



BUILDING FORWARD BETTER

Social protection for older persons in the Arab region



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*This brief is based on PDR 9, available at:
<https://www.unescwa.org/publications/population-development-report-9>*

Social protection

Key messages



The ongoing demographic transition in the Arab region and the recent COVID-19 pandemic have accentuated the need for inclusive social protection systems that cover the entire life cycle.



The proportion of older persons receiving a pension is relatively low, with older women being more excluded.



There is considerable inequality among older persons receiving contributory pensions, with a large number receiving very small amounts.



The value of cash transfers in many countries is low and has been further eroded by inflation.



In many Arab countries, the sustainability of contributory pension schemes is imperiled as the proportion of beneficiaries increases relative to the proportion of contributors.



SDG 1.3 urges countries to “implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable”.

What is social protection?

A set of public policies and programmes intended to ensure an adequate standard of living and access to health care throughout the life cycle.



Coverage: social protection for all

Low coverage rates

- 70% of older persons do not receive a pension in 10 Arab countries.
- 38% of older persons above the retirement age received a pension in the Arab region in 2020, less than half of the world average (78%).

Signs of progress

- The number of old age pensioners covered by a selection of social insurance schemes in the region has increased.

Policy recommendations

- Collect and analyse relevant data, whether administrative or survey based, in order to better understand the characteristics of excluded older persons.
- Implement universal or semi-universal non-contributory pension schemes.
- Adjust eligibility criteria and targeting mechanisms.
- Reduce exclusion errors in social assistance programmes for older persons.

Adequacy: ageing with dignity

Inadequate benefits

- Many pension schemes in the Arab region lack indexation mechanisms to automatically increase pensions to compensate for inflation.
- Instead, benefits are raised sporadically and with little predictability.

Signs of progress

- Pension levels have increased, both nominally and at PPP, over the last two decades.

Policy recommendations

- Ensure that benefits provided to older persons through social protection schemes are regularly adjusted in line with inflation or wages.
- Review and revise regulations (parameters and indexation mechanisms).
- Study the direct and indirect effects of social protection provided to older persons, including household members.

Gender lens

Male pension coverage can be five times higher than female coverage in some countries

Tunisia (2020): 94% for men vs. 17% for women

Jordan (2019): 81% for men vs. 16% for women

Qatar (2016): 23% for men vs. 8% for women

Yet, the proportion of older women receiving pensions is steadily increasing

Kuwait (PIFSS): 14% in 2007 to 37% in 2019

Bahrain (SIO): 13% in 2011 to 25% in 2021

Jordan (SSC): 12% in 2009 to 17% in 2019

Tunisia (CNSS): 9% in 2010 to 14% in 2017

Older men do not consistently receive higher pensions than older women

Morocco and Tunisia = most equal

Jordan and Kuwait = levelling

Bahrain = gender difference has widened

Policy recommendations

Support women's economic participation, particularly in the formal labor market

Support formalization of work

Ensure that reforms of social protection mechanisms do not further disadvantage women

Ensure that pension systems do not disadvantage women



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