 April 2023. <sup>240</sup>	Design

 Benefit package (risk addressed)

On 2 February 2023, "The Wounded Nation Project" started distributing stationery and school bags to children of the injured soldiers in primary and secondary schools. The project is intended to reach 8,000 male and female students. Eligible families can claim the distributed benefits with the Jarih Al-Watan card.<sup>241</sup>

On 1 May 2023, following the devastating earthquake that hit the north of the Syrian Arab Republic, President Bashar al-Assad issued a decree to establish the National Fund to Support Those Affected by the Earthquake. The Fund will provide financial support to affected groups of the earthquake to deal with the associated damage. The fund will expire three years after the launch.<sup>242</sup>

Citizens whose houses were within the urban planning plot that were destroyed during the earthquakes and need rebuilding may receive a grant of LS 120 million (\$40,000) from the fund in two instalments. Those whose houses were built outside the regulatory plan may apply for a grant of LS 4 million (\$13,333) from the General Corporation for Housing. The remaining amount needed for rebuilding purposes may be applied as a loan from a public bank.<sup>243</sup>



 Population categories covered/ eligibility criteria



 Benefit package (risk addressed)

# TUNISIA



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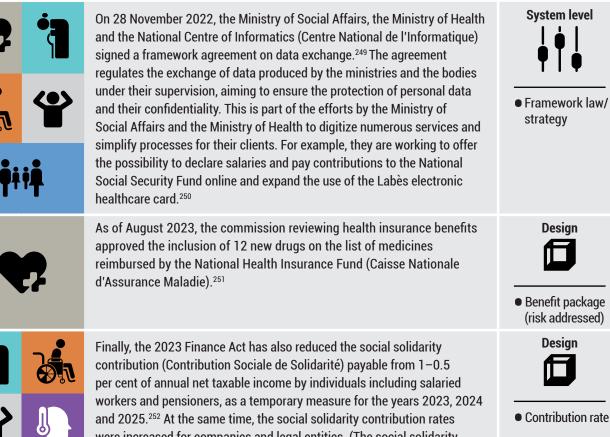
### 1. Overview

In Tunisia, economic recovery slowed in 2023 as the country faced persistent drought and a drop in agricultural production, accompanied by shortages in basic products, such as bread and fuel. External financing challenges also emerged as a preliminary agreement from October 2022 for an International Monetary Fund loan worth approximately \$1.9 million, part of which would be dedicated to strengthening the social protection system, did not go ahead.

In 2023, the Government of Tunisia continued to merge several social assistance programmes into the Amen Social programme.<sup>244</sup> As part of this effort, new regulations have provided for the reorganization of the health system under the Amen electronic healthcare system. The Government also issued provisions to prepare the introduction of a simplified contributions scheme for self-employed entrepreneurs, aimed at promoting the formalization of micro-businesses. Lastly, in June 2023 the so-called Contract for Reintegration into Working Life programme was launched under the National Employment Fund, aimed at facilitating labour market reintegration for Tunisians who had lost their jobs.

TYPE AND SUB-TYPE OF CHANGE





workers and pensioners, as a temporary measure for the years 2023, 2024 and 2025.<sup>252</sup> At the same time, the social solidarity contribution rates were increased for companies and legal entities. (The social solidarity contribution was introduced in the Finance Act 2018 and is allocated to the National Social Security Fund and National Health Insurance Fund.)





On 29 November 2022, the Tunisian Government adopted Decree No. 2022-919, establishing and organizing the AMEN electronic health care system, which benefits poor and low-income households covered under the Amen Social programme.<sup>253</sup> The objective is to merge the cash transfer programme for poor households, the National Assistance Programme for Needy Families (Programme National d'Aide aux Familles Nécessiteuses), and the Free Medical Assistance programme (Assistance Médicale Gratuite) to ensure better targeting of essential health care services while improving identification of beneficiaries entitled to cash transfers.



 Merger of schemes/funds



Benefit level



On 6 April 2023, the amount of the permanent cash transfers (transferts monétaires permanents) paid to poor families under the Amen Social programme was increased by D 20 from D 200 a month per household to D 220 a month, effective retroactively as of January 2023.<sup>254</sup>



On 15 June 2023, the World Bank Group announced a new five-year Country Partnership Framework with Tunisia, which will support the Government's development plan with an annual allocation over five years of around \$400-\$500 million as well as investments from the International Finance Corporation and guarantees from the Multilateral Investment Guarantee Agency.

As part of the partnership agreement, support will be provided to strengthen the resilience of households to shocks through the payment of cash transfers and family allowances, including via digital payment tools.<sup>255</sup>

## 4. Active labour market policies

In June 2023, a new programme was introduced under the National Employment Fund, the Contract for Reintegration into Working Life (Contrat de Réinsertion dans la Vie Active).<sup>256</sup> It aims to facilitate the reintegration of Tunisians into the labour market. Under the programme, persons registered with the National Employment Fund who resume work in a private company receive a monthly allowance of D 600 (D 650 if assessed with a disability) for up to 12 months: D 300 a month paid by the National Employment Fund (D 350 if assessed with a disability), and D 300 dinars a month paid by the host company.

Programme participants can benefit from additional training or retraining in the host company or in a public or private establishment. Furthermore, if the host company hires a beneficiary after the programme ends under a work contract that is in accordance with the Labour Code, the employment fund covers the costs of social security contributions due for this employee on behalf of the employer for a period of up to three years, capped at D 600 a month.



System level

Financing



## **UNITED ARAB EMIRATES**



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### 1. Overview

In 2023, the United Arab Emirates made notable strides in social protection reform in both contributory and non-contributory components. Early in the year, the country's new Unemployment Insurance Scheme came into effect. From 1 January to 15 November, 6.6 million employees registered in accordance with the law.<sup>257</sup>

On the contributory front, the Government of the United Arab Emirates has announced a notable reduction in the contribution rate for employee pensions by employers under certain conditions. It also aims to roll out compulsory health insurance across all emirates. Local pension and health insurance authorities initiated several policies to improve the design and delivery of their respective programmes. On the non-contributory side, the Government of the United Arab Emirates is taking action to expand assistance and protection to vulnerable groups in areas such as salary support, housing, electricity subsidies and employment hazard insurance.

TYPE AND SUB-TYPE OF CHANGE

	2. Contributory social protection	
•	Following an announcement made by the Government of United Arab Emirates in November 2022 at the 8th Health Insurance Conference, health insurance became mandatory in the country starting 31 March 2023. <sup>258</sup> Previously, health insurance was mandatory only in the emirates of Dubai and Abu Dhabi.	System level
÷]	As of 1 January 2023, the Abu Dhabi Pension Fund transferred all of its e-services for active members, pensioners and beneficiaries (both civil and military) from the Fund's website and smartphone application to the TAMM Portal. <sup>259</sup> These services will now be exclusively available on the portal.	Delivery X X X X X Ommunication
•	On 16 February 2023, the Abu Dhabi Department of Health, together with Abu Dhabi Department of Economic Development, introduced a flexible health insurance scheme for which eligible individuals can register, on top of existing mandatory health insurance. This flexible health insurance plan will benefit individuals such as expatriates working in the private sector whose monthly income exceeds 5,000 dirhams (Dh) (\$1,361), investors and free business license holders as well as their family members who are not covered by health insurance from employers. The new option can cover the costs of treatment services amounting to Dh 150,000 (\$40,838) annually, 100 per cent of emergency costs, 20 per cent of the co-pays for all outpatient treatment services and 30 per cent of the co-pay for medications. <sup>260</sup>	Design Design () () () () () () () () () ()
	On 1 May 2023, the General Pension and Social Security Authority launched a new service period continuation programme called Shourak. The new programme enables employees to merge previous and current employment periods in the event of a career change without additional costs. Any employee whose employment expires after 1 July 2023 can inform their HR department of their opting into the Shourak programme, hence not receiving the end-of-service benefits in order to merge the service periods. <sup>261</sup>	Design Design Other parametric policy changes
•	In August 2023, the Abu Dhabi Pension Fund launched a new live chat platform to support entities by providing them with information related to the most important procedures, as well as providing various services and direct assistance when requested. <sup>262</sup>	Delivery X X X X X X X X X X X X X

On 17 November 2023, Federal Decree Law No. 57 was issued, ushering in a range of parametric reforms aiming to make the social insurance system more sustainable and to harmonise the provisions for public and private sector employees. Importantly, the new parameters are applicable only to new Emirati labour market entrants, while those having previously joined the labour market remain covered under the old system.<sup>263</sup>

Under the pre-existing parameters, the minimum insurable monthly salary for private sector employees is Dh 1,000 (\$272), while there is no minimum insurable monthly salary for public sector employees. The maximum insurable monthly salary is Dh 50,000 (\$13,616) for private sector employees and Dh 300,000 (\$81,688) for public sector employees.<sup>264</sup> Under the new parameters, the minimum insurable monthly salary for private sector employees is raised to Dh 3,000 (\$817) and the maximum insurable monthly salary to Dh 70,000 (\$19,062). In turn, the maximum insurable monthly salary for public sector employees is reduced to 100,000 Dh (\$27,229).<sup>265</sup>

As for contribution rates, under the new rules, the total contribution rate for both private and public sector employees is increased to 26 per cent, with private and public sector employee contributions up from 5 to 11 per cent, and private sector employer contributions up from 12.5 to 15 per cent.<sup>266</sup> The contribution rate of public sector employers remains at 15 per cent. The Government covers 2.5. per cent of the employer's share in the case of private sector employees whose insurable monthly salary does not exceed Dh 20,000 (\$5,446).<sup>267</sup>

Furthermore, the retirement age is raised from 50 to 55 years, and the minimum contribution period from 20 to 30 years. However, mothers of five or more children will have the option to retire earlier. While pensions have hitherto been calculated based on the average salary during the last five and three years of service for private sector and public sector employees, respectively, they will under the new parameters be calculated based on the average salary during the last six years for all pensioners, regardless of employment sector.<sup>268</sup>

Finally, the law modifies the rules related to the purchasing of additional social insurance contribution years and introduces the possibility of paying voluntary contributions during certain periods of unpaid leave, including for the pursuit of postgraduate studies or to care for children, in the case of female employees.<sup>269</sup>

### 3. Non-contributory social protection



On 23 November 2022, the Government of the United Arab Emirates announced the expansion of the Emirati Salary Support Scheme to all employees in the private and banking sector. All the working citizens with a monthly salary less than Dh 30,000 (\$8,167) henceforth receive support between Dh 5,000 (\$1,361) and Dh 7,000 (\$1,905). For the next five years following this announcement, Emirati citizens working in the private sector will also be given a children's allowance of Dh 600 (\$163) per child for up to 4 children, as long as their total monthly salary does not exceed Dh 50,000 (\$13,612).<sup>270</sup>



- Contribution rate
- Retirement age
- Other parametric policy changes



 Benefit package (risk addressed)



On 1 December 2022, the President of the United Arab Emirates, Sheikh Mohamed bin Zayed al Nayhan announced that Dh 3 billion (\$816 million) worth of housing benefits would be disbursed to beneficiaries. The benefits would include grants for housing, housing loans and exemption of loan repayments for retirees and families of deceased mortgagors.<sup>271</sup>



On 16 April 2023, Dubai Supreme Committee for Development and Citizen Affairs announced the launch of the Bayti housing initiative. The initiative will provide funds to current low-income recipients of housing grants who require additional support for the construction or furnishing of their homes. The initiative aims to financially support the construction and furnishing of 100 homes annually, with the first batch amounting to Dh 32 million (\$8.7 million) to 65 Emirati families.<sup>272</sup>

On 20 May 2023, the Government of the United Arab Emirates announced that starting in July 2023, eligible farm owners will receive an annual electricity subsidy of Dh 8,400 (\$2,287), which is equivalent to a maximum consumption of 2,500 kwh/month.

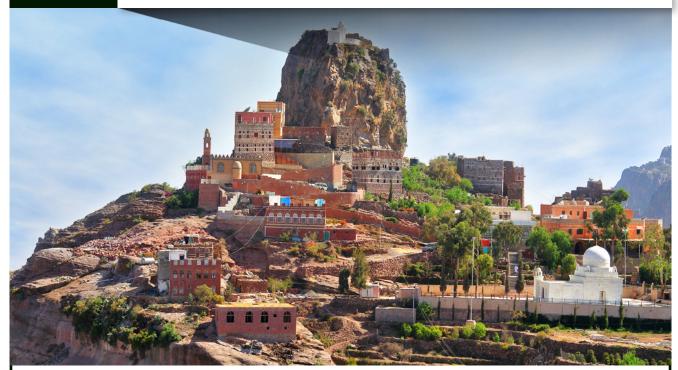


The initiative will be jointly implemented by the Ministry of Community Development and Etihad Water and Electricity. The initiative covers farm owners with limited income who are registered in federal or local social welfare programmes. Farms used for commercial purposes will not be eligible to receive the subsidy, and approved applicants should not receive any other form of support for their farms' electricity consumption.

Eligible farm owners will need to first update their data with Etihad Water and Electricity, then apply for the support programme with the Ministry of Community Development. The approved subsidy allocation will be directly deducted from the farms' monthly electricity bills, and Ministry of Community Development will transfer the equivalent amount directly to Etihad Water and Electricity.<sup>273</sup>  Benefit package (risk addressed)
 Design
 Benefit package (risk addressed)
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 Design
 Benefit package (risk addressed)

Design

## YEMEN



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### 1. Overview

Ensuring funds for the non-contributory social protection mechanisms continues to be a key concern for the Yemeni Government and other actors operating in the country. Efforts to strengthen the capacities of national institutions are underway. This is critical to transition from a humanitarian approach to a government-led one.

In 2023, with the support of different development partners, the Social Fund for Development, the Social Welfare Fund, the Ministry of Social Affairs and Labour and other key stakeholders from the north and south of Yemen conducted several consultations to prepare a strategic framework that covers the social protection priority areas in Yemen and pave the way for a National Social Protection Strategy.

Humanitarian measures are included in this section because government-led social protection reforms are very limited were or not found despite best efforts to research them.

DESCRIPTION

TYPE AND SUB-TYPE OF CHANGE

System level

Financing

Delivery

Enforcement (i.e.

benefit payment)

## 2. Contributory social protection

Research has been conducted into this category of social protection reforms. However, no publicly available information could be identified.

### 3. Non-contributory social protection

In March, the World Bank approved a second tranche of financing for the Emergency Social Protection and COVID-19 Response Project, launched in 2020.<sup>274</sup> The project's closing date, originally set to December 2022 and subsequently changed to December 2024, was thereby further deferred to December 2026.<sup>275</sup> The total additional financing allocated to the project amounts to \$207 million, of which around 65 per cent (\$134.5 million) is designated for its first component, namely the unconditional cash transfer programme.<sup>276</sup> This programme was originally operated by the Social Welfare Fund, the county's flagship social protection programme. However, the Social Welfare Fund suspended operations in 2017 due to the outbreak of hostilities. Since then, the programme has been implemented by UNICEF in partnership with local actors, notably the Social Fund for Development, a non-profit institution established by the Yemeni Government.<sup>277</sup>

Meanwhile, around a quarter of the additional project funding (\$55.9 million) is allocated to the second component, namely geo-focused support to reduce food insecurity and malnutrition, implemented by the United Nations Development Programme in collaboration with the Social Fund for Development and other national entities. Of this share, the largest part is directed to the subcomponent on cash for nutrition (\$19 million), which benefits more than 60,000 families. The remaining subcomponents concern cash for work (\$15.9 million), community assets (\$15 million).<sup>278</sup>



The fifth disbursement of cash transfers under the present World Bank project was launched in March and benefitted more than 1.4 million households comprising around 9 million beneficiaries.<sup>279</sup> While the programme has, until 2023, aspired to provide four payments of \$30 per year, this will henceforth change to three payments of \$40 due to the challenging delivery context.<sup>280</sup> Moreover, digital payments will be piloted in six regions. Some 5,000 consultants have been trained to facilitate this, for instance by helping beneficiaries to set up digital accounts.<sup>281</sup>

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This second edition of the *Annual Digest of Social Protection Reforms in the Arab Countries* serves as a comprehensive – albeit not exhaustive – record of the remarkable efforts made by the region's governments throughout the year 2023. In this context it is encouraging to observe that while the overall number of recorded reforms is nearly unchanged, 2023 was marked by a larger share of comprehensive structural reforms compared to 2022.

The 155 recorded reforms – on average seven per country – however, are not just an indication of the great dynamism with which the governments in the region adapt their respective social protection landscapes to the changing economic, social and political conditions in which these systems operate. These changes are also a reminder of the opportunity that comes with those changes: to foster and establish meaningful cross-country and cross-regional exchange on social protection reform needs and reform options, to ensure that wheels are not reinvented, and potential pitfalls are circumvented.

Finally, it is imperative to extend sincere appreciation to the policymakers, researchers and social protection experts who have contributed to social protection reforms in the Arab countries in 2023. Their tireless efforts have paved the way for transformative reforms and have ignited hope for a more equitable and prosperous Arab region. While moving ahead, the region can build upon the lessons learned in 2023.

