

Annual Digest of Social Protection Reforms in the Arab Region, 2022

Vol. 1

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VISION

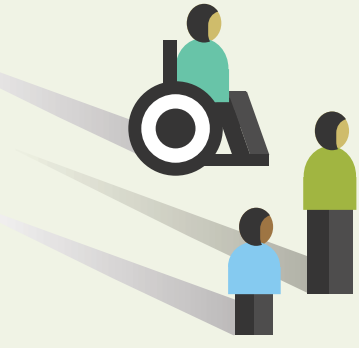
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Economic and Social Commission for Western Asia



Annual Digest of Social Protection Reforms in the Arab Region, 2022 (vol. 1)

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KEY MESSAGES

1

Changes by social protection category

Among the 156 policy reforms monitored, almost half are categorized as "social insurance" and slightly over one-third as "social assistance". The higher a country's income level, the higher the proportion of developments related to social insurance.

2

Changes by social protection function

Three social protection functions accounted for 60 per cent of policy reforms: "poverty and social exclusion" (22 per cent), "old age" (17 per cent) and "social health protection" (17 per cent). "Food assistance" accounted for 12 per cent, probably owing to exacerbated food insecurity across the region in 2022.

3

Type of change

Most reforms—for example, 56 per cent of those related to social insurance and 54 per cent of those related to social assistance—involved changes in the design of programmes or policies, which includes changes related to coverage, benefit levels, target groups, and other areas.

4

Coverage and financial sustainability

Half of the reforms involved changes in coverage, such as expansions to include previously uncovered groups. In addition, 42 per cent of developments were related to the sustainability of funding. These measures include increasing contribution bases or rates for social insurance and pension schemes, creating exit or graduation strategies, enforcing inspections and penalties to ensure compliance with social insurance scheme registration and removing costly subsidies incurred with the introduction of targeted social assistance programmes.

5

Responses to shocks

Measures considered to be shock responsive represented a significant proportion (38 per cent) of policy developments in 2022. Unsurprisingly, the proportion was even higher among social assistance reforms (57 per cent) and was negatively correlated with countries' level of income. The majority of the responses to shocks were temporary initiatives (79 per cent) but were not related to transforming social protection systems or programmes with a view to making them more shock responsive.

6

Enhanced effectiveness or efficiency

The overwhelming majority (84 per cent) of the reforms identified were effectiveness-enhancing measures (such as enhancing programmes' reach, coverage or impact on poverty mitigation and/or reduction). Meanwhile, efficiency-enhancing measures (for instance, achieving desirable outcomes at a lower cost) represented only 18.6 per cent of the developments monitored.

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INTRODUCTION

In recent years, social protection reform has come to occupy an increasingly central position on the agendas of Arab Governments. Notably, countries in the region have made determined efforts to reduce general subsidies and introduce poverty-targeted social assistance, as well as increase the coverage and ensure the sustainability of social insurance regimes. This Annual Digest of Social Protection Reforms in the Arab Region constitutes a first attempt to monitor and record such policy developments.

This undertaking has three main objectives. First, it can serve as a knowledge base to facilitate peer-to-peer exchange between policymakers in Arab countries. Second, it can provide an analysis of key social protection reform trends to benefit a range of stakeholders, including international donors, civil society organizations and policy researchers. Third, by monitoring changes in social protection policies and practices, it will provide the United Nations Economic and Social Commission for Western Asia (ESCWA) with a reliable data source for social protection developments across the region and thus enable the Commission to more effectively serve its member States.

The policy developments included in this annual digest as "social protection policy reforms" are defined as announcements made by the Government concerning changes in the conceptualization and implementation of social protection policies. These announcements have been tracked via automated web page monitoring, manual searches and direct communication with Government representatives. Policy developments are classified into six categories and fourteen functions. Chapter 1 provides a more thorough discussion about the methodology.

Although best efforts have been made to include as many relevant social protection policy developments as possible, some have inevitably been overlooked as a result of methodological shortcomings. The results presented in this annual digest are therefore merely indicative, aiming to provide a comprehensive picture rather than a complete one. ESCWA aspires to make continuous improvements to the methodology, with a view to including an even higher proportion of developments across the region in the digest.

With regard to the structure of the digest, chapter 1 discusses the methodology of developing the document, including a triangulation approach to monitoring, complementary sources of social protection developments and criteria for reviewing relevance. Chapter 2 provides a summary of key statistics on developments observed across the Arab region. Chapter 3 presents summaries of developments in each Arab country, beginning with an overview and then divided by category. All updates are recorded and presented in chronological order.



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1 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 January 2022 through the end of November 2022.

A Systematic prospective monitoring of social protection developments

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

- Website-Watcher, a keyword-based website monitoring software designed to detect and highlight changes on previously identified web pages and social media sites. The specification of the monitoring rules, including keywords, is the core procedure that primes the software to collect relevant information.
- Google Alerts, a website monitoring tool based on Google's search engine. The tool is 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.
- 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 has been narrowed down by specifying a set of relevant keywords and additional rules for the search process.

The monitoring process was automated; Website-Watcher and ProQuest's Database Alerts were scheduled to run on a monthly basis, and Google Alerts were set to daily notifications.

Website-Watcher was fed a selection of websites and web pages related to social protection institutions, reforms, initiatives, or announcements. These web pages have been categorized as follows:

- 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, such as 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.

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, since many social protection terms have different translations across the Arab region.

B Retrospective identification of social protection developments

The use of the systematic tracking tools to monitor social protection developments began in June 2022. To incorporate developments that had occurred in the first half of the year, ESCWA staff manually examined all websites and web pages fed into Website-Watcher and documented any relevant developments. Moreover, manual searches were conducted for the selected social protection keywords and word combinations with regard to publications in the first half of the year. ESCWA staff also ran manual searches through Google's search engine with a set of commands to narrow down the results to the specified time period and Arab countries.

C Criteria for screening relevant developments

1. Definition of social protection

At 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.[1]

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. Two screening stages were conducted. A preliminary screening reduced the number of collected news articles from several thousand to 329, and a post-documentation screening further eliminated irrelevant and duplicate news, arriving at the final total of 156 unique and relevant social protection developments.

D 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.

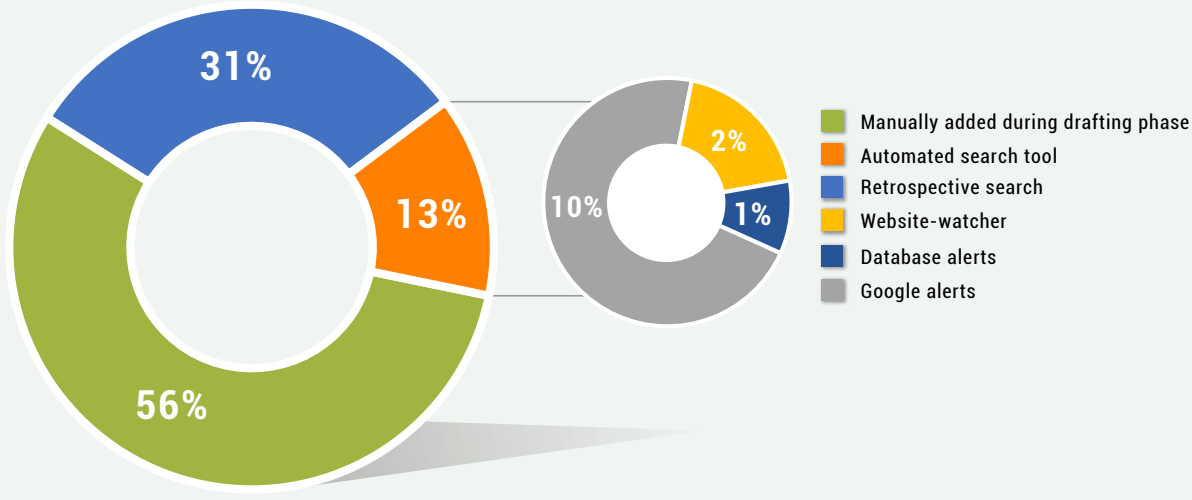
Furthermore, members of the Expert Group on Social Protection Reform in the Arab Countries—key national social protection policymakers in ESCWA member States—were asked to provide input and updates on the social protection developments in their respective countries. In addition, ESCWA staff communicated 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. 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 2022.

E 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.

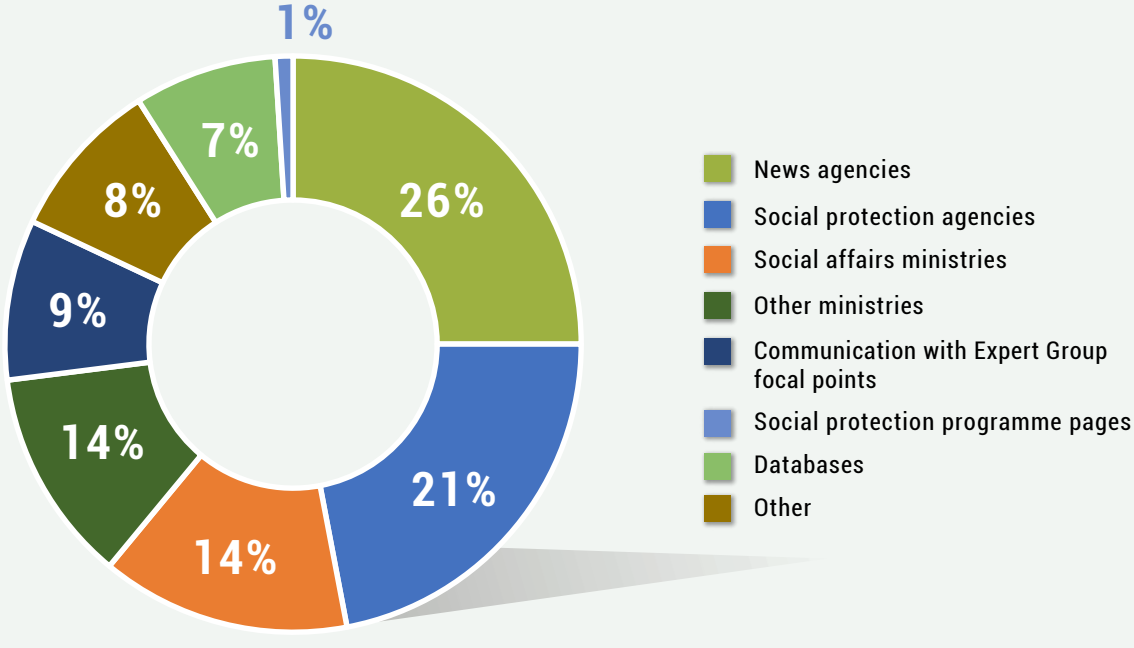
The segment diagrams in figures 1 and 2 illustrate the means identifying the 156 social protection developments included in the digest. Figure 1 indicates the monitoring means and tools used, and figure 2 identifies the sources of the results produced by the three automated search tools.

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



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

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



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

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

- Social insurance
- Social assistance
- Labour market policies
- General subsidies
- Targeted subsidies
- Other

The latter includes general social protection strategy, 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 by the following social protection functions and types of benefits:

- Old age
- Disability
- Survivors
- Social health protection
- Sickness
- Maternity
- Unemployment protection
- Child and family
- Poverty and social exclusion
- Employment injury
- Labour market policies
- Housing
- Food assistance
- Energy and fuel

To allow for greater appreciation of the types of changes announced, an additional layer of classification has been adopted, specifically, whether the documented reform, intervention or announcement indicates a change in the following:

- General social protection strategy (affecting multiple aspects of social protection)
- Design (related to a specific social protection scheme or programme)
- Delivery mechanism(s)
- Organizational set-up

Lastly, a marker was used to indicate whether the identified changes were related to coverage expansion or amendment and whether they touched upon the financing of a scheme or programme. Descriptive statistics about social protection developments by classification category or function are included in chapter 2.



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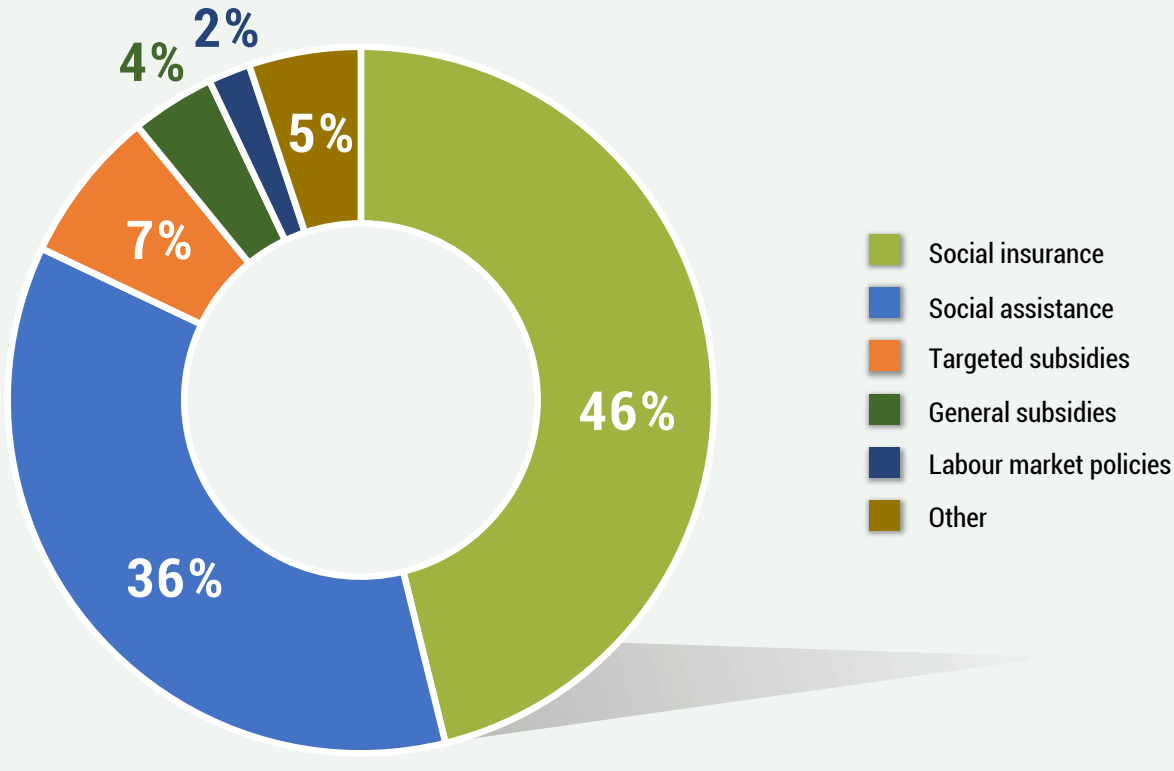
2 SUMMARY OF KEY STATISTICS ON SOCIAL PROTECTION REFORMS IN THE ARAB REGION

A total of 156 policy developments across all 22 Arab countries are included in the digest. Figure 3 illustrates how these developments were divided across categories. Nearly half (46 per cent) related to "social insurance" and slightly more than one-third (36 per cent) to "social assistance". Meanwhile, 7 per cent pertained to "targeted subsidies", 4 per cent to "general subsidies" and 2 per cent to "labour market policies". The remaining 5 per cent of developments were categorized as "other".

As indicated by figure 4, there appears to be a difference among the developments observed according to the countries' income level. In particular, the proportion of social insurance-related developments is clearly positively correlated with income level, amounting to 53 per cent in high-income countries, 52 per cent in upper-middle-income countries, 45 per cent in lower-middle-income countries, but merely 33 per cent in low-income countries. Inversely, 46 per cent of developments in low-income countries were labelled "social assistance", compared to 36 per cent in lower-middle-income countries, 39 per cent in upper-middle-income countries and 26 per cent in high-income countries. This pattern is expected, since higher-income countries tend to have more formalized labour markets, which allows contributory social protection to play a more predominant role.

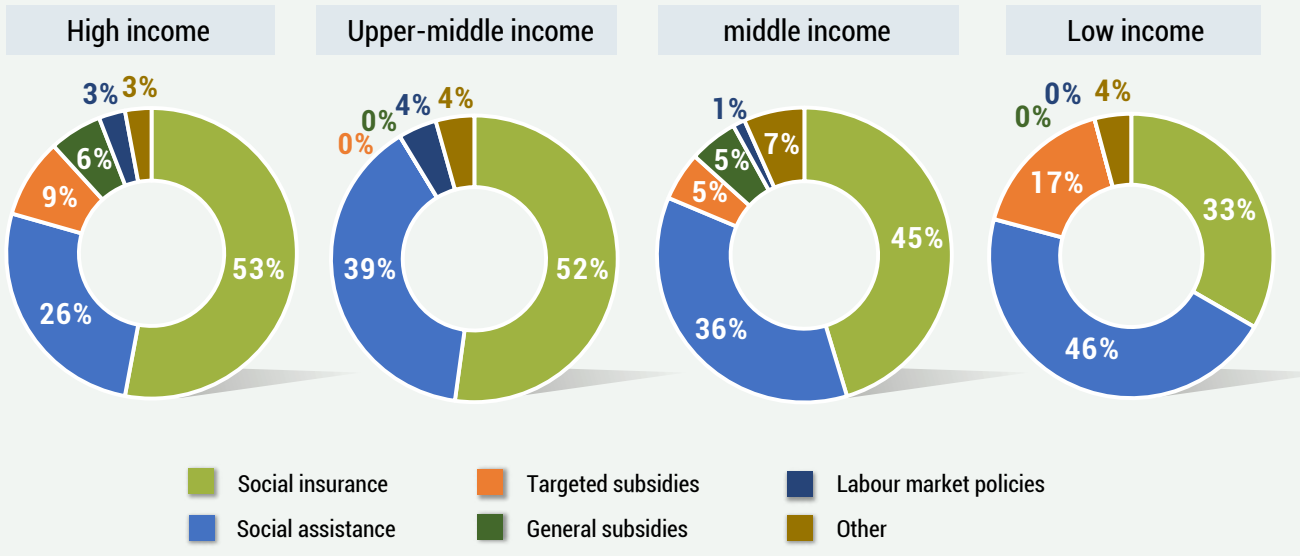
Figure 5 shows the total recorded social protection developments distributed by function. The social protection functions "poverty and social exclusion" accounted for roughly 22 per cent of developments, while "old age" and "social health protection" each accounted for approximately 17 per cent of developments. "Food assistance" accounted for 12 per cent. The remaining developments were scattered across a range of functions, the two most prominent being "disability" and "child and family", at 4 and 5 per cent respectively.

Figure 3. Distribution of social protection developments by category



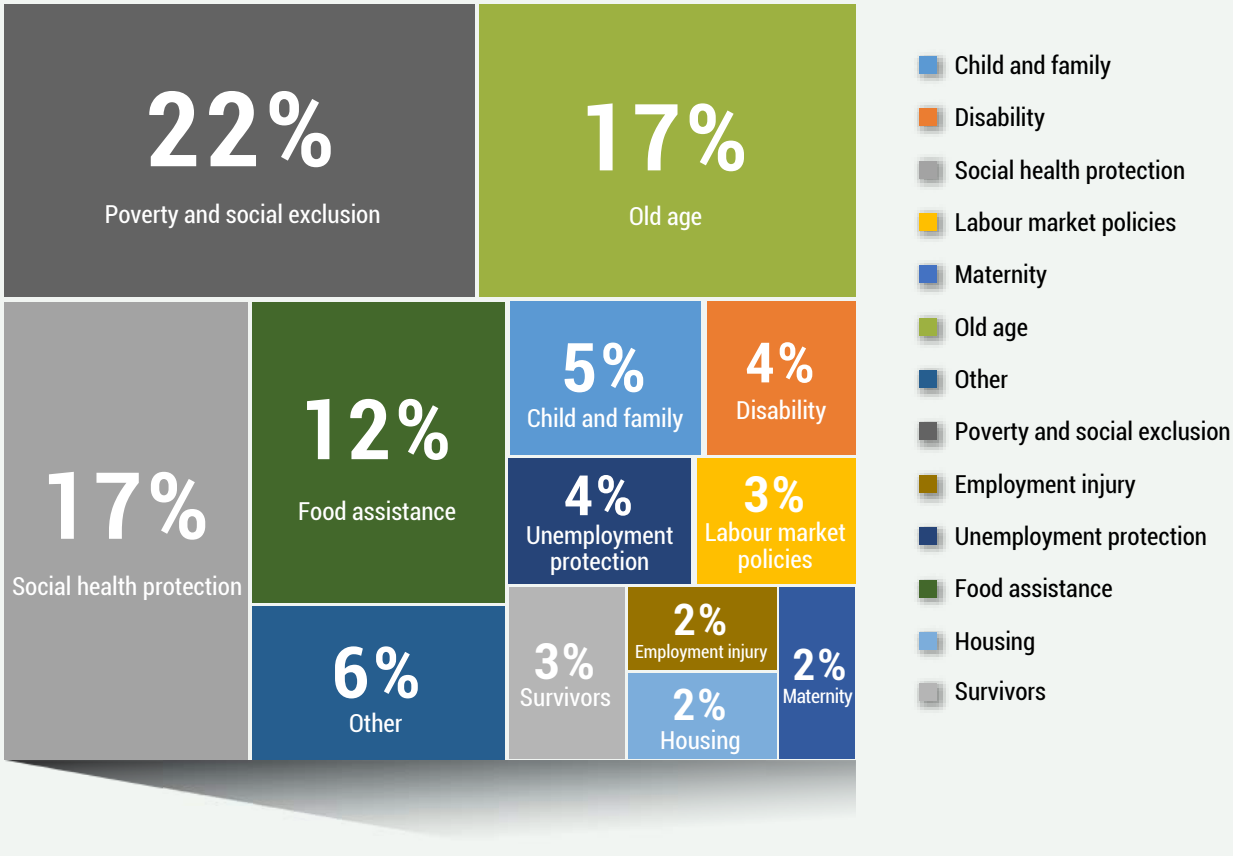
Source: Authors' calculation based on ESCWA's internal documentation database for social protection developments.

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



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

Figure 5. Distribution of social protection developments by function

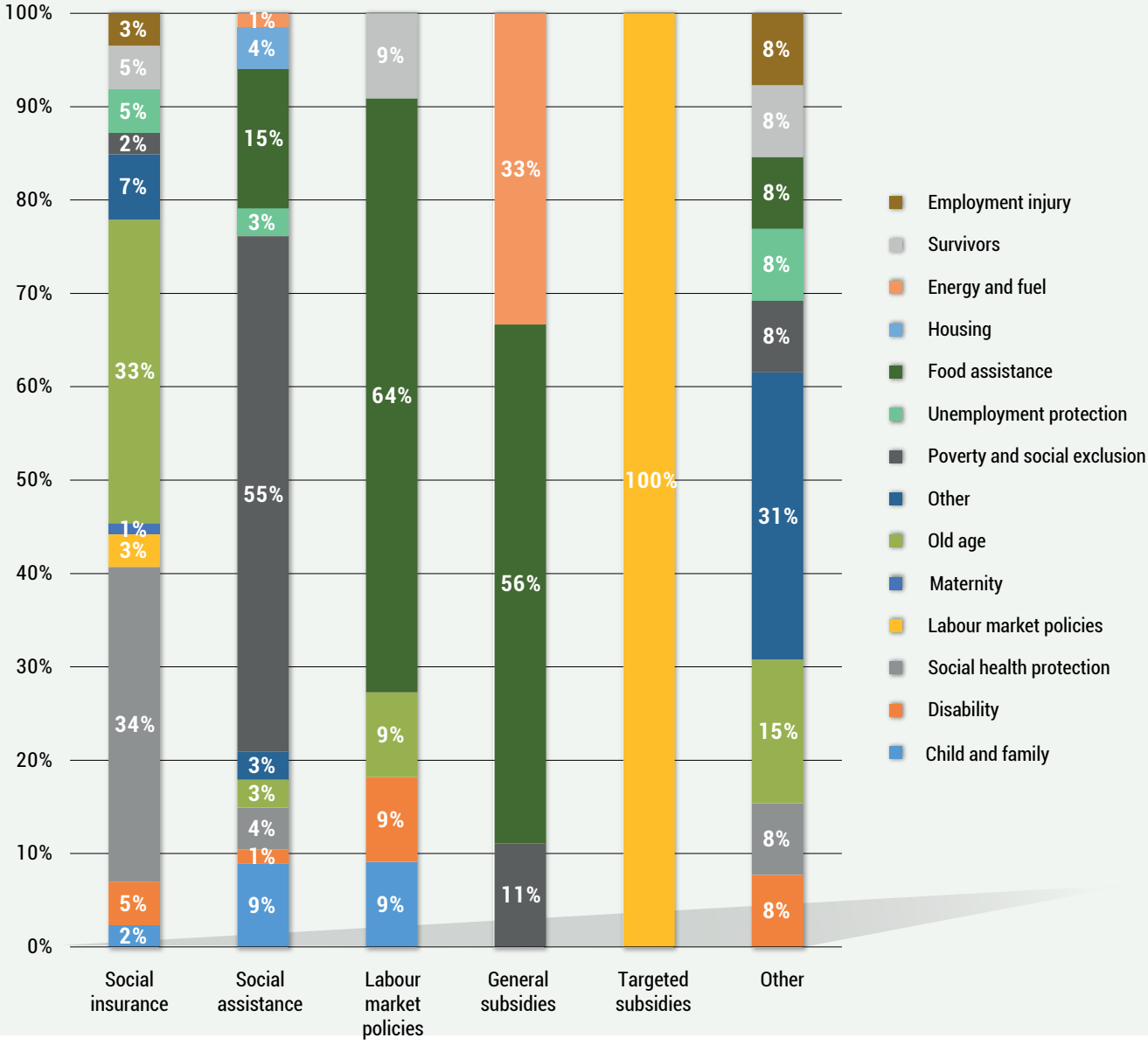


Source: Authors' calculation based on ESCWA's internal documentation database for social protection developments.

At a more granular level, figure 6 illustrates the proportion of developments by function or benefit type within each social protection category. A significant majority of social insurance-related developments pertained either to "social health protection" or "old age" (at 34 and 37 per cent each). This is not unexpected, given that retirement pensions and health coverage are two key objectives of social insurance. Meanwhile, over half of the recorded social assistance developments concerned "poverty and social exclusion". This, too, seems in line with what might be expected, particularly since the region has witnessed a shift towards more poverty-targeted social assistance in recent years.

As for developments in the remaining social protection categories, which constituted a considerably smaller share of the total, 56 and 64 per cent of those falling under "general subsidies" and "targeted subsidies", respectively, related to "food assistance". Developments in the "other" category were spread over a range of functions and benefits.

Figure 6. Distribution of functions or benefits by social protection category

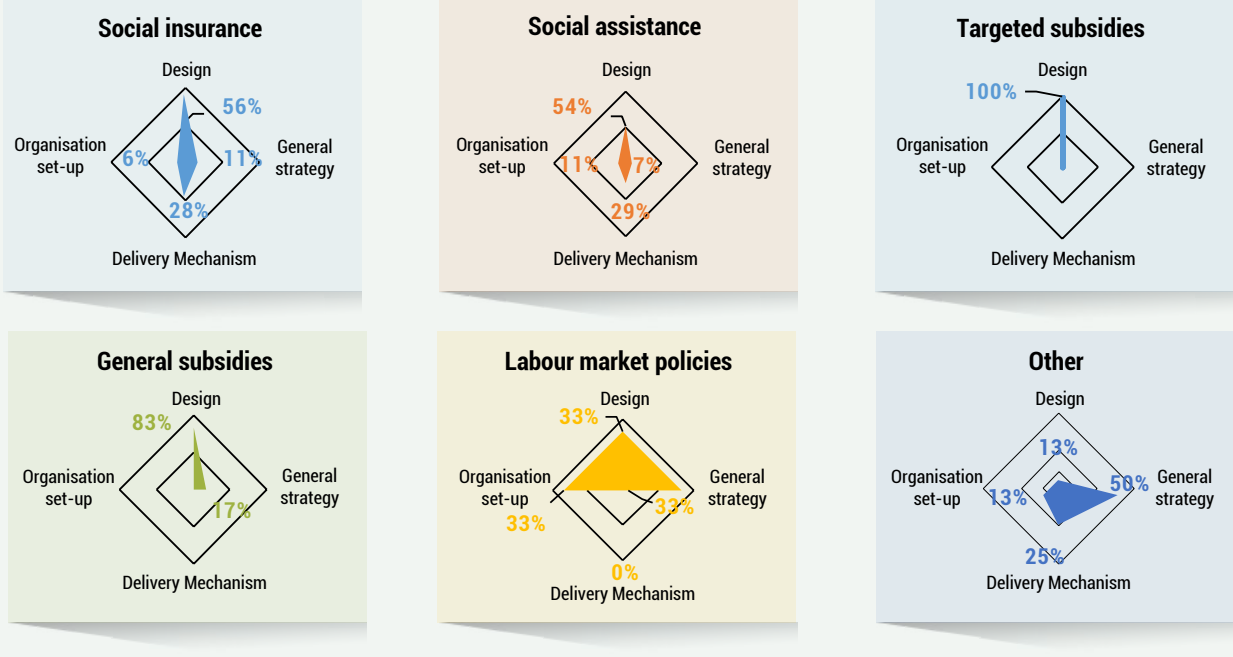


Source: Authors' calculation based on ESCWA's internal documentation database for social protection developments.

As shown in figure 7, the most common type of change in social protection was in "design", including changes related to coverage, benefit levels or targeted groups. These changes accounted for between 50 and 100 per cent of all recorded developments in the categories of "social insurance" (56 per cent), "social assistance" (54 per cent), "targeted subsidies" (100 per cent), and "general subsidies" (83 per cent).

Lastly, as illustrated by figure 8, the proportion of developments related to financing ranged from 28 per cent in the category of "social insurance" to 100 per cent in the category of "general subsidies". The proportion related to coverage ranged from 17 per cent in the category of "general subsidies" to 82 per cent in the category of "targeted subsidies".

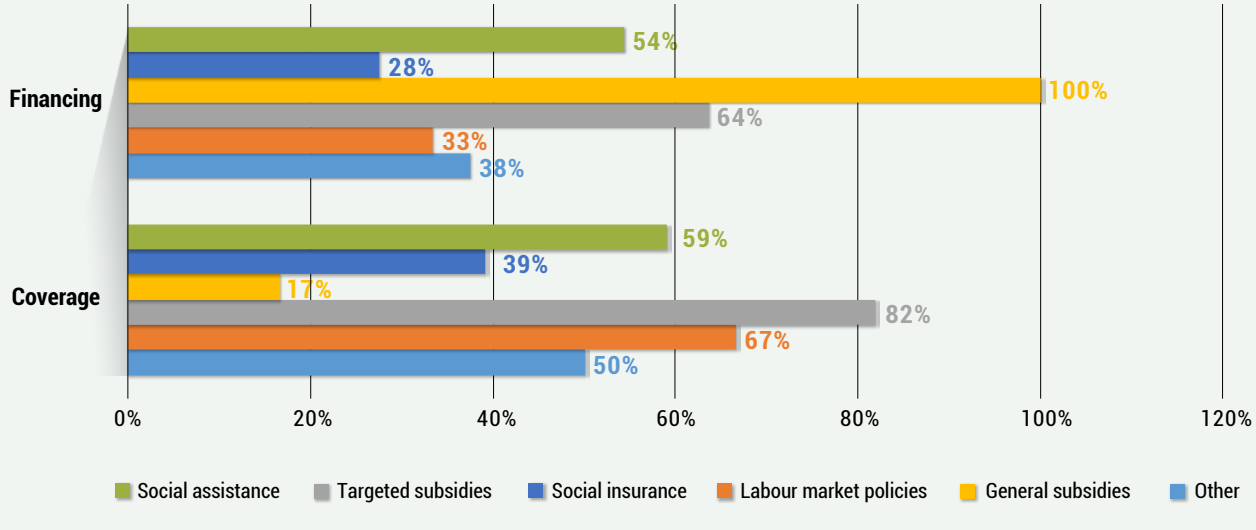
Figure 7. Distribution of social protection developments by category and type of change



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

Please note that due to rounding errors, the individual percentages do not always add up to 100. This may also apply to other graphs in this digest.

Figure 8. Proportion of social protection developments related to financing and coverage

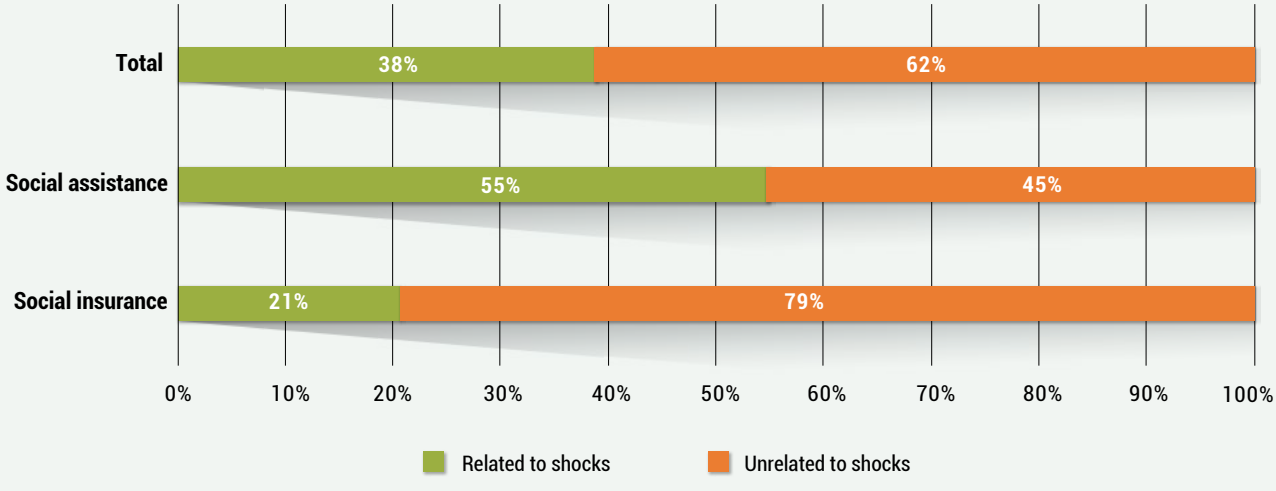


Source: Authors' calculation based on ESCWA's internal documentation database for social protection developments.

Measures that are considered related to shock responsiveness represented a significant proportion (38 per cent) of social protection developments in the Arab region for the time period under consideration (January to November 2022). Interestingly, however, 55 per cent of social assistance developments were related to shock responsiveness, compared to 21 per cent of social insurance developments (see figure 9). When analysing social protection responses to shocks by country income level, the proportion of responses to shocks increased as the income level decreased (see figure 10).

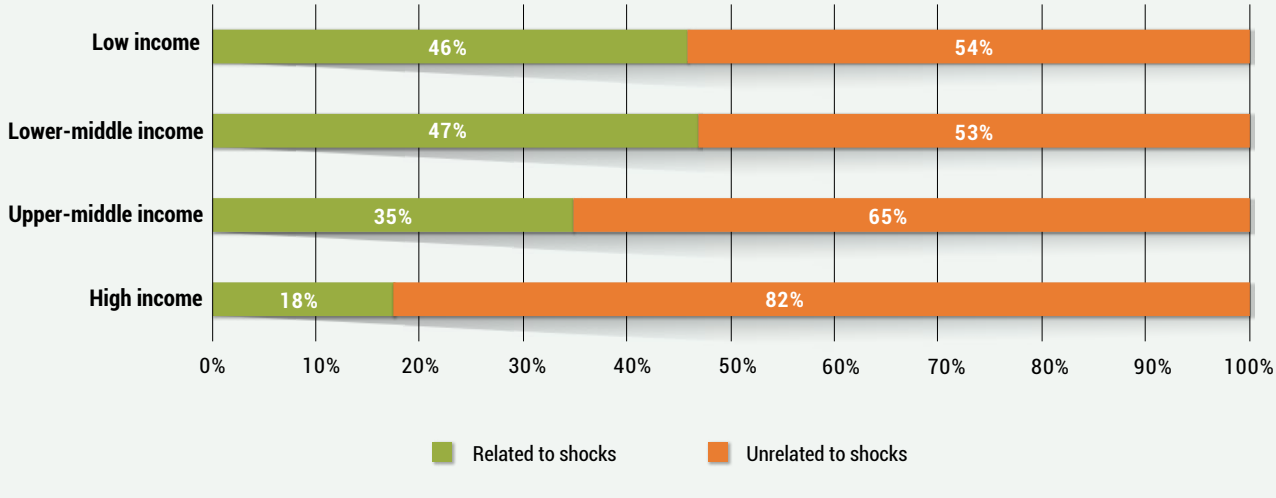
The majority of the responses to shocks are temporary initiatives, particularly among social assistance measures. Only a limited number of measures appear to initiate permanent or structural change, predominantly among social insurance measures, such as policy measures related to the coronavirus disease (COVID-19) to expand social insurance coverage to informally employed persons, poor households or other vulnerable groups (see figure 11).

Figure 9. Proportion of social protection measures that are related to shocks



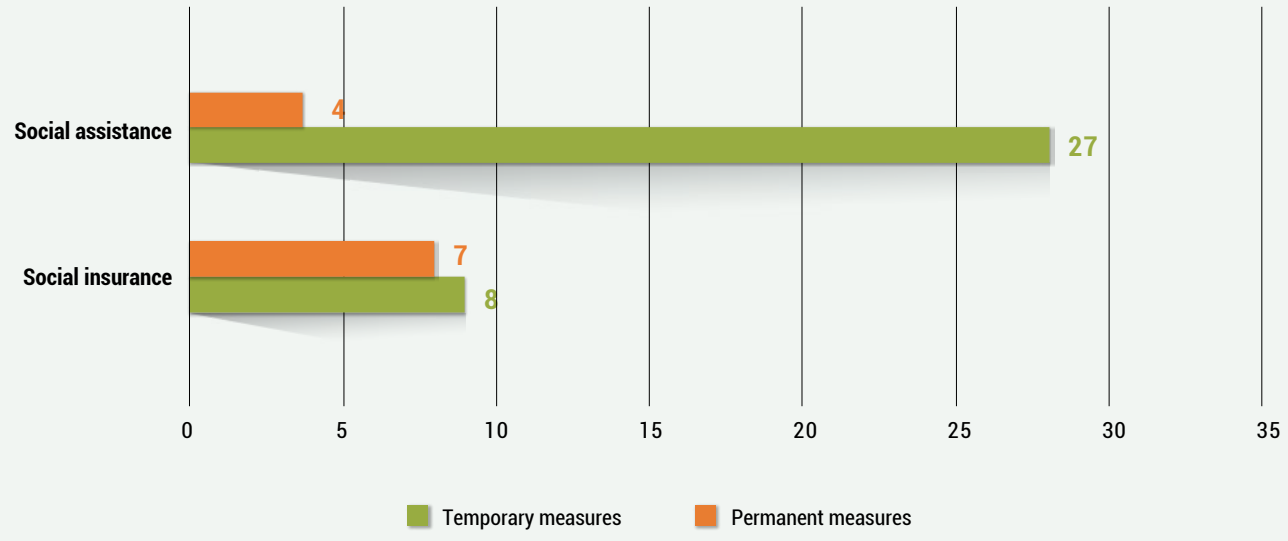
Source: Authors' calculation based on ESCWA's internal documentation database for social protection developments.

Figure 10. Proportion of social protection measures that are related to shocks by country income level



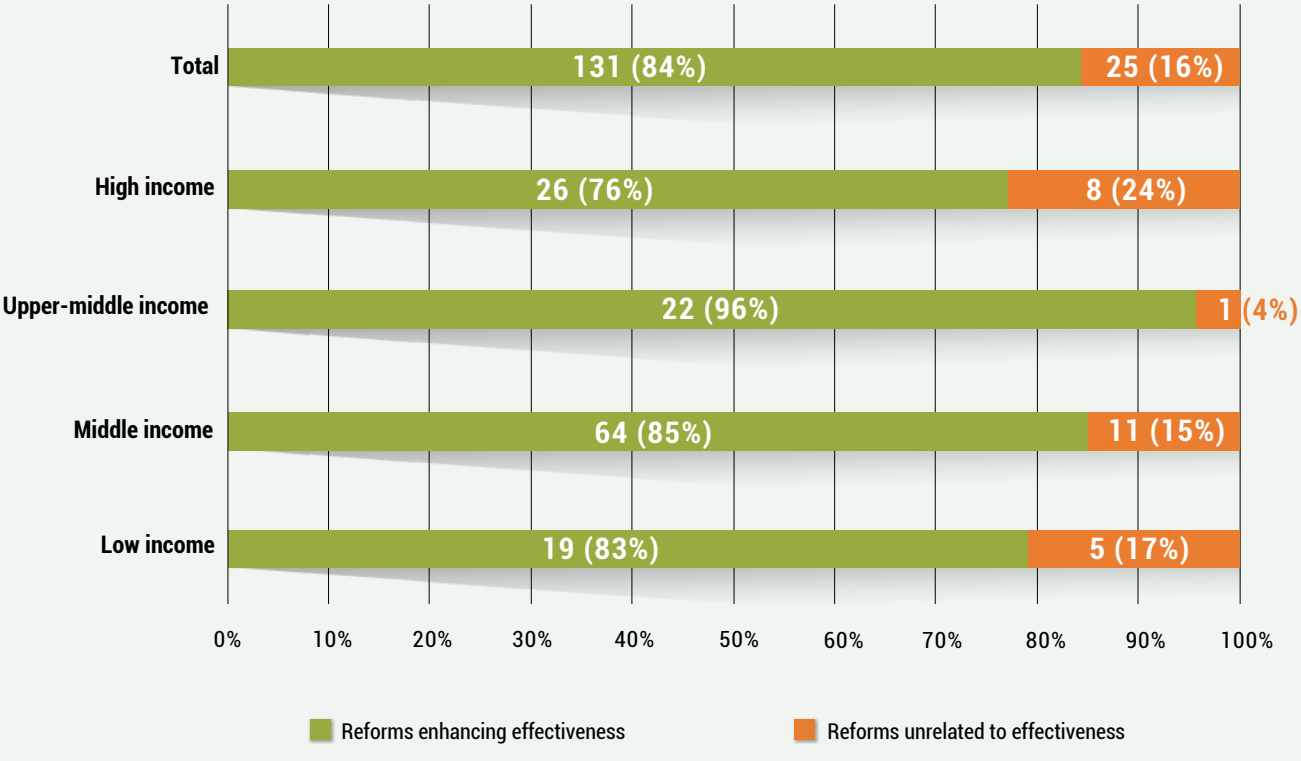
Source: Authors' calculation based on ESCWA's internal documentation database for social protection developments.

Figure 11. Distribution of temporary and permanent measures that are related to shocks



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

Figure 12. Distribution of measures that aim to enhance the effectiveness of social protection, by country income level



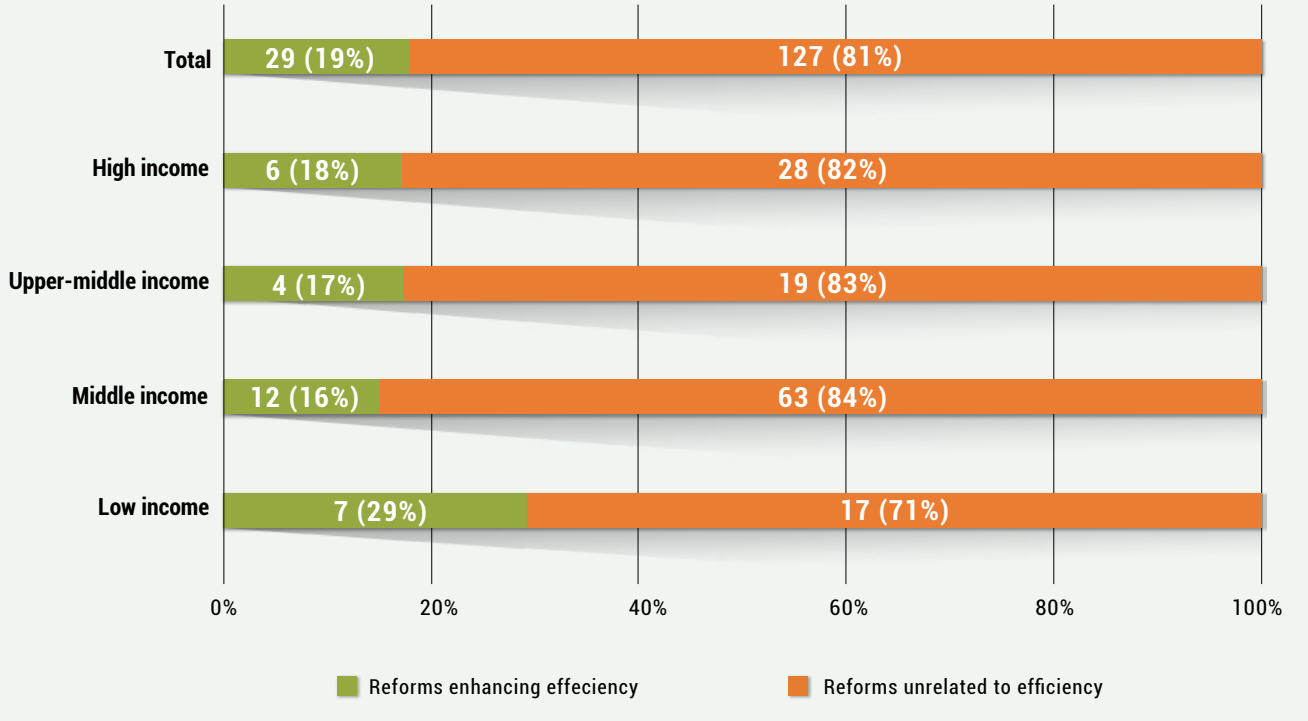
Source: Authors' calculation based on ESCWA's internal documentation database for social protection developments.

It appears that social protection responses to shocks were varied; they included responses to the impact of the COVID-19 pandemic on the private sector and vulnerable groups, measures to compensate for or protect against the commodity price shock triggered by the war in Ukraine and a few initiatives to improve resilience to future shocks such as natural disasters, climate risks, pandemics, or economic and/or financial crises. Specific country examples suggest that Governments prioritized vertical expansion (raising the value of benefits) over horizontal expansion (enlarging the number of beneficiaries) to a higher degree during 2022, compared to the first two years of the COVID-19 pandemic. It can also be noted that, in specific Arab countries, shock-related social protection measures were frequently designed to respond to domestic crises, such as the impact of local conflicts or unrests (for instance, Somalia, State of Palestine, the Sudan and Syrian Arab Republic) or local economic crisis (for instance, Lebanon). Moreover, policy changes or reforms can be distinguished in terms of whether the overarching objective was to enhance the effectiveness of a specific programme or the overall system (for instance, in terms of its reach, coverage or impact on poverty reduction) or to improve its efficiency.

From this perspective, effectiveness-enhancing measures represented the overwhelming majority, namely, 131 of the 156 identified reforms, or 84 per cent. These measures included the expansion of coverage for existing programmes, the establishment of new schemes aimed at benefiting previously uncovered groups, temporary or regular increases in benefits for the welfare of beneficiaries, and the introduction of new service modalities to better reach or support beneficiaries.

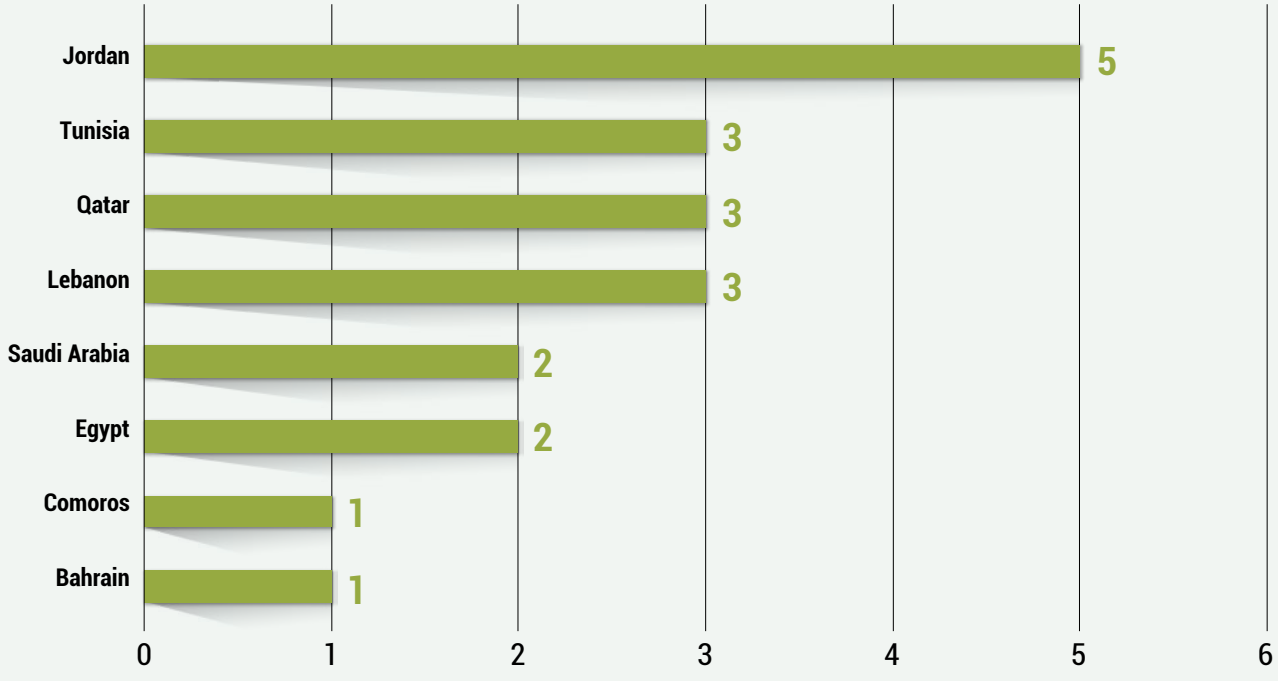
A smaller number of measures (29 reforms, or 18.6 per cent) were efforts to enhance the efficiency of programmes (achieving desirable outcomes at a lower cost). Typical examples included reorganizing supervising agencies and ministries, restructuring or unifying different social protection schemes, introducing digital technologies such as mobile apps and websites to facilitate access to services, streamlining social protection delivery mechanisms, and developing unified or integrated social registries.

Figure 13. Distribution of measures that aim to enhance the efficiency of social protection, by country income level



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

Figure 14. Distribution of reform measures that aim to improve the financial sustainability of social protection systems



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

Importantly, 8 of the 22 Arab countries announced a combined total of 20 reform measures to improve the financial sustainability of their social protection systems, as illustrated in figure 14. These measures included increasing the contribution wage or contribution rate for insurance and pension schemes (for instance, Bahrain, Egypt, Lebanon, and Qatar), creating exit or graduation strategies for current beneficiaries of social protection schemes (for instance, Comoros, Jordan, Qatar, and Tunisia), enforcing inspections and penalties to ensure compliance with social insurance scheme registration (for instance, Jordan, Saudi Arabia and Tunisia) and removing costly subsidies incurred with the introduction of targeted social assistance programmes (for instance, Lebanon and Tunisia).

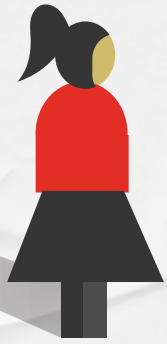




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3 SUMMARY OF SOCIAL PROTECTION REFORMS IN THE COUNTRIES OF ARAB REGIONS



A ALGERIA



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1. Overview

Algeria, benefiting from a comparatively favourable economic outlook, introduced or announced horizontal and vertical expansions of select social protection programmes and schemes. In parallel, the 2022 financial budget law established a plan to lift general subsidies on essential food and goods. The Government has announced that it will replace subsidies with targeted social assistance to poor and vulnerable households. According to public sources, governmental spending on subsidies reached 23 per cent of gross domestic product in 2021, 62 per cent of which was dedicated to general subsidies. However, the Government's main concern was the regressive nature of general subsidies, as they favoured rich households. Among others, a new unemployment assistance programme was introduced in early 2022, and pension insurance coverage was extended to certain persons residing abroad. Furthermore, the amount of old-age pensions was updated to reflect changes in the cost of living, and the calculation mechanism for disability pensions and survivor grants for non-wage earners was adjusted. For 2023, further increases to old-age pensions and the unemployment assistance programme have been announced.[2]

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Old age 	Persons receiving an old-age pension under the National Retirement Fund [*Caisse nationale des retraites*] or the National Social Insurance Fund for Non-wage Earners [*Caisse d'assurances sociales des non-salariés*] have benefited from a monthly benefit increase since 15 May 2022.[3] The amount of this increase varied between 2 and 10 per cent, depending on the value of the retiree's monthly pension, with lower pension brackets receiving larger increases and higher brackets receiving the lower raise. Furthermore, voluntary pension insurance coverage was extended to salaried and non-salaried business owners residing abroad.	**Design** 
Disability 	In March 2022, adjustments were made to the qualifying conditions and the calculation of disability pensions [*pensions d'invalidité*] paid to self-employed persons assessed with a total and permanent disability (see Executive Decree No. 22-121 of 17 March 2022).[4] First, the 45-day waiting period to access benefits was removed. Second, the earnings taken into consideration when calculating the disability pension, previously the insured's last annual covered earnings, now refer to the insured's average covered earnings over the best 10 years (or the earnings over the total period worked, if fewer than 10 years).[5]	**Design** 
Survivors 	Similarly, it has been announced that the calculation of the death grant [*capital décès*], which is paid to the dependants of a deceased old-age or disability pensioner, will be based on the deceased's average covered earnings over the best 10 years (or the total period of covered work, if fewer than 10 years).[6]	**Design** 
3. Non-contributory social protection		
Unemployment protection 	In March 2022, a Government-financed unemployment benefit [*allocation chômage*] was also introduced for first-time jobseekers. It targets Algerians aged 19 to 40 years who are not eligible for an unemployment benefit from the National Insurance Fund for Unemployment [*Caisse nationale d'assurance-chômage*] and includes access to health coverage. To be eligible, claimants must be without any income (including a spouse's income) and have been registered as unemployed for at least six months. Beneficiaries of the programme, who receive 13,000 Algerian dinars per month, are required to present themselves regularly at the National Employment Agency [*Agence nationale de l'emploi*] for job placement support and to attend training. The unemployment assistance benefit is suspended if the beneficiary refuses two suitable job offers.	**Design** 

B BAHRAIN



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1. Overview

The Government of Bahrain introduced several consequential reforms and changes to its contributory and non-contributory provisions of social protection in 2022. With regard to the former, the reforms appeared to aim primarily to strengthen the medium- and long-term financial sustainability of the schemes managed by the Social Insurance Organization.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE

2. Contributory social protection

Old age



On 18 April 2022, the Bahraini Official Gazette published Law No. 14 of 2022, which introduced changes to several key provisions of the State's social insurance landscape. These changes will be implemented by the Social Insurance Organization, which manages pensions, disability benefits and survivors' insurance for civil servants and private sector employees. Among others, the following key changes were introduced by the law:[8]

- Contribution rates: The employer contribution rate for pensions, survivors' and disability benefits will increase annually, to reach a total of 20 per cent of an employee's salary by 1 January 2028. As of May 2022, the employer's contribution increased by 2 per cent, from 12 to 14 per cent. The employee contribution rate will also increase by 1 per cent on 1 January 2023, from 7 to 8 per cent of the employee's salary.
- Normal retirement age: For women, the normal retirement age will increase from 55 to 60 years.
- Pension calculation: It was announced that amounts will be calculated based on the average monthly earnings from the last five years of contributions before retirement (instead of the last two years, as was the case pre-reform). To collect a full pension at the normal retirement age, the minimum period of insured employment increases to 240 months (instead of 180 months pre-reform). Those who wish to defer their old-age pension by up to five years (after reaching normal retirement age) will receive a pension of up to a maximum of 90 per cent of earnings, based on the average monthly earnings of the last five years of contributions (previously, the maximum old-age pension was 80 per cent of earnings, based on the average monthly earnings of the last two years of contributions). Lastly, old-age pensions will no longer be automatically increased annually. Instead, increases will be dependent on the social security fund having a surplus (previously, pensions were automatically increased by 3 per cent every year; however, the practice was suspended in 2020 and 2021 owing to the pandemic. As a result of the suspension, the new legislation increased monthly old-age pensions with an additional payment of 60 Bahraini dinar (BD) per month, effective retroactively to 1 January 2021).

During the first half of 2022, the number of Bahrainis contributing to the Social Insurance Organization increased by 1.8 per cent, from 145,849 to 148,457. Notably, the number of female contributors increased by 2.2 per cent, from 60,142 to 61,487, while the number of male contributors rose by merely 1.5 per cent, from 85,707 to 86,970. At the same time, the number of pensioners increased by 2.3 per cent, from 75,760 to 77,466. Once again, the increase was particularly marked among women, whose numbers went up by 3 per cent, from 27,011 to 27,821. The number of male pensioners rose by 1.8 per cent, from 48,749 to 49,645.

Design



Old age



Non-citizens are covered by work injury and unemployment insurance but not by old-age pensions. Instead, they receive an end-of-service lump sum. During the first two quarters of 2022, the number of non-Bahraini citizens contributing to the Social Insurance Organization increased by fully 7.1 per cent, from 419,438 to 449,325. Of these contributors, a large majority are men, whose number increased by 7.1 per cent, from 383,186 to 410,392, while the number of female non-Bahraini contributors rose by 7.4 per cent, from 36,252 to 38,933.[9]

Moreover, in the same context, the Services Committee of the House of Representatives decided to approve a draft law, which amends provisions of Law No. 11 of 1976 on regulating pensions and retirement benefits for officers and members of the Bahrain Defense Force and Public Security Forces. The amendment grants the groups mentioned a retroactive pension increase of 3 per cent for 2021 and 2022 (not exceeding BD 30 each year).[10]

Design



Others



Beyond the aforementioned changes in key social insurance parameters, the Social Insurance Organization also introduced six additional online services for its members, including one related to complaints and appeals regarding the decisions of medical committees.[11]

Delivery mechanism



Social health protection



Lastly, in the context of the State's wider social health insurance reforms, the Supreme Council for Health announced on 23 June 2022 the first phase of the self-financed health insurance programme, which aims to cover approximately 720,000 expatriates (employees and their family members) living in Bahrain. Coverage will be compulsory for expatriates living in Bahrain and will be implemented in collaboration with licensed private (health) insurance providers by the end of 2022. The details of the benefit health package, which is likely to differ from the package provided to citizens, were still being developed at the time of reporting; however, they are likely to cover primary and secondary health-care services and emergency care.[12]

The programme complements the country's compulsory Social Health Insurance Programme for citizens, which will be launched in 2023. The Programme will provide Bahrainis with free services at public health-care facilities, with additional premiums to access private health-care providers.

General strategy



3. Non-contributory social protection

Poverty and social exclusion



In January 2022, following a decision announced in December 2021, there was a 10 per cent increase in the benefits provided to the 128,000 families covered by the cost-of-living allowance provided by the Ministry of Labor and Social Affairs. Henceforth, those earning less than BD 300 per month will receive BD 110 in support, those earning between BD 301 and BD 700 receive BD 77 in support and those earning between BD 701 and BD 1,000 receive BD 55 in support.[13]

Design



Poverty and social exclusion 	Furthermore, on 7 July 2022, the Prime Minister announced that, in response to rising global prices for goods, the Ministry would disburse one additional month of financial support to beneficiary households.[14]	**Design** 
Survivors 	On 3 January 2022, the Services Committee and the Public Utilities Committee of the House of Representatives approved a proposal to provide subsidies for electricity, water and municipal fees, as well as cost-of-living allowances, to specific categories of vulnerable households (for instance, persons who lost their parents and do not have minor siblings).[15]	**Design** 
Disability 	During the second quarter of 2022, the Ministry of Labor and Social Affairs launched an updated version of an integrated identification card for over 12,000 persons with disabilities registered with the Ministry. Beyond preferential treatment in several public institutions, the updated integrated identification card grants holders a discount ranging from 5 to 50 per cent in shops and malls partnering with the Ministry.[16]	**Design** 





C COMOROS



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1. Overview

Since 2019, the Comoros has been hit by three successive crises: hurricane Kenneth in April 2019, the COVID-19 pandemic beginning in April 2020 and the global energy and food crisis stemming from the war in Ukraine. These shocks have strongly impacted the country's development and the purchasing power of Comorian households.[17]

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
Other	Possibly in relation to the above, the National Directorate of Solidarity and Social Protection, as part of the National Commission for Solidarity (under the Social Protection and Gender Promotion Planning Division), with the support of the World Bank, initiated the development of a national social protection strategy, which is scheduled to be concluded in 2023.[18] The aim is to define a global, coherent social protection strategy that achieves effective coverage for the benefit of the population.	General strategy
2. Contributory social protection		
Social health protection	In 2022, the National Directorate of Solidarity and Social Protection began to develop an exit strategy for the social safety net project and launched the universal health insurance project.[19]	General strategy
3. Non-contributory social protection		
Social health protection	In December 2022, a pilot project for cash transfer interventions to treat child malnutrition in the health district of Pomoni was carried out by the National Directorate of Solidarity and Social Protection and the National Directorate of the Family.[20]	Design
Food assistance	In April 2022, the Ministry of the Economy issued an order that introduced price ceilings and minimum prices for select food items, including beef, chicken, condensed milk, flour, mineral water, sardines, sugar, and tomato paste.[21]	Design

D DJIBOUTI



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1. Overview

Heavily reliant on food imports, Djibouti was severely impacted in 2022 by global food supply disruptions, prolonged drought and the conflict in neighbouring Ethiopia. In this context, social protection measures centred on mitigating the impact of soaring food prices and providing a basic income for workers affected by drought, followed by efforts to strengthen the health-care system.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Social health protection	On 26 May 2022, the World Bank approved $19.5 million ($14.5 million in International Development Association (IDA) credits and $5 million in grants) in financing from IDA to support the Government in improving reproductive, maternal, neonatal, child, and adolescent health and nutrition services in the country. The programme provides support to the Government for integrating refugees into the national health system.[22]	Delivery mechanism
Social health protection	As announced in December 2022, funding from a loan by the African Development Bank to the Government was in part directed to support the digitalization of the national universal health insurance scheme [*Assurance maladie universelle*].[23] The funding is provided under a project to support capacity-building in the health sector [*Projet d'appui au renforcement des capacités dans le secteur de la santé*], which was initiated in 2017.	Delivery mechanism
3. Non-contributory social protection		
Food assistance Poverty and social exclusion	On 27 June 2022, the World Bank approved a $30-million IDA grant to support the horizontal expansion of the State's social protection systems via the social protection emergency crisis response project, in order to offset price increases caused by the war in Ukraine and severe drought in Djibouti. The main component of the project will support the emergency safety net transfer ($22 million). At least 15,000 households (or 86,200 beneficiaries) and 2,200 students will receive quarterly benefit transfers for 24 months. Benefit levels are fixed at 10,000 Djibouti francs (DF), or $56, per household per month for cash transfers, and $73 for in-kind transfers.[24] In addition, $5.8 million will be spent on strengthening adaptive social protection and community resilience mechanisms, and $2.2 million will be spent on project management and coordination.	Design
Food assistance Poverty and social exclusion	At the end of October, the Ministry of Social Affairs and Solidarity launched the emergency social protection and food crisis response project [*Projet d'urgence de protection sociale et de réponse aux crises alimentaires*].[25] Financed through a $20-million grant from the World Bank, the project aimed to help the Government mitigate a food security crisis.[26] Under the project, 5,000 households in urban areas received a monthly payment of DF 10,000 (approximately $56), 10,000 households living in interior regions received a quarterly food basket equivalent to DF 15,000 (approximately $84) and 2,200 university students from interior regions received food services worth DF 15,000 (approximately $84).	Design
Food assistance Poverty and social exclusion	For the months of June, July and August, a monthly emergency cash payment of DF 30,000 (approximately $169) was also provided to fishermen and their families, along with a food basket worth DF 13,000 (approximately $73), to compensate for losses resulting from seasonal weather conditions and the soaring prices of basic products.[27]	Design

E EGYPT



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1. Overview

Throughout 2022, Egypt continued making strides in the provision of social protection through the horizontal and vertical expansion of both contributory and non-contributory mechanisms, an increase in overall spending and the swift provision of general subsidies in the context of global food inflation. For the fiscal year 2022/2023, a total of 490 billion Egyptian pounds (LE) has been allocated for social protection programmes. The draft budget allocated LE 356 billion to subsidies, grants and benefits. In comparison, the 2021/2022 budget had allocated LE 321 billion.[28]

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Old age Employment injury Survivors	Since the passing of Law No. 148 in 2019 on social insurance and pensions, Egypt has been extending social insurance to irregular workers. In February 2022, the Minister of Social Solidarity announced that 3,000 rural pioneers (women farmers) had been included in the social insurance system for the first time.[29] The Ministry has coordinated with the National Organization for Social Insurance to provide a comprehensive package of benefits, which includes not only a retirement pension but also pensions for occupational injury and life insurance.	Design
Social health protection	In addition, the National Organization for Social Insurance and the General Authority for Health Insurance signed two protocols in January 2022 to extend coverage. The first protocol allows contracted workers to pay the subscription fee at their nearest health insurance branch to receive a health insurance card. The monthly subscription fee includes LE 140 of insurance contributions and LE 14 of health insurance contributions. The second protocol extends coverage to workers employed by third parties whose employment ends before they have reached the age of 60 and who do not meet the pension entitlement criteria. Under the new protocol, such workers can pay an annual subscription of LE 652 until they reach the age of 60 years to be covered by the system.[30]	Design
Social health protection	The Minister of Finance announced that, given the success of the roll-out of the universal health insurance system, which began after the new universal health insurance law was adopted in 2018, the initial 15-year national implementation plan would be compressed to 10 years.[31]	General strategy
Social health protection	While over 4.5 million citizens had enrolled in the universal health insurance system as of July 2022, that number was expected to reach 15.3 million before the end of the year.[32] In the 2022/2023 draft budget, LE 10.9 billion was allocated to health insurance, including full subsidies for the poor.[33]	Delivery mechanism

Old age 	In early January 2022, the National Organization for Social Insurance increased the minimum retirement pension to LE 910 and the maximum pension to LE 7,520. At the same time, the minimum insurable wage was increased from LE 1,200 to LE 1,400, and the maximum was increased from LE 8,100 to LE 9,400.[34]	**Design** 
Old age 	Reflecting the context of high inflationary pressure, the National Organization for Social Insurance announced in November that, from January 2023, the minimum and maximum insurable wage would be LE 1,700 and LE 10,900, respectively, and the minimum and maximum retirement pensions would be LE 1,105 and LE 8,720, respectively.[35]	**Design** 
Old age 	Furthermore, in March 2022, a 13 per cent pension increase was announced, effective as of 1 April and benefiting 10.7 million citizens. The increase would cost the Government an additional LE 3.8 billion per month.[36] In the new 2022/2023 draft budget, LE 191 million are allocated to support the gradual increase of pension allowance over time.[37]	**Design** 
Unemployment protection 	The Ministry of Social Solidarity paid the social insurance premiums for four years, from 2018 to 2022, to 665 fishermen of North Sinai as compensation for their losses due to the cessation of their activities owing to terrorist operations. Each fisherman has been receiving LE 1,000 per month since 2015. To date, the amount totals approximately LE 56 million, and the last payment will be in December 2022.[38]	**Design** 

3. Non-contributory social protection

Food assistance 	Funding for non-contributory social protection accounted for a significant part of the 2022/2023 budget, with LE 90 billion allocated to food subsidies to offset price increases on daily necessities.[39]	**Design** 

Poverty and social exclusion

Housing

Energy and fuel

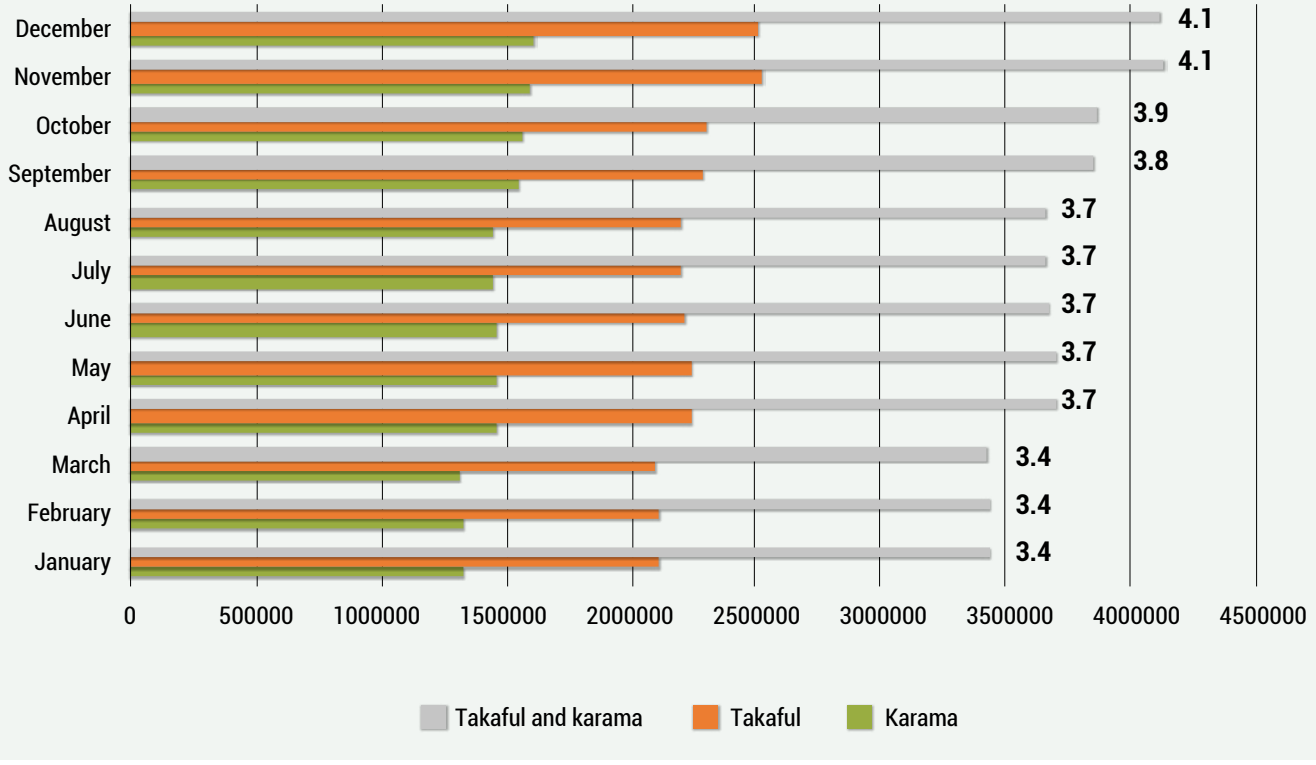
In July, it was announced that exceptional aid would be disbursed to 9 million families for six months.[40] This latest effort by the Egyptian Government to respond to global inflation of food prices was expected to cost over LE 1 billion per month.[41] Furthermore, LE 3.5 billion was dedicated to natural gas subsidies and LE 7.8 billion to social housing initiatives.[42]

Design

Poverty and social exclusion

In addition, LE 22 billion was allocated in the 2022/2023 budget to the provision of regular cash transfers, entailing an increase of over LE 3 billion to expand the Takaful and Karama programme, first launched in 2015. Between January and November, the number of beneficiaries increased by 20 per cent, from 3,435,820 to 4,126,295.

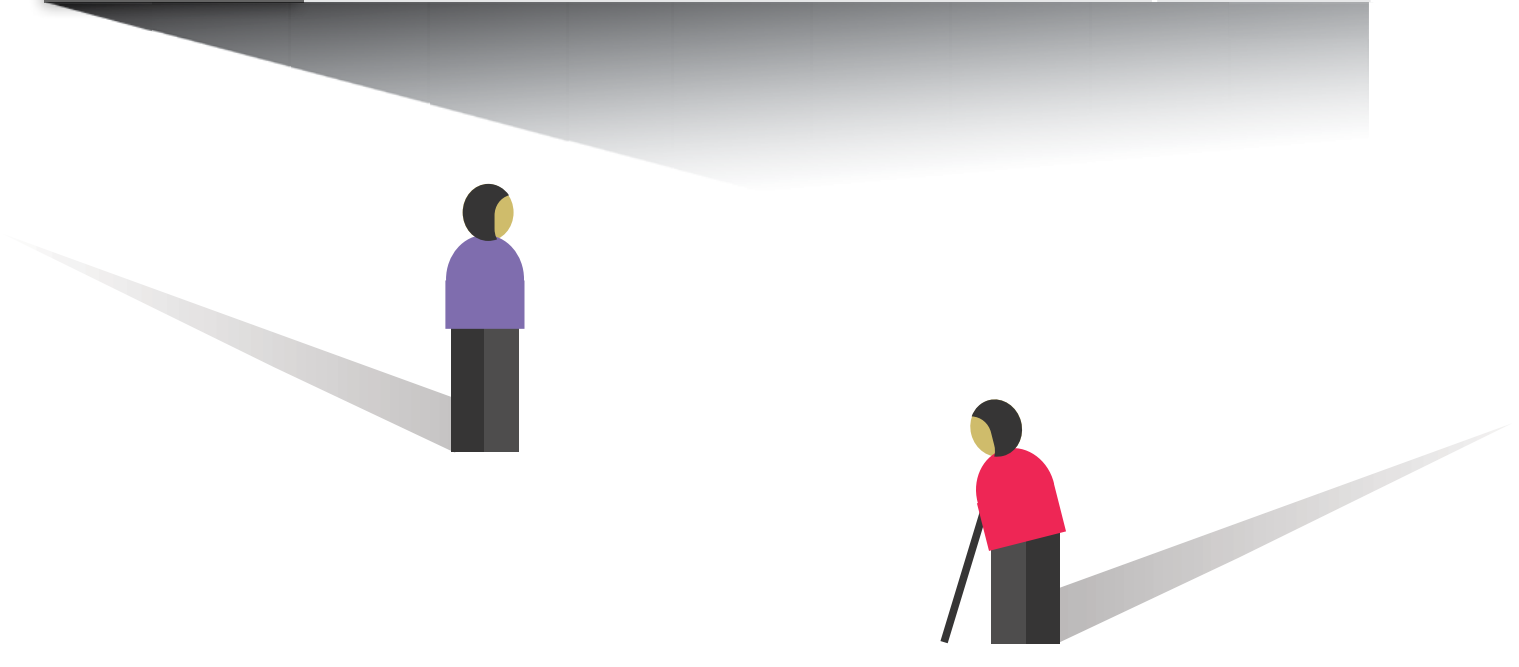
Figure 15. Evolution of the coverage of the Takaful and Karama programme during 2022 (Millions of beneficiaries)



Source: Data continuously published by the Ministry of Social Solidarity of Egypt. Available at www.moss.gov.eg/.

Food assistance 	Furthermore, some temporary measures were taken to support poor households facing price inflation. For example, during the holy month of Ramadan, the Ministry of Social Solidarity provided around 40,000 food baskets to vulnerable families across the country in an attempt to reduce the adverse effects of the COVID-19 pandemic and the war in Ukraine. The food baskets contained a range of high-quality foods and would be distributed to the neediest families, including those on the waiting list for the Takaful and Karama programme who were not receiving any cash assistance.[43]	**Design** 
Food assistance 	Supported by approximately LE 11 billion of funding from the Ministry of Finance, the President of Egypt directed the Ministry of Endowments to partner with the Ministry of Social Solidarity to distribute "sacrificial meat" throughout the year. To tackle the increasing food insecurity, the President also requested the expansion of food box distributions, which contained subsidized food commodities.[44]	**Design** 
Food assistance 	The Minister of Supply and Internal Trade announced that monthly bread subsidies had increased by LE 100 to LE 300, depending on the size of the family. The increase was approved for six months. According to the Ministry, the price of bread remained unchanged as a result of the subsidy, despite overall price inflation.[45]	**Design** 
Disability 	As of September 2022, 950,000 disability support cards for integrated services had been issued. The integrated database is being developed in partnership with the Ministry of Communications and Information Technology, along with a network link between the Ministry of Social Solidarity and governmental and private agencies providing services for persons with disabilities. Applicants will undergo thorough medical examinations to obtain the card, which will entitle them to care, rehabilitation and empowerment services.[46]	**Delivery mechanism** 
Housing 	Until September 2022, the total cost of decent housing and the preliminary stage of the "*Hayah Karima*" (decent life) initiative amounted to LE 1.1 billion. Beneficiaries include the poorest, most in-need and most cared-for families in various villages across Egypt. The total number of beneficiaries of social, health and economic services in the preliminary stage reached 186,525 families, or nearly 1 million citizens.[47]	**Delivery mechanism** 

Old age	On the International Day of Older Persons, celebrated on 1 October, the Minister of Social Solidarity stated that elderly persons over the age of 70 years should be exempted from public transport expenses, including on railways and subways. In addition, those over the age of 65 years should travel at a rate of 50 per cent.[48]	**Design**
Old age	Moreover, the Ministry submitted a proposal for the first law on the rights of the elderly. It was discussed by the Council of Ministers and both the House of Representatives and the Senate and is expected to be issued in the current parliamentary session.	**General strategy**
Poverty and social exclusion	In November, the Nasser Social Bank announced that a new package of cash assistance would be provided to women who are divorced, widowed or deserted and have little or no monthly income.[49]	**Design**



F IRAQ



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1. Overview

For most of 2022, Iraq was governed by a caretaker administration with limited ability to counter rising food insecurity or undertake significant social protection reforms. Despite these difficulties, a few steps towards a more inclusive social protection system have been taken, notably the adoption of two social protection reform projects supported by development partners and some changes in social protection policy.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Disability 	On 16 February, the Ministry of Health approved a plan to exempt beneficiaries of the Social Protection Authority and persons with disabilities holding a medical certificate from health-care fees at governmental health institutions.[50] As of December 2022, the Authority covered over 1.6 million beneficiaries.[51]	**Delivery mechanism** 
Old age 	On 25 March, the Cabinet approved the establishment of a pension fund system for teachers and workers in universities, colleges and private institutes.[52]	**Design** 
3. Non-contributory social protection		
Old age 	On 9 March, to support vulnerable groups and mitigate the impact of rising food prices in local markets, the Cabinet decided to adopt several assistance measures. These include, among others, measures to: • Distribute a one-time grant of 100,000 Iraqi dinars (ID) to pensioners, public-sector employees, beneficiaries of social security systems and those without income. • Distribute immediately two food rations through the ration card system. • Begin preparations for the distribution of rations during the month of Ramadan. • Review the ration card budget.[53] • The groups benefiting from the ID 100,000 grant were further specified during a Cabinet meeting on 16 March as follows:[54] • Pensioners who receive a monthly salary of no more than ID 1 million. • Public-sector employees whose monthly income is less than ID 500,000. • Families receiving social welfare benefits (per family). • Caregivers of persons with disabilities and special needs. • Families covered by the grant provided pursuant to the decision of the Higher Committee for Health and Safety for 2019. On 19 April, the Ministry of Labor and Social Affairs began distributing said grant for beneficiaries of the Social Protection Authority.[55]	**Design** 
Food assistance 		

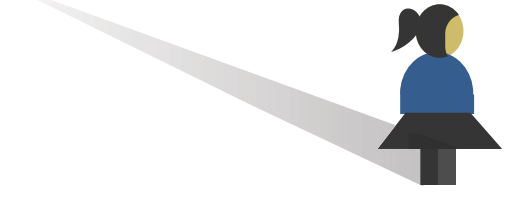
Food assistance **Survivors** **Energy and fuel**	On 8 June, the Iraqi Parliament passed an emergency law for food security and development.[56] A total of ID 25 trillion ($17 billion) was allocated to provide food and energy subsidies. In addition, ID 678 billion was allocated to funding social protection programmes and supporting persons with special needs, including ID 25 billion for financing the survivors' law.[57] The bill has also authorized funding for purchasing wheat, rice, gas, and energy, as well as paying for salaries, among other expenses.[58]	**General strategy**
Other	With support from the European Union, the International Labour Organization, the World Food Programme, and the United Nations Children's Fund, the Social Protection Programme for Iraq was launched in 2021 to support the national Government in reforming its social protection system and strengthening the effectiveness of its response to ongoing socioeconomic shocks.[59] A Social Protection Sector Coordination Committee was formed, and its first meeting was held on 30 June in Baghdad. Led by the Government and involving national and international partners, the Committee will serve as a new coordination mechanism to accelerate social protection reform.[60] In August 2022, a United Nations position paper on building the social protection floor in Iraq was published, offering strategies and solutions to transform non-contributory social assistance programmes into a coherent, effective and impactful system for social inclusion and economic productivity.[61] On 27 October, a multi-stakeholder national conference was held in Baghdad to discuss issues related to policies, gaps and opportunities for building an inclusive social protection system in Iraq.[62]	**General strategy**
Other	On 18 November, the Iraq Social Safety Net Enhancement Project was approved. The project is supported by the World Bank and implemented by the Social Protection Authority of the Ministry of Labor and Social Affairs. It aims to strengthen the effectiveness and efficiency of the Ministry's programmes by modernizing and strengthening its delivery systems; it includes plans to upgrade key functions along the delivery chains of the Authority's cash transfer programme and to organize capacity-building programmes for the Authority's staff. In addition, this project aims to support the development of a social registry for the Ministry by providing quality data, cybersecurity tools and relevant capacity-building for information and communications technology teams.[63]	**Organizational set-up**

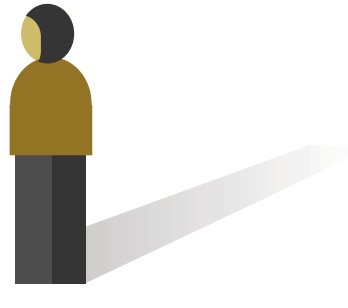
4. Labour market policies

Employment injury

On 9 September, the National Centre for Occupational Health and Safety in the Ministry of Labor and Social Affairs announced that it had launched online registration channels for services related to occupational health and safety procedures. The Centre partnered with the National Data Centre to launch electronic forms for workers in both public and private sectors to access labour-related services.[64]

Delivery mechanism





G JORDAN



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1. Overview

The year 2022 was eventful, given the numerous changes to the social protection landscape in Jordan, both in terms of contributory and non-contributory policies and programmes, as detailed below. The recorded changes touch upon several aspects of social protection: design, delivery mechanisms and organizational set-up. At times, reforms continued to be designed in response to the COVID-19 crises, while others aimed to enhance effectiveness (for instance, in terms of social insurance coverage) or improve the efficiency of policy implementation.

A major cross-sectoral governmental development was the announcement of the Economic Modernisation Vision, which the Government launched in June 2022. The vision is divided into three implementation phases covering the period from 2022 to 2033 and consists of three strategic pillars: economic growth, quality of life and sustainability. Each strategic pillar includes a set of goals, some of which are relevant to social protection, such as increasing (decent) employment in the private sector and improving the quality of public facilities and services.[65] Overall, this overarching economic vision aims to revitalize the State's economic development, which was reported to be stagnant even before the onset of the COVID-19 pandemic.[66]

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Social health protection 	Early in January 2022, the Government approved a series of amendments to the civil insurance programme, which provides social health insurance coverage for civil servants, specific demographic categories and other vulnerable groups. The amendments expand the base of dependants of members enrolled on a mandatory basis, as well as the options for members to benefit from a top-up health insurance plan or to upgrade their health insurance to cover the cost of non-standard hospital rooms.[67]	**Design** 
Maternity 	In February, the Social Security Corporation launched what can be considered a proactive approach to insurance services, beginning with the maternity leave allowance, which can now be disbursed to insured mothers who meet the eligibility conditions, without the need to submit a request through the Corporation's electronic services portal. Instead, the maternity leave allowance will be transferred to the individual's bank account, using the account holder's international bank account number, as soon as the newborn is registered in the civil registry. According to the Corporation, this service is the first in a series of proactive insurance services that will be put into operation at various stages in the future.[68]	**Delivery mechanism** 
Labour market policies 	In June, the Corporation initiated the implementation of a new programme named Estidama++ Fund. The programme's purpose is to facilitate the extension of social security coverage to vulnerable, informal workers, which, in turn, will support the formalization of informal jobs. The Ministry of Planning and International Cooperation, the Corporation and the International Labour Organization signed the related implementation agreement in May 2022. The Estidama++ Fund is managed by the Corporation and receives technical support from the International Labour Organization via a project financed by the Netherlands and Norway. It was announced that the project's first implementation phase would span 18 months and is expected to support 13,000 workers in key sectors.[69]	**General strategy** 

Labour market policies 	The Fund provides three payments to support income and subsidizes insurance contributions on a decreasing basis. As an incentive both to enrol in the programme and to formalize employment status, the Fund provides income support of 300 Jordanian dinars (JD) (equal to $423), disbursed equally over three months (the first, tenth and fifteenth month following enrolment in the programme). As for the contribution subsidy, it will cover 50 per cent of the insurance contributions paid by the employer, or self-employed individual, for the first nine months following enrolment and will decrease to 25 per cent for the remaining period until the eighteenth month. The establishments benefiting from the programme are those operating in the agricultural sector, in addition to micro, small and medium-sized enterprises that employ 10 workers or fewer, regardless of their nationality. Self-employed workers in the tourism sector (with a focus on tour guides) and the transportation sector (with a focus on yellow taxi drivers) are also eligible to benefit from the programme, irrespective of their nationality.[70]	**General strategy** 
Labour market policies 	Moreover, in June, the Ministry of Planning and International Cooperation announced that the Government of the United Kingdom had granted the Government of Jordan 50.2 million pounds (approximately $61 million) to support the implementation of its national social protection strategy. The agreement has been reported to involve the implementation of a project to enhance social and economic flexibility in Jordan over a period of five years. The Corporation, in partnership with the Ministry of Social Development and the National Aid Fund, is tasked with its implementation, which might also include additional financing for the Estidama++ Fund.[71]	**General strategy** 
Other 	In terms of the delivery mechanism, the Corporation announced the launch of a dedicated grievances redress WhatsApp number in July in order to receive complaints from workers who are not enrolled in its scheme. Any worker not covered by social security can submit the name of his or her company or institution via this channel. The Corporation also provided assurances that it would carry out follow-up and inspection procedures in strict confidence, verify the data received and enrol the worker in its scheme.[72]	**Delivery mechanism** 

Disability 	Furthermore, the Corporation began broadcasting its weekly newsletter in sign language so that deaf people can be informed and follow up on all subjects related to social security. This initiative falls under the Corporation's strategy to include all reasonable accommodations for persons with disabilities to access its awareness-raising materials.[73]	**Delivery mechanism** 

3. Non-contributory social protection

Energy and fuel 	On 31 July, the Jordanian Council of Ministers approved the distribution of fuel subsidies to vulnerable groups for six months, amounting to JD 30 million ($42.3 million). Eligible recipients include 216,000 families benefiting from the National Aid Fund and 74,000 underprivileged university students. In addition, JD 5 million ($7 million) will be spent on operating public transport.[74]	**Design** 
Poverty and social exclusion 	In February, the National Aid Fund announced that it had changed the name of the supplementary support programme "Takaful 1" to "Unified Cash Transfer", as a prelude to merging several of its social assistance programmes. Key parts of this process had already begun in December 2021, when a registration/recertification process was launched. During the process, all previously registered households (beneficiaries and non-beneficiaries) and new applicants were required to submit applications. This registration phase preceded the merger of the various cash transfer programmes under the Unified Cash Transfer programme, which disburses monthly cash transfers. Subsequently, the National Aid Fund, with the support of the World Bank, worked on improving the targeting equation for the unified cash support programme to further reduce inclusion and exclusion errors by using data from the latest Household Expenditure and Income Survey to determine the weight of the socioeconomic indicators used to approximate household poverty levels. In addition, the National Aid Fund simplified the benefit calculation formula to improve transparency and enable beneficiaries to better understand how benefits had been calculated.[75]	**Design** 

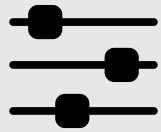
Poverty and social exclusion



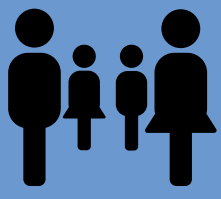
The National Aid Fund also initiated field verification visits to households nominated to benefit from the unified cash support programme. Following the enrolment of verified households, the process of providing cash support began in April.[76] In summary, the number of registrants within the national unified registry for the new Unified Cash Transfer programme reached 412,056 households. Of those, 120,000 were selected. Cash transfers had been disbursed to 119,791 households during the months of January, February and March 2022. The Government had decided to increase the budget for the new programme by 40 per cent, from JD 100 million (approximately $141 million) to JD 140 million (approximately $197 million).[77]

The World Bank announced in November that it had provided $263 million in 2022 to finance the emergency cash transfer project (now integrated into the Unified Cash Transfer programme), which was managed by the National Aid Fund and targeted poor and vulnerable households and workers most affected by the COVID-19 pandemic. The total amount provided by the World Bank in 2022 to finance the project reached $463 million, transferred through successive payments, since the project had been approved in June 2020. The total financing via loan agreements amounts to nearly $1 billion. Concerning the number of beneficiaries, as of May 2022, the total number of households that benefited from the emergency cash transfer programme reached 366,576, and 109,327 workers in the formal economy employed by the companies affected by the COVID-19 pandemic benefited from wage support.[78]

Organizational set-up



Child and family



Furthermore, in terms of legal changes related to child protection, in September 2022, the Parliament approved an article of the Child Rights Bill, stipulating that children are entitled to shares of any retirement salaries or financial returns due to them, and that they have the right to an adequate standard of living and protection from poverty. According to this article, the Ministry of Social Development, in coordination with other stakeholders, was tasked with developing the policies and programmes necessary to secure the right of all children to basic social care.[79]

General strategy



4. Labour market policies

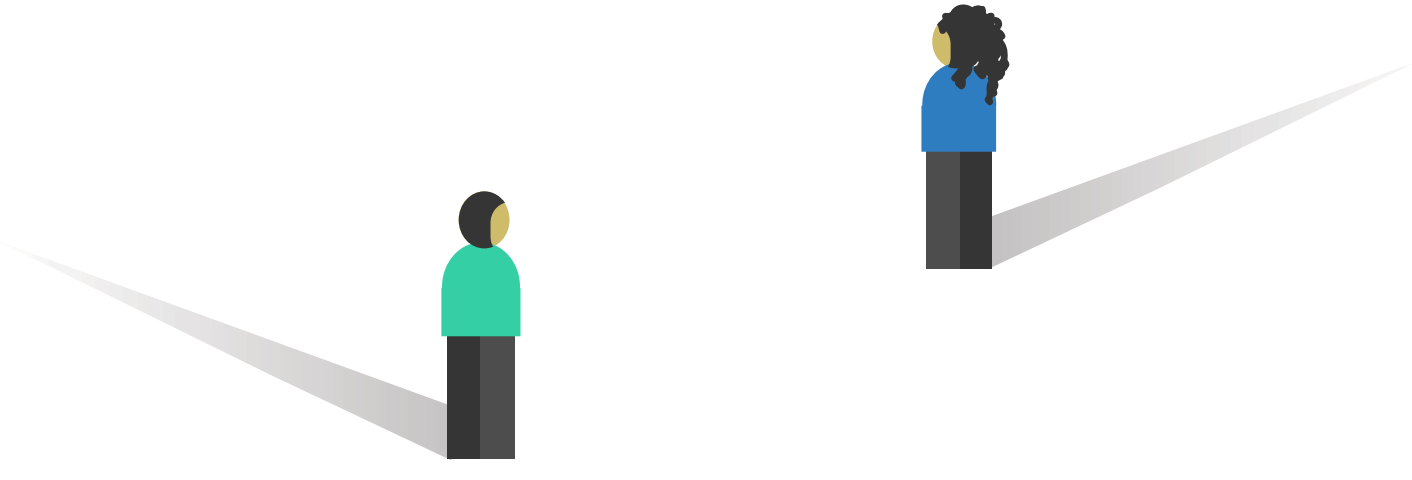
Other

Possibly in response to the development of the Economic Modernisation Vision, a major reshuffle of the Cabinet was announced at the end of July, to include the dissolution of the Ministry of Labour, which oversees the country's active labour market policies and programmes.[80] By the end of 2022, however, this major organizational reform had not been enacted.

In September 2022, the Government of Jordan and ESCWA launched the Social Expenditure Monitor for Jordan, a tool developed by ESCWA to support budgeting and fiscal policy decisions and to direct expenditure towards social priorities.[81] Among other areas, the analysis highlighted a decline in social spending as a share of the budget from 59 per cent to 50 per cent between 2012 and 2020. This change has been largely attributed to significant reductions in subsidies on agricultural inputs, food and energy. The Government phased these out and, in return—with substantial support from development partners—increased spending on social cash transfer programmes that typically target the poorest and most vulnerable households.

Towards the end of 2022, the Department of Statistics completed the fieldwork for the 2021–2022 Household Expenditure and Income Survey, which is used as the basis for calculating poverty indicators in Jordan. The Ministry of Planning and International Cooperation announced that the final report on poverty rates would be released during the first quarter of 2023.[82]

Organizational set-up



H KUWAIT



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1. Overview

During 2022, Kuwait endeavoured to maintain the living standard of its population, including by increasing pensions and subsidizing basic food items. Coverage for the national social insurance system and the ration card increased slightly.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE

2. Contributory social protection

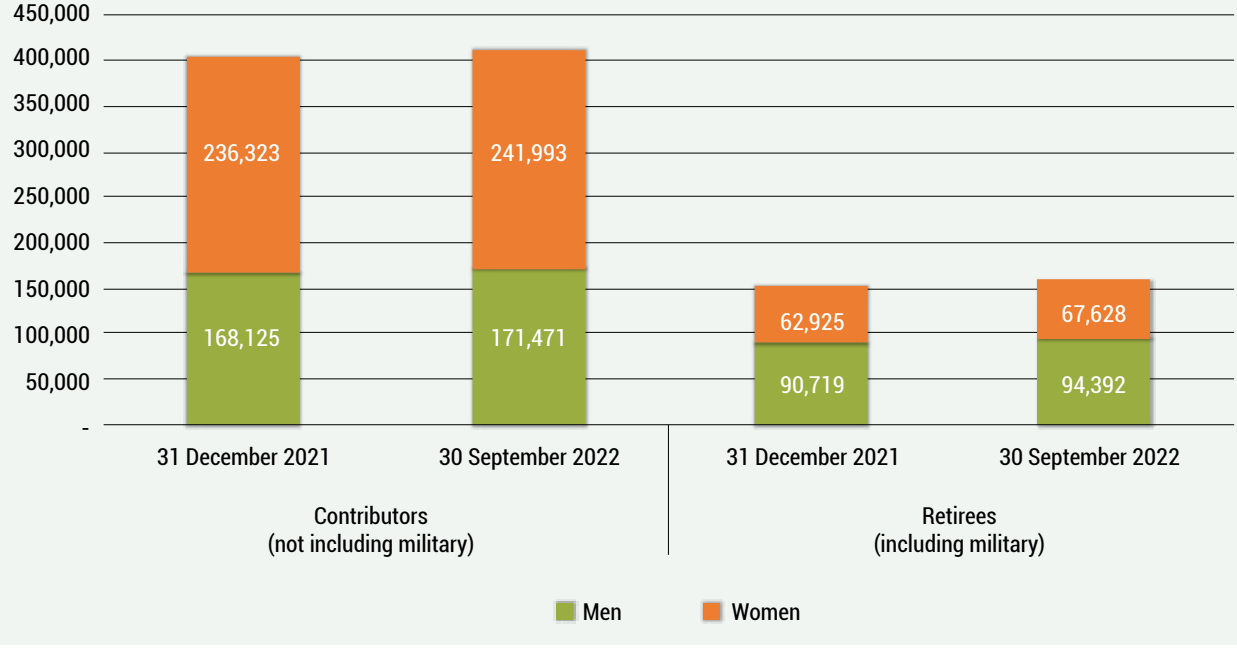
Old age

On 14 June, the National Assembly approved a draft law according to which a grant of 3,000 Kuwaiti dinars (KD) would be paid to every retiree. According to the law, pensions would be increased by KD 30 on 1 August 2022 and thereafter by KD 20 per year beginning on 1 August 2023.[83]

During the first three quarters of 2022, the number of contributors to the Public Institution for Social Security (excluding military forces) increased by 2.2 per cent, from 404,448 to 413,464. In line with the trend witnessed during previous years, the increase was more pronounced among female contributors (whose number rose by 2.4 per cent, from 236,323 to 241,933) than among male contributors (up by 2.0 per cent, from 168,125 to 171,471). Meanwhile, the number of pensioners increased by 5.5 per cent, from 153,644 to 162,020. Among women, the increase was fully 7.5 per cent (from 62,925 to 67,628), while among men it was 4 per cent (from 90,719 to 94,392).[84]

Design

Figure 16. Coverage under the Public Institution for Social Security during the first three quarters of 2022



Source: Data continuously published by the Ministry of Social Solidarity of Egypt. Available at www.moss.gov.eg/.

3. Non-contributory social protection

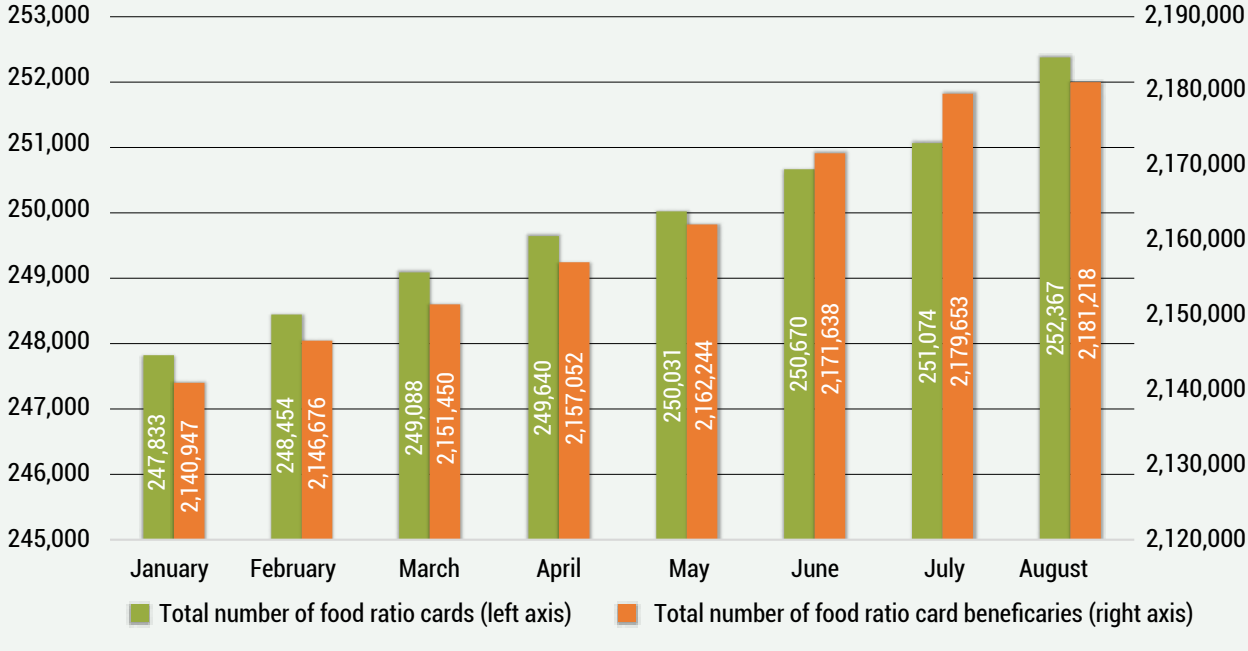
Food assistance

On 10 February, the Ministry of Commerce and Industry announced that basic food items, such as rice, sugar, lentils, powdered milk, and vegetable oil, would be provided to employees of the Ministries of Health and Interior for a period of six months beginning on 6 March. Distribution would take place in coordination with the Ministry of Social Affairs at a number of specified venues across the country.[85] The policy of providing food items to employees of the two ministries was first launched in 2021.[86]

The total number of ration cards increased by 1.8 per cent, from 247,833 in January to 252,367 in August; the number of individual beneficiaries increased by 1.9 per cent, from 2,140,947 to 2,181,218.[87] The ration card allows citizens to obtain basic food items at competitive prices.

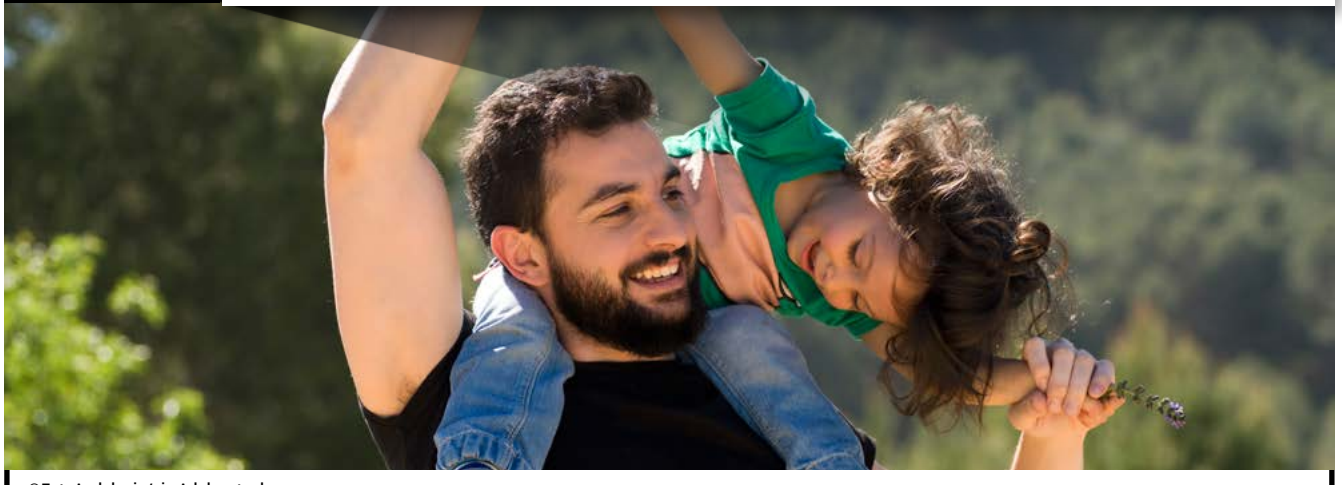
Design

Figure 17. Change in ration card coverage during the first half of 2022



Source: Authors' illustration based on data collected from the monthly economic newsletters of the Ministry of Commerce and Industry.

I LEBANON



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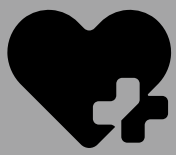
1. Overview

Given the ongoing financial and economic crisis affecting Lebanon since the third quarter of 2019, the number of Lebanese households vulnerable to covariate shocks has increased tremendously. In addition to losing access to most of their savings following the banking sector crisis, the country's currency has faced severe devaluation. The Lebanese pound (LL) has lost around 96 per cent of its value against the dollar at market value since the end of 2019. Furthermore, the high rates of unemployment and the lifting of general subsidies on fuel and essential food, drugs and goods rendered the impact of the commodity price shock caused by the Russo-Ukrainian war more acute on vulnerable Lebanese households. The World Food Programme classified 53 per cent of the Lebanese population as vulnerable and most in need of assistance.[88]

Despite the existence of an established social protection system, the severe currency devaluation means that the benefits provided are inefficient in protecting against life-cycle risks. For this reason, in 2022, the National Social Security Fund amended the value of the benefits offered by its different programmes, beginning with its social health insurance scheme (the sickness and maternity branch). To finance the increase in the benefits' value, the Fund amended its definition of contributory earnings. As a temporary relief measure, the Government also offered temporary monthly assistance to active and retired civil servants to increase the value of their salaries and retirement pensions. However, the effectiveness of such measures is economically questionable, given the continuing devaluation of the national currency.

The central bank's plan to gradually lift general subsidies on fuel and essential food, drugs and goods, initiated in 2020 and nearly completed in 2022, was supposed to be implemented simultaneously with the introduction of a set of new social safety net programmes. The Government initiated the roll-out of the emergency cash assistance programme AMAN, which aims to enrol the poorest 150,000 Lebanese households by 2023.[89] However, the broader cash assistance programme known as the "Financing Card" programme, which targets the most vulnerable Lebanese households, could not be implemented in 2022 owing to the Government's inability to secure financing.[90]

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Other	The National Social Security Fund signed an agreement in July with Talal Abu-Ghazaleh Global to help support the Fund's digital transformation plan. According to the agreement, the company has been assigned the implementation and/or provision of the following activities and services: • Electronic archiving and indexing, automation and complete electronic structuring of internal and external business procedures in the Fund, the provision of needed software solutions (particularly enterprise resource planning systems) and information security. • The provision of hardware equipment needed by the Fund to implement the digital transformation. • Capacity-building and training on information technology, the Internet and digital literacy skills. • Cooperation in securing the financing necessary to implement the digital transformation plan through internal and external grants. In addition, the agreement involved connecting the Fund with 150 information centres to be created, the first of which has been inaugurated at the Lebanese University. These information centres are fully equipped and provided free of charge by Talal Abu-Ghazaleh Global. They will be connected to a wide area network, which will allow electronic communication between the Fund—and, potentially, other public institutions—and any citizen.[91]	**Delivery mechanism**
Other	In October, the National Social Security Fund launched its interactive website, which has been implemented in cooperation with the European Union. This site is characterized by the interactive electronic services it contains, which will facilitate members' and registered employers' access to information and a series of services, thereby improving efficiency and reducing the Fund's administrative workload.[92]	**Delivery mechanism**

Social health protection 	The Fund also issued a series of decrees and information memorandums in September and October 2022, which adjusted the price lists of medical services with a multifold increase in the tariffs of both inpatient and outpatient health-care services applicable in its branch of sickness and maternity insurance. This measure came as a response to service providers, particularly hospitals, refraining from receiving or accepting the Fund's beneficiaries. Providers also requested that patients covered by the Fund pay the cost of out-of-pocket medical services, given the local currency devaluation and the fact that most medical materials and pharmaceuticals are being imported. Consequently, the adjustments to the prices of inpatient medical care amounted to approximately two and a half times the value of the previous tariffs, while the prices of hospital surgical services nearly tripled.[93]	**Design** 
Poverty and social exclusion 	Ministerial Decree No. 10598 was issued in October, offering a cost-of-living raise to employees and workers subject to the labour law. Considering this cost-cost-of-living raise and the previous one as part of contributory earnings, the Fund published an information memorandum to explain the mechanism for applying the financial increase in monthly contributory earnings and clarifying that the minimum contributory income had increased by 285 per cent, from 675,000 Lebanese pounds (LL) to 2.6 million Lebanese pounds. Furthermore, the Fund adjusted the ceilings on contributory earnings based on the cost-of-living raises that had been added to the contributory income. The values of the new ceilings had now increased by 87 per cent for the sickness and maternity branch (from LL 3 million to LL 5.6 million) and by 128 per cent for the family and educational benefits branch (from LL 1.5 million to LL 3.425 million).[94] Neither the ministerial decree nor the National Social Security Fund, however, touched upon whether to consider the cost-of-living raises as part of the monthly insurable earnings (namely, the income taken as a basis for the calculation of the end-of-service indemnity, which is the only retirement scheme available under the Fund). If left unclarified, Fund members and their employers would be contributing based on taxable earnings that are multiple times higher than the insurable earnings.	**Design** 
Old age 	In addition, during its discussion session of the draft budget law for 2022 in September, the Parliament approved an exemption of public retirees' pensions from income tax.[95]	**Design** 

3. Non-contributory social protection

Poverty and social exclusion



Near the end of 2021, the Ministry of Social Affairs announced that registration had begun on the online platform for the social safety net known as DAEM, which lasted from 1 December 2021 through the end of January 2022. The DAEM intake and registration platform aims to facilitate the provision of social assistance support to Lebanese households facing the repercussions of the current national economic crisis and the COVID-19 pandemic and to mitigate the impacts of the removal of general subsidies as well as price inflation. It includes two programmes of monthly cash transfers that will be implemented for one year: the World Bank-financed emergency social safety net programme called AMAN and a broad coverage programme for cash assistance known as the Financing Card programme. Registration for both AMAN and, potentially, the Financing Card programme is processed by the same DAEM platform, which qualifies and categorizes household registrants by programme based on the preliminary screening criteria of each programme.[96] DAEM aspires to become the cornerstone of an integrated national social registry that facilitates integration and coordination among social protection schemes and reduces "double dipping". It is therefore expected to improve efficiency and allow the Government and development partners to roll out prompt responses to future covariate shocks.[97]

Delivery mechanism



Poverty and social exclusion



In February, the Ministry of Social Affairs disclosed the results of the registration process, revealing that it had received 583,000 applications through the DAEM online platform. Those applications had then been screened to remove duplicate or incomplete applications.[98] After applying the preliminary screening criteria for AMAN, 150,000 households had been verified by the World Food Programme via household visits as of June 2022. Of these, 61,461 (40 per cent of the target to be achieved by the end of 2023) began receiving retroactive cash payments (assuming an effective start as of January 2022).[99] The monthly cash transfers include a fixed amount of $25 per household, in addition to $20 per household member (up to a maximum of six per household). The cash transfer is being disbursed retroactively from January and only for a period of one year. The AMAN programme also covers the direct schooling costs for 87,000 students aged between 13 and 18 years to help prevent school dropout among extremely poor households that benefit from the programme.[100]

Delivery mechanism



Energy and fuel 	The Central Bank of Lebanon completely removed fuel subsidies in September 2022.[101] The Government's initial plan was to have the general subsidies (currently fuel subsidies, but previously included essential goods and drugs) removed alongside the implementation of the AMAN and Financing Card programmes. As mentioned above, the AMAN cash transfers targeting extremely poor households began in March; however, the Financing Card programme targeting those households vulnerable to economic shocks, such as the phasing out of general price subsidies, was not implemented by the Ministry of Social Affairs, as previously announced, owing to a failure to secure the required financing for the delivery of payments.[102]	**General strategy** 
Old age 	Additionally, in an attempt to cushion the impact of the currency devaluation on public-sector retiree pensions, the Government disbursed to this group of approximately 263,000 households (or 26.3 per cent of citizens) a temporary social assistance payment equal to 100 per cent of their retirement pension, to be paid on a monthly basis beginning on 1 July 2022. The value of this monthly assistance should not be less than LL 1.7 million and should not exceed LL 5.1 million.[103]	**Design** 
Food assistance 	Lastly, also in 2022, the Ministry of Education and Higher Education, in partnership with the World Food Programme, initiated the distribution of school snacks to 70,000 Syrian refugee and Lebanese students in 115 primary schools across Lebanon. Moreover, in July, it announced that it would expand the school meal programmes to reach 100,000 students during the 2022–2023 academic year.[104]	**Design** 



J LIBYA



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1. Overview

Overall, information was sparse regarding social protection-related changes in policies or programmes. Nevertheless, it became clear that the official Government of Libya had introduced a parametric pension reform, and a recently established public health insurance fund had initiated the implementation of a health insurance scheme. Beyond that, payments of certain non-contributory benefits had resumed and been expanded.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Old age 	On 5 January 2022, the Libyan House of Representatives approved amendments to the Social Security Law No. 13 of 1980.[105] These introduced the possibility for retirees to combine a social insurance old-age pension with income from work or self-employment. Furthermore, workers with at least 20 years of service may now retire at any age and receive an old-age pension under the provisions of the amended law. As of September 2022, the minimum monthly old-age pension also increased from 450 Libyan dinars (LD) (approximately $93) to LD 900 (approximately $186).[106]	Design 
Social health protection 	In 2022, the Public Health Insurance Fund began registering retirees as a first step towards implementing health insurance in Libya. After the complete roll-out for retirees, the aim is to expand coverage gradually to the remainder of the population.[107] The Fund was established pursuant to Presidential Council Resolution No. 854 of 2017 and implements Law No. 20 of 2010 regarding health insurance.	Delivery mechanism 
3. Non-contributory social protection		
Child and family 	In terms of social assistance, payments under Law No. 27 of 2013 on allowances for children and wives resumed for dependent wives and women aged 18 years or older without an income.[108] Under the law, LD 100 (approximately $21) are paid per month to eligible unmarried women and LD 150 (approximately $31) are paid to dependent wives.[109]	Delivery mechanism 
Child and family 	Furthermore, in February, the Prime Minister announced the allocation of an additional LD 1 billion (approximately $207 million) to the Marriage Support Fund, which was created under Law No. 5 of 2019.[110] The first disbursements were made in September 2021, with LD 20,000 paid to each newlywed (LD 40,000 to each couple).[111]	Design 

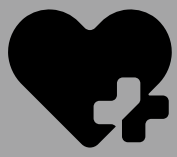
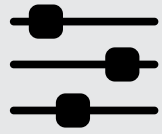
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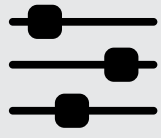
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1. Overview

During 2022, Mauritania continued its efforts to ensure universal social protection coverage, predominately by extending non-contributory coverage related to various life-cycle risks, especially for "the missing middle", and by enlarging the social assistance coverage, which has now been rolled out across the entire territory. In terms of cross-cutting social protection developments, important progress was made to update the National Social Protection Strategy and strengthen the multisectoral committee charged with its implementation. In collaboration with ESCWA, Mauritania also launched the process of developing a Comprehensive National Social Protection Systems and Reforms Country Profile. On 27 November, in a high-profile statement to mark National Day, the President strongly focused on social matters, announcing the augmentation of family benefits, among other initiatives.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Old age  **Child and family** 	In January, the National Social Security Fund [*Caisse nationale de sécurité sociale*] announced that, in application of a presidential decree issued in December 2020, old-age pensions would be raised by 60 per cent, beginning on 1 February.[112] The social partners agreed that the increase would be financed by lifting the upper limit of incomes subjected to social insurance contribution, from 7,000 ouguiyas (UM) to UM 15,000.[113] Furthermore, on 27 November, the President announced that the family allocations provided through the Fund would be increased by 66 per cent.[114]	**Design** 
Social health protection 	On 8 June, the Council of Ministers adopted a draft decree relating to the creation, organization and functioning of a National Health Solidarity Fund [*Caisse nationale de solidarité en santé*], to be called INSAV (meaning "equity" in Arabic).[115] This Fund will provide health insurance on a voluntary basis to uncovered population groups, notably informal and self-employed workers. As stated by media reports, contributions will be partially subsidized by the Government, and the fund will benefit from financial support provided by the European Union during the first four years.[116] Approximately 15 per cent of the Mauritanian population is already covered by health insurance on a contributory basis through the National Health Insurance Fund [*Caisse nationale de l'assurance maladie*].[117] In 2021, free coverage was extended through *Taazour* to the 100,000 poorest households in the country (namely, those eligible for cash transfers through the *Tekavoul* programme), who also make up roughly 15 per cent of the national population.[118] Against this background, the National Health Solidarity Fund will offer health insurance to the remaining 70 per cent, who constitute a broad "missing middle".[119] According to the Ministry of Health, health insurance coverage will increase to 50 per cent of the population by 2024 and 77 per cent by 2030.[120] Along with the expected increase in demand for health-care services, reports indicate that efforts have been initiated to increase the provision of health-care services. Notably, the national health development plan has been established for the period 2022–2030. Among other things, this plan foresees that the number of health professionals per 10,000 persons will increase to 23 by 2024, 27 by 2027 and 30 by 2030.[121]	**Organizational set-up** 

3. Non-contributory social protection

Poverty and social exclusion 	The expansion of the flagship conditional cash transfer programme *Tekavoul* continued during 2022, such that it now covers 98,245 households comprising 738,149 individuals, up from 71,834 households in September 2021.[122] The programme's target of covering 100,000 households has thus nearly been met. Furthermore, the value of the quarterly *Tekavoul* cash transfer payments was increased from UM 1,500 to UM 2,200 in 2022.[123]	**Design** 
Poverty and social exclusion 	In parallel with the expansion of *Tekavoul, Taazour* continued to scale up the social registry, which covered 187,234 households by April 2022. This enlargement has notably occurred as a result of the extension of *Tekavoul* to Nouakchott, the last part of Mauritania to be covered.[124] The social registry is used for selecting beneficiaries of *Tekavoul* and a range of other programmes implemented by various State and non-State entities. These include, for instance, the *Almaouna* programme operated by the Food Security Commission, which benefited approximately 65,000 households during 2022.[125]	**Delivery mechanism** 
Poverty and social exclusion 	On June 29, the World Bank announced that it was supporting Mauritania in scaling up its lean season shock response through the Social Safety Net System Project II. The restructuring brought in $11.5 million of funding to add 38,000 households to the State's shock-responsive social safety net programme, *Almaouna*.[126]	**Delivery mechanism** 
Poverty and social exclusion 	In order to ensure the effectiveness and efficiency of the *Tekavoul* and *Almaouna* programmes and to identify aspects that could be improved, *Taazour* began carrying out beneficiary spot-check surveys in 2022 with the help of external partners. The outcome of the first surveys suggested that the programmes work satisfactorily in most respects, but that it could be advantageous to undertake additional awareness-raising efforts, particularly to increase the beneficiaries' awareness of the payment system and grievance and redress mechanisms.[127]	**Organizational set-up** 

L 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. Central to this reform is the ambition to achieve universal health coverage by 2025 by integrating 22 million new individuals into the compulsory health insurance scheme, as well as a planned expansion of pension insurance. Under this framework, the Government also aims to expand the reach of family allowance and the scope of unemployment protection. During 2022, the Government made important efforts towards this end, notably by broadening the compulsory health insurance scheme, strengthening the capacity of the health sector and registering uncovered persons with social security. Furthermore, an existing social security agreement between Belgium and Morocco was updated, and the value of pensions paid under the scheme for private-sector employees was increased. Progress was also made in implementing the social registry and harmonizing the social assistance landscape.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Social health protection	In support of extending health insurance coverage, a number of measures were taken in 2022 under the National Fund of Social Welfare Organizations [*Caisse nationale des organismes de prévoyance sociale*] to simplify the registration procedure for the health insurance scheme and facilitate updates to personal data and the declaration of beneficiaries.[130] A key element is a registration card that contains identification details and an online service by which requests are submitted to update data and declare beneficiaries remotely.	**Delivery mechanism**
Social health protection	On 7 November 2022, the Council of Ministers adopted an amendment to Law No. 65.00 on basic medical coverage (Bill No. 2.22.797).[131] According to this decree, contributions for persons unable to pay health premiums will be borne by the Government. This is part of an effort to discontinue the medical assistance scheme [*Régime d'assistance médicale*] and integrate its beneficiaries into the compulsory health insurance scheme [*Assurance médicale obligatoire*].	**Design**
Social health protection	In July 2022, the National Health System Framework Act No. 06–22 was adopted by the Council of Ministers.[132] It aims to strengthen the capacity of the health sector through structural reforms, which include adopting good governance principles, developing human resources, facilitating access to medical services across the country and improving their quality, and digitizing the health system. Further to the new Framework Act, reforms were initiated with the adoption of five new laws at the beginning of December (Laws No. 07–22 to 11–22).	**General strategy**
Old age **Social health protection**	An important effort is also under way to register craftsmen in a national register for handicrafts, which is the basis for their social security enrolment. As of 29 September, 660,000 craftsmen had been identified, including more than 440,000 in the pre-registration stage with the National Social Security Fund [*Caisse nationale de sécurité sociale*], which collects contributions for pensions and health insurance.[133] Previously, a decree from 23 December 2021 had set the minimum monthly health insurance contributions for craftsmen at 135 Moroccan dirham.[134]	**Delivery mechanism**

Social health protection Child and family	A new social security agreement between Morocco and Belgium came into force on 1 June, replacing a previous convention from 1968.[134] Significant changes include the extension of health coverage to pensioners returning to their country of origin, the extension of family benefits to pensioners and the possibility of including contributions paid abroad when calculating benefits.[135]	Design
Old age Disability Survivors	Furthermore, in November, the value of pensions paid by the National Social Security Fund, including old-age, disability and survivors' pensions, was increased by 5 per cent retroactively from 1 January 2020.[136]	Design

3. Non-contributory social protection

Food assistance Energy and fuel	To stabilize local prices for wheat, sugar and cooking gas, the Government announced additional subsidies worth $1.75 billion for these products, in addition to the $1.8 billion already allocated in the annual budget.[137]	Design
Poverty and social exclusion Social health protection Old age Child and family Other	In terms of social assistance reform, the unified social registry [*Régistre social unifié*] is being rolled out in Morocco. It collects socioeconomic data to determine eligibility for an array of social assistance programmes. As of November 2022, the registry was being piloted in the prefecture of Rabat, following the implementation of Law No. 72.18 on creating the National Agency of Registers. In June 2022, a $500 million loan agreement was signed between the Government of Morocco and the World Bank.[138] The funding intends to support the harmonization of social protection schemes with the help of the unified social registry. It provides financing for expanding health insurance and upgrading health services, extending family allowances and old-age pensions and improving resilience to natural disasters and climate risks.	General strategy

OMAN



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1. Overview

Within the framework of the country's comprehensive digital transformation project, on 28 March 2022, the Ministry of Social Development launched the first service package under this project, which includes services related to social security and social assistance. It was announced that the service package would also include online applications and referrals to the Civil Service Employees Pension Fund and the Public Authority for Social Insurance.[140]

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Old age Disability Survivors Employment injury Unemployment protection	On 7 April 2021, a Royal Decree was issued ordaining the establishment of a Social Security Fund and a Military and Security Services Pension Fund.[141] According to the decree, these new funds should assume the tasks, competences, assets, rights, obligations, holdings, and financial liabilities of the Public Authority for Social Insurance and the various social security funds for public-sector employees, thereby harmonizing the fragmented social insurance landscape. This major reform is likely to have implications for years to come, though it is not known whether any progress towards its implementation was made during 2022.	Organizational set-up
Old age Disability Survivors Employment injury Unemployment protection	In April 2022, the Public Authority for Social Insurance launched an initiative to develop an electronic contribution collection mechanism, which was referred to as the "One Account" project. The project aims to ease the collection of contributions from more than 17,000 enterprises registered with the Public Authority. At its core, the initiative would establish an individual bank account for each enterprise, which it can use to automatically transfer its monthly contributions directly to the Public Authority.[142] As of October, the number of salaried employees contributing to the Public Authority reached 244,098, an increase of 3.3 per cent from October 2021 when it stood at 232,955. The proportion of women among contributing salaried workers rose marginally, from 26.6 per cent to 28 per cent. Notably, however, during this period, the number of contributors to the Public Authority scheme for self-employed workers, established in 2013, increased by 62 per cent, from 20,281 to 32,928. The increase was particularly emphatic during the first part of 2022 and due overwhelmingly to women. In October 2022, women had accounted for 44.2 per cent of self-employed contributors; their share had risen to 52.6 per cent just one year later.[143] Meanwhile, the number of persons benefiting from the Public Authority's unemployment insurance increased by 33 per cent, from 9,821 in October 2021 to 13,169 in October 2022. Among these beneficiaries, the proportion of women remained constant at around 27 per cent.[144]	Delivery mechanism

3. Non-contributory social protection

Poverty and social exclusion

In February 2022, the Ministry of Social Development announced a proposal to raise the social security benefits (namely, social assistance and cash transfers) provided to beneficiary families. No further details were given at the time of reporting.[145]

Design

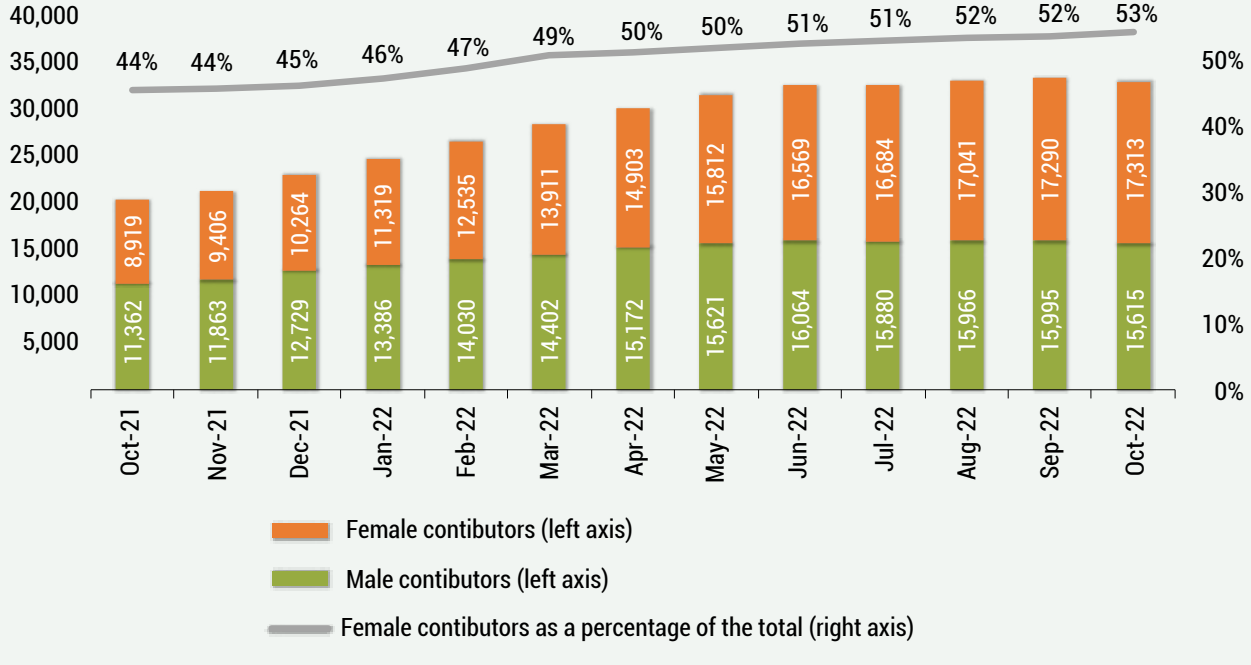
Food assistance

Energy and fuel

To mitigate the socioeconomic impact of the rise in prices of oil and basic food commodities, the Government allocated related subsidies in the amount of 314 million Omani rial (RO) ($815.6 million) and RO 11 million ($28.6 million), respectively.[146] Oil prices would be fixed at the November 2021 level for consumers.[147]

Design

Figure 18. Coverage under the Public Authority for Social Insurance scheme for self-employed workers, from October 2021 to October 2022



Source: Authors' illustration based on data from the Public Authority for Social Insurance of Oman, 2022. "Indicators of Insured Persons in the Social Insurance Scheme".

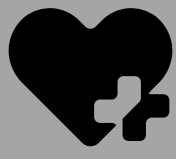
N QATAR



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1. Overview

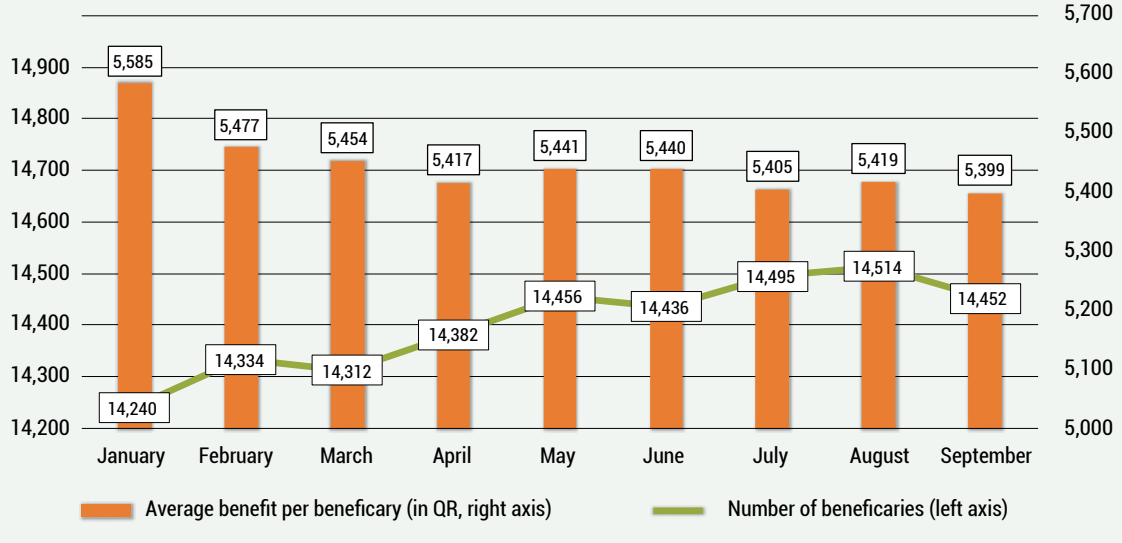
During 2022, Qatar undertook considerable reforms in the domains of social and health insurance, aiming to extend coverage, ensure long-term sustainability and encourage economic activity. Efforts were also made to promote productive inclusion among beneficiaries of the non-contributory social security scheme. These various undertakings were closely aligned with the social protection-related targets outlined in the Second National Development Strategy (2018–2022).[148]

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Old age 	Qatar adopted wide-ranging reforms to its social insurance system with the adoption of Law No. 1 of 2022, which was published in the Official Gazette on 4 July but would come into effect on 3 January 2023.[149] These reforms aim to encourage citizens to remain in the labour force longer and take up employment in the private sector, where they presently constitute only a small minority. While social insurance has hitherto been applicable only to citizens of Qatar working in the public sector and a limited number of private-sector enterprises, it would now be mandatory for all entities employing one or more citizens on a regular basis.[150] Exceptions would be made only in cases where the employer offers a private pension that is more beneficial than the one provided through the social insurance scheme.[151] The present social insurance contribution rate is set to 15 per cent of the wage, with 10 per cent paid by the employer and 5 per cent by the employee; the new rate will be 21 per cent, with 14 per cent paid by the employer and 7 per cent by the employee. The minimum vesting period for a full old-age pension will be raised from 15 to 25 years, and the minimum retirement age from 40 to 50 years. In addition, the law stipulates that pensions under the new system will be no lower than 15,000 Qatari riyal (QR) and no higher than QR 100,000. Furthermore, a housing allowance of up to QR 6,000 will be provided to those who have contributed for a minimum of five years.[152]	**Design** 
Social health protection 	Moreover, Law No. 22 of 2021, issued in December of that year to establish a new health insurance system, came into force in May 2022. In September, the executive regulations relating to this law were issued and took effect. Under this system, all foreigners must be covered by basic health insurance during their stay in the country. Citizens of Qatar are guaranteed access to free health care at public facilities and are not obliged to have health insurance coverage.[153] Henceforth, employers and sponsors of expatriates are obliged to enrol them and their family members. However, visitors covered by valid international health insurance are exempt from enrolling in the new system. Only entities licensed and registered with the Ministry of Public Health may provide mandatory health insurance.[154]	**Design** 

3. Non-contributory social protection

Poverty and social exclusion	As of September 2022, the social security scheme operated by the Ministry of Social Development and Family counted 14,452 beneficiaries, a marginal increase of 1.5 per cent from January, when the number stood at 14,240. In the same timespan, the average transfer per beneficiary declined slightly, from QR 5,585 to QR 5,399.[155]	**Design**
Labour market policies	Meanwhile, the Ministry continued its efforts to promote labour market participation among social security beneficiaries of working age, a key objective of the Second National Development Strategy. To that end, three workshops were held in cooperation with the Institute of Public Administration: two for women (22 participants) and one for men (9 participants). In addition, 264 beneficiaries who joined the labour market have graduated from the social security scheme.[156]	**Delivery mechanism**
Poverty and social exclusion	On 16 March, the Zakat Fund Department announced the launch of a new website to facilitate the collection and dispersion of *zakat* funds. Specifically, beneficiaries can submit requests for assistance and follow the progress of their application and renewal status on the website.[157]	**Delivery mechanism**
Poverty and social exclusion	Furthermore, on 18 April, the Department opened 11 new collection points to reach more areas. [158]	**Organizational set-up**

Figure 19. Changes in the social security scheme during 2022



Source: Authors' illustration based on data from the Planning and Statistics Authority of Qatar, 2022. Qatar Monthly Statistics: September 2022, Issue No. 105.
Note: QR stands for Qatari riyals.

O SAUDI ARABIA



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1. Overview

Similar to other countries in the region, Saudi Arabia has been affected by inflation, which has pushed up the prices of food and other commodities. In this context, the social protection response has consisted in large part of increasing the level of social assistance benefits. During the year, various measures had also been taken to improve the social and health insurance systems.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Old age **Unemployment protection**	As part of an effort to consolidate a long-term investment strategy and following its merger in 2021 with the Public Pension Agency, the General Organization for Social Insurance proceeded to reorganize its holdings in early 2022.[159] It also announced that the contribution rate for the SANED unemployment insurance scheme was to be cut from 2 per cent of the wage to 1.5 per cent. The contribution will still be shared equally between employers and employees, meaning that each party will henceforth pay 0.75 per cent rather than 1 per cent. Since it was launched in 2014, SANED has supported almost 300,000 individuals with unemployment benefits. It has also played a key role during the COVID-19 crisis.[160]	**Organizational set-up**
Other	Furthermore, amendments were made in January 2022 to the regulations governing the registration and contributions of the social insurance system. These amendments, which came into effect on 1 February, affected the deadlines for employers to add and exclude subscribers (henceforth, the end of the enrolment or exclusion month), as well as the mechanism for calculating contributions (henceforth, based on days rather than months).[161]	**Design**
Old age	Additionally, the Council of Ministers approved a number of modifications to the civil pensions law in June 2022. According to the amended law, a lump-sum payment amounting to 14 per cent of the salary for each service year will be provided to contributors who reach the age of 60 years without being entitled to a pension.[162]	**Design**
Social health protection	The Council of Health Insurance, which supervises the country's cooperative health insurance system, announced in September 2022 that 18 new benefits would be added to the health-care package and 10 existing ones would be enhanced. For instance, the allowed amount for mental health treatment was raised from 15,000 Saudi Arabian riyals (SRI) to SRI 50,000.[163] These adjustments were agreed upon after studying the health needs and demands of citizens and residents and following thorough consultations with service providers. They became applicable to health insurance plans issued or renewed beginning 1 October.[164]	**Design**

Social health protection

Meanwhile, efforts are ongoing to ensure health insurance uptake. In March, the Ministry of Human Resources and Social Development announced that employers who fail to provide health insurance will be subjected to a fine ranging from SRI 2,000 to SRI 20,000, depending on the size of the company. In order to detect instances of non-coverage, the Ministry is endeavouring to strengthen its coordination with the Council of Health Insurance.[165]

Organizational set-up

3. Non-contributory social protection

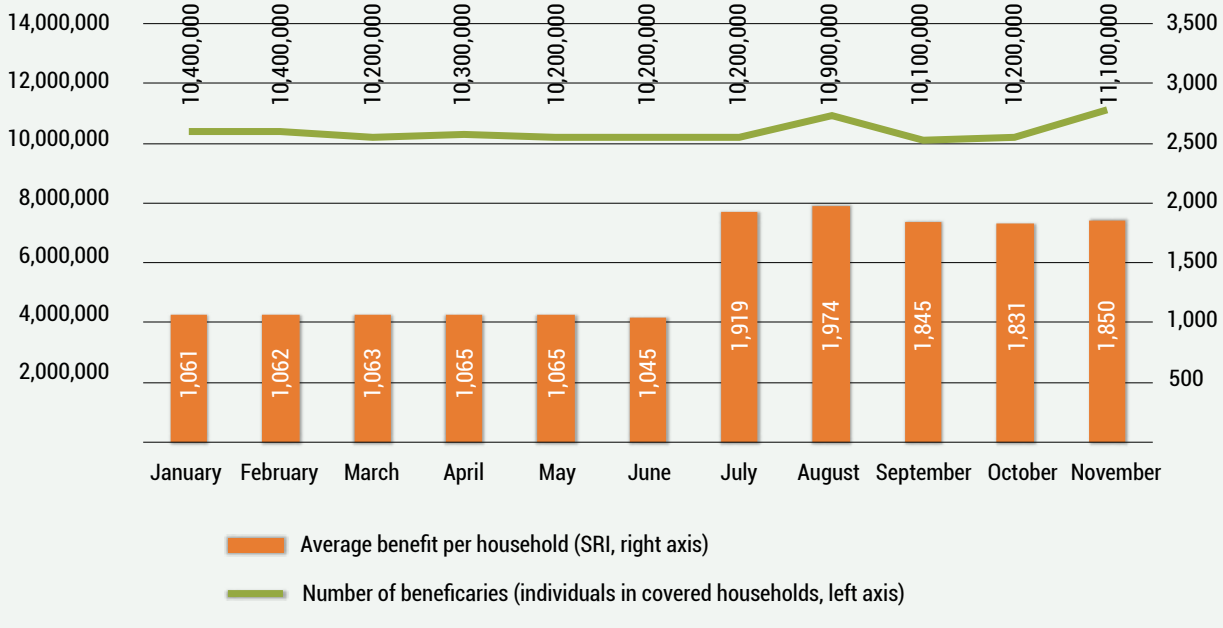
Food assistance

Poverty and social exclusion

In early July, the King of Saudi Arabia decreed that SRI 20 billion should be allocated to cushioning the repercussions of rising prices. Approximately half of this amount was dedicated to increasing the stocks of basic commodities, while the other half was to be distributed in the form of direct cash support. This included SRI 2 billion as a one-time top-up to beneficiaries of the social security scheme and SRI 8 billion to augment the benefits provided to households covered by the Citizen Account programme throughout the year.[166] Consequently, the total amount of Citizen Account benefits distributed in July reached SRI 3.1 billion, while the number of beneficiaries remained around 10.2 million. As a result, the average benefit per household increased from SRI 1,045 in June to SRI 1,919 in July.[167] Benefits remained at the higher level for the rest of 2022.[168] In November, the number of persons covered by the Citizen Account programme increased to 11.1 million.

Design

Figure 20. Changes in the Citizen Account programme during 2022



Source: Authors' calculations based on various news articles, cited in footnotes 166, 167 and 168.
Note: SRI stands for Saudi Arabian riyals.

P SOMALIA



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1. Overview

Poverty has been widespread and entrenched in Somalia for years. Political unrest and a lack of security deepened the socioeconomic distress in the country, where approximately 69 per cent of the population was presumed to live below the poverty line in 2021. Moreover, chronic drought caused 50 per cent of the population to face food insecurity.[169] Consequently, 1 million people had been forced to leave their homes by July 2022. The social assistance programme "*Baxnaano*", which is implemented by the Government with support from the World Bank and the World Food Programme, is currently the single most important social protection programme in the country.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Non-contributory social protection		
Poverty and social exclusion	In 2022, the Ministry of Labor and Social Affairs, with strong support from the United Nations Children's Fund, began developing the unified social registry. Its design and development will be funded by the World Bank under the Shock Responsive Safety Net for Human Capital Project, known locally as *Baxnaano*. It will be managed by the Ministry in collaboration with other concerned ministries and international development partners. To that end, the Ministry has created a dedicated unit that reports directly to the Minister.[170]	Organizational set-up
Other	In relation to this, the Ministry is participating in a national committee led by the Ministry of Interior, which is tasked to develop a new law for data protection. The law will fall within the digital identification legal framework established by the Ministry of Interior and aims to protect social registry data, among other goals.[171]	Organizational set-up
Food assistance	On 22 June, the World Bank approved additional financing of $143 billion in international development assistance, in response to worsening drought and food insecurity across Somalia. The funding was added to the existing *Baxnaano* project, expanding its coverage by 20,000 households and providing additional funding to the existing 200,000 beneficiary households.[172]	Delivery mechanism
Poverty and social exclusion	To mark the third year of the *Baxnaano* project, the Ministry of Labor and Social Affairs and its development partners organized a national social protection week, beginning 26 November 2022.[173] The event aimed to present and publicize the project's results but also address challenges and shortfalls. The need to scale up social protection interventions in the face of recurrent shocks was one of the key issues discussed during the meetings.[174]	General strategy

Q STATE OF PALESINE



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1. Overview

In terms of socioeconomic development and related social protection reforms and policy changes, 2022 has been a challenging year. Although deprivations in employment and health insurance coverage appear to have increased between 2017 and 2022, the Government of the State of Palestine worked with development partners to initiate or implement several social protection measures to cushion the socioeconomic impact of multiple crises.[175] Reforms and initiatives were observed predominantly in relation to enhancing social assistance programmes, with a limited number of changes related to contributory social protection.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Social health protection	On 10 January, the Ministries of Health and National Economy signed a memorandum of understanding concerning the expansion of health services and health insurance. According to the agreement, owners of "commercial records" and members of industrial associations can register for health-care coverage by paying pre-classified fees. This entitles these groups to receive health-care services in hospitals and health centres affiliated with the Ministry of Health.[176]	Design
Social health protection	On 26 June, the Ministries of Social Affairs and Health signed a memorandum of understanding beginning their cooperation in providing health insurance to beneficiaries of programmes managed by the Ministry of Social Development. The beneficiaries will be entitled to receive health-care services in hospitals and health centres affiliated with the Ministry of Health.[177]	Delivery mechanism
3. Non-contributory social protection		
Poverty and social exclusion	On 4 April, the Ministry of Social Affairs announced the temporary distribution of aid, possibly referring to in-kind transfers, to the national cash transfer programme during the holy month of Ramadan.[178]	Delivery mechanism
Labour market policies	On 7 June, the World Bank approved the Gaza Emergency Support for Social Services Project, which was announced to disburse a regular cash transfer of approximately $550 per month to 1,000 beneficiaries, of whom 500 are supposed to be women. Under this cash-for-service arrangement, beneficiaries would be contracted by local non-governmental organizations and are required to fulfil a number of criteria to be eligible to receive funds. It was announced that the project would also implement an e-work component, aiming to reach 400 young people (200 of whom are women) aged 18–34 years to support them in becoming e-workers or online freelancers.[179]	Design

Poverty and social exclusion 	On 5 October, the Ministry of Social Affairs announced the resumption of the national cash transfer programme, which had been temporarily paused since May 2021 as a result of the fiscal crisis. The Minister stated that this batch of assistance exceeded 133 million shekels ($36.8 million) and would support 111,119 families. Of the targeted families, 68,000 were in Gaza and would receive almost half of the assistance, while the remainder of the funds would be allocated to beneficiaries in the West Bank.[180]	**Delivery mechanism** 
Poverty and social exclusion 	Moreover, on 16 October, it was reported that the Government would also disperse a World Bank-financed one-time grant worth 700 shekels (approximately $200) to 11,000 families.[181]	**Design** 
Child and family 	Furthermore, on 19 October, the Ministry of Social Affairs announced the implementation of the second batch of the second phase of the cash assistance programme for children in the Gaza Strip, which was designed to support 4,300 children from 1,142 households. Its implementation is supported by the United Nations Children's Fund. The programme is funded by the European Union, and the cash assistance is disbursed via PayPal distribution points.[182] The first phase of the programme was implemented in December 2021, with funding from the Government of the United Kingdom via the Foreign, Commonwealth and Development Office.[183]	**Design** 

R THE SUDAN



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1. Overview

The military takeover in October 2021, combined with floods and social unrest, has made the political and economic situation fragile in the Sudan. The humanitarian crisis is escalating owing to continued food insecurity and internal unrest. In June 2022, the Integrated Food Security Phase Classification issued an analysis warning of the deepening food crisis in the Sudan.[184] In response, several United Nations agencies, including the Food and Agriculture Organization and the World Food Programme, and the Sudanese Government launched large-scale humanitarian cash and food assistance programmes. Nationally, the Commission for Social Safety and Poverty Reduction spearheaded the reform of the social safety net delivery mechanism. At the state level, several important health insurance reforms were also observed.[185]

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Social health protection	From 23 to 25 August, a training course was held for the staff of Customer Service Centre 3311 of the National Health Insurance Fund. It was organized in cooperation with the Sudanese Telecom Company for the purpose of providing better service and comprehensive coverage to all insured individuals.[186]	Delivery mechanism
Social health protection	On 3 November, the Director of the Al-Jazirah branch of the Fund announced that a committee had been formed to expand the family health unit services within the state. The decision aims to introduce health insurance services and provide the aid and supplies necessary for the operation of family health units.[187]	Delivery mechanism
Social health protection	On 13 November, the Al-Jazirah branch of the Fund also announced that the State had reached 126 per cent of its annual goal of health insurance service expansion, covering 78 new health facilities, with an additional 69 in planning. With this year's achievement, 79.2 per cent of the State's population, or 3.7 million of 5 million people, have been covered by health insurance. Across the Sudan, the Fund has covered 3,859 of the proposed 6,433 health facilities.[188]	Delivery mechanism
Social health protection	On 14 November, the state of Al-Jazirah launched a pilot project to apply standards for purchasing medical services for health centres covered by the National Health Insurance Fund. Such purchases include infrastructure, human resources and medical service packages, with a view to building an integrated health service system.[189] On 16 November, the accreditation project for the service procurement standards was formally launched across 40 facilities, in coordination with the World Health Organization and the Japan International Cooperation Agency.	Delivery mechanism
3. Non-contributory social protection		
Poverty and social exclusion	In 2022, the Commission for Social Safety and Poverty Reduction reformed the social safety net delivery mechanisms by automating its cash transfer payment system. Subsequently, about half a million households have received cash assistance using cash cards.[190]	Delivery mechanism

Food assistance	On 15 June, the Food and Agriculture Organization welcomed a $12 million contribution from the United Nations Central Emergency Response Fund. This batch of funding would enable the Food and Agriculture Organization to launch a new project providing emergency agriculture and livestock supplies to farming and pastoral communities in 14 of the most affected counties. It was estimated that around 180,000 households, or 900,000 people, would benefit from this project.[191]	**Design**
Food assistance	In July 2022, the World Food Programme received funding of $100 million from the Sudan Transition and Recovery Support Trust Fund, managed by the World Bank, for its newly launched Sudan Emergency Safety Nets Project.[192] While the primary focus of the Project is to reduce food insecurity, including among internally displaced persons, it also aims to lay the foundation for a more targeted social assistance system. For four months, roughly 320,000 families comprising approximately 1.9 million individuals would receive cash transfers of $7 per household member (without any cap). In areas with poorly functioning food markets, at least 17,000 households comprising 100,000 individuals would receive food worth an equivalent amount for four months.	**Design**
Food assistance	On 25 August 2022, the National Health Insurance Fund partnered with the Federal Zakat Office and the Commission for Social Safety, Solidarity and Poverty Reduction to provide in-kind assistance worth 55 million Sudanese pounds to those affected by rainstorms in the Al-Karimit area of the city of Al-Manaqil. The assistance included 500 sacks of maize, 500 food baskets and several health kits.[193]	**Design**
Food assistance	Additionally, the Commission, the National Health Insurance Fund and the Humanitarian Aid Commission launched their largest assistance effort to provide food and health aid to states affected by the floods, including River Nile, South Darfur, East Darfur, and West Kordofan. The assistance included 19,000 metric tons of wheat flour, 1,700 food baskets and 5 metric tons of health-related items.[194]	**Design**
Food assistance	On 5 October 2022, the Sudan launched a new school feeding initiative, supervised by the Commission for Social Safety, Solidarity and Poverty Reduction. The first phase of the project would benefit 400,000 children in the basic, intermediate and secondary stages.[195] The Vice-President of the Sovereignty Council of the Sudan and the Commander of the Rapid Support Forces pledged that the Government would endeavour to transform the school feeding programme into sustainable national programmes to be integrated into national policies that favour vulnerable groups.	**Design**
Other	On 15 October 2022, the Minister of Social Development chaired the steering committee formed to lead the integrated social registry, a tool that aims to unify social protection databases, inform targeting indicators and fill the gap in data with a view to issuing unified national social numbers.[196]	**Organizational set-up**

S SYRIAN ARAB REPUBLIC



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1. Overview

In 2022, the Syrian Arab Republic was still reeling from the consequences of conflict while facing new challenges, such as the continued impacts of the COVID-19 pandemic and an outbreak of cholera in the second half of the year. The Government pursued efforts to consolidate and reform the social protection sector, notably by expanding health insurance coverage, increasing benefits and introducing new projects such as agricultural insurance and school feeding programmes.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Social health protection	To continuously reduce citizens' financial burden in receiving medical service, the Syrian Insurance Supervisory Authority announced in February that health insurance coverage would be extended to more than 700,000 State retirees. The State would subsidize 90 per cent of the monthly contribution, leaving retirees to pay only 10 per cent, or around 500 Syrian pounds (LS). The costs of services such as surgeries, x-ray scans, tests, and medication would be covered up to LS 2 million. In the initial stage, compensation would be limited to surgical operations, as they were the most expensive services; however, the funding would gradually be extended to other services.[197]	**Design**
Social health protection	In February 2022, the Syrian General Insurance Corporation announced the expansion of available medical services for its health insurance cardholders. Thanks to an agreement made by the Corporation with the Department of Military Medical Services, cardholders are now able to access free medical service through military hospitals in Damascus, Latakia, Tartus, Homs, Aleppo, and Deir ez-Zor.[198]	**Delivery mechanism**
Social health protection	In August 2022, a proposal submitted by the Syrian Insurance Supervisory Authority to update current medical insurance schemes was approved by the Board of Directors, headed by the Minister of Finance. The proposal included the following important improvements: For beneficiaries with chronic diseases, the maximum amount of insurance coverage outside the hospital was increased from LS 200,000 to LS 250,000. The laboratory analysis fee deduction was reduced from 25 per cent to 15 per cent. The medical insurance tariff for surgeries and medical procedures was increased, in line with the costs incurred by recent inflation.[199]	**Design**
Old age	On 26 April, it was announced that pensioners and their heirs would be able to receive benefits directly from post offices.[200]	**Delivery mechanism**

3. Non-contributory social protection

Poverty and social exclusion 	In April 2022, the President of the Syrian Arab Republic issued a legislative decree to disperse a one-time grant worth LS 75,000 to all State workers and pensioners. Citizens who are unemployed and do not receive a pension from any other sources are also eligible to receive the grant.[201] Furthermore, on 22 August, the President issued another decree to disburse LS 100,000 of financial grants on the same terms.[202]	**Design** 
Poverty and social exclusion 	In May 2022, the Director General of the National Social Aid Fund announced that the Ministry of Social Affairs and Labor was cooperating with the United Nations High Commissioner for Refugees to convert in-kind transfer and medical assistance into a unified cash assistance programme in the governorates of Aleppo, Latakia and Tartus. The project's purpose was to meet the basic needs of the most vulnerable families in a more timely and efficient manner.[203]	**Design** 
Food assistance 	On 2 November 2022, under the supervision of the Ministry of Social Affairs and Labor, the Social Welfare Association launched a school feeding programme in cooperation with the Ministry of Education and the World Food Programme. The project aimed to discourage school dropouts and tackle food shortages in rural areas. During the initial stage, 6,000 sandwiches would be supplied daily to schools in rural areas of Damascus. The number would eventually reach 25,000 sandwiches per day.[204]	**Design** 

TUNISIA



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1. Overview

In 2022, the Tunisian Government expanded the "*Amen*" social protection programme, which was introduced in 2019 to merge several social assistance programmes under a common umbrella.[205] The Government is currently rolling out its social registry (with over 1 million households already enrolled) and replacing physical cards providing access to free or subsidized health care with digital cards.[206] This would enable the exchange of information between public health-care institutions and the National Health Insurance Fund [*Caisse nationale d'assurance maladie*]. In terms of contributory social protection, 2022 saw the conclusion or implementation of new social security agreements, as well as adjustments to old-age pensions and the cancellation or postponement of fines for delayed contribution payments.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Old age 	On 1 October, a social security agreement between Tunisia and Switzerland entered into force.[207] It facilitates access to old-age, disability and survivors' benefits and enables these to be paid abroad. As before, Tunisian nationals who leave Switzerland permanently can waive their right to a pension and instead request a reimbursement of their contributions. Lastly, the agreement promotes economic exchanges between the two countries and avoids double taxation by facilitating the secondment of personnel. Social security agreements were also signed between Tunisia and Serbia on 28 March 2022 and between Tunisia and Canada on 18 November 2022.	**Design** 
Old age 	Furthermore, a new programme established the possibility of retiring before the standard retirement age of 62 years, beginning at age 57 years, for public officials with at least 15 years of pensionable service under the National Pension and Social Insurance Fund [*Caisse nationale de la retraite et de la prévoyance sociale*].[208] A partial or total cancellation of penalties was also announced for workers insured under the National Social Security Fund [*Caisse nationale de sécurite sociale*] who owed contributions to the Fund from the third quarter of 2021 onward.[209] To benefit from this arrangement, they needed to settle all arrears, including the costs of prosecution, by 31 December 2022, but payment in instalments was possible.	**Design** 
Old age 	Lastly, based on the revision of the legal monthly minimum wage [*salaire minimum interprofessionnel garanti*] in October 2022, old-age pensions paid to former private-sector employees under the National Social Security Fund scheme were increased as of November 2022.[210]	**Design** 
3. Non-contributory social protection		
Poverty and social exclusion 	In 2022, the non-contributory social protection system was reinforced with the implementation of new regulations for the *Amen* social programme, including administrative arrangements related to the payment of benefits, and a decree issued in September facilitating access to project financing for low-income individuals and persons with disabilities.[211] Since January 2022, the amount of the permanent cash transfer [*transferts monétaires permanents*], which is paid to poor families under the programme, has increased by 20 Tunisian dinars (D), from D 180 to D 200 a month per household.[212]	**Design** 

Poverty and social exclusion 	Furthermore, in January 2022, a monthly child benefit payment was introduced for all children under the age of 6 years from *Amen* social households.[213] Initiated in 2020 with the support of the United Nations Children's Fund, this benefit aimed to reach 120,000 children a month in 2022, according to the 2022 Finance Law.[214]	**Design** 
Poverty and social exclusion 	With support from the United Nations Children's Fund, the Government of Germany (KfW Development Bank) and the Government of the United States of America (Agency for International Development), the Tunisian Ministry of Social Affairs introduced a monthly child benefit for 110,000 children aged 6 to 18 years under the programme and doubled the amount of the 2022–2023 back-to-school benefit paid to over 450,000 beneficiary children aged 6 to 18 years.[215] The amount of the back-to-school benefit would again be doubled in 2023, and the number of children benefiting from the monthly child benefit under the *Amen* social programme was set to reach 415,000.	**Delivery mechanism** 
Poverty and social exclusion 	At the end of March 2022, the Government also concluded a loan agreement with the World Bank for $400 million in additional financing for the Tunisia COVID-19 Social Protection Emergency Response Support Project.[216] This additional financing was mainly aimed at strengthening the *Amen* social programme by extending the reach of the permanent cash transfers from 8 per cent of the population in 2021 to 10 per cent by the end of 2022 (or 310,000 beneficiary households).[217] New beneficiaries would be identified according to a new approach, established by Decision No. 12 of the Minister of Social Affairs, based on proxy means testing (Order of 19 May 2020).	**Delivery mechanism** 
Poverty and social exclusion 	In October 2022, a staff-level agreement was reached with the International Monetary Fund regarding support under the Extended Fund Facility of approximately $1.9 billion. Part of this funding would be dedicated to strengthening the social protection system, particularly expanding the coverage of cash transfers that could help compensate vulnerable households for the impact of higher prices. In addition, it was mutually agreed that general subsidies would be gradually phased out to unify prices in domestic and international markets.[218] To cushion the effects of the price increases, the Government would provide adequate targeted transfers to vulnerable groups.	**Design** 
Other 	Lastly, in terms of facilitating access to social protection, on 22 July, the Ministry of Social Affairs made available a new portal under the slogan "Intelligent administration for a social Tunisia".[219] The portal makes a range of services available to users, integrating contributory and non-contributory social protection programmes. Services include a chatbot and a mobile application, as well as features accessible to persons with special needs, such as videos in sign language. The new portal also offers a secure space to benefit from a first batch of six online services dedicated to citizens and employers.	**Delivery mechanism** 

U UNITED ARAB EMIRATES



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1. Overview

During 2022, efforts were made at both the federal and state levels to extend social protection coverage and enhance the level of protection. Notably, mandatory unemployment insurance was introduced in the country, and voluntary social insurance was extended to self-employed workers in Abu Dhabi. The number of persons covered by contributory social protection continued to rise overall, with a particularly strong increase among women. In addition, the non-contributory social welfare programme was restructured to further protect low-income citizens in the context of rising prices.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Contributory social protection		
Old age 	From 1 March, voluntary coverage of the Abu Dhabi Pension Fund was extended to self-employed workers, defined as "citizens who practice, for their own interest, any commercial, industrial or agricultural activities and have a commercial register or any other official register issued by the competent authorities".[220] The total contribution rate is set to 26 per cent, of which 20 per cent is paid by the self-employed worker and the remaining 6 per cent is paid by the Government. Upon registering, self-employed workers are invited to choose between 20 different monthly income segments ranging from 12,750 United Arab Emirates dirhams (Dh) to Dh 200,000. In doing so, they are required to submit documentation proving that the segment corresponds to their actual income. The retirement age under the new scheme is set to 60 years for men, 55 years for women and 50 years for women with children, with the minimum vesting period set to 10 years for all groups. A pension is granted earlier for those having contributed 25 years, or 15 years in the case of women with children. Pensions are calculated as the average salary during the final six years, multiplied by the years of contribution. A top-up is provided to those having contributed more than 25 years. Contributors who retire without having attained the criteria for a full pension are entitled to a lump-sum payment.[221]	**Design** 
Old age 	On 26 July, the Abu Dhabi Executive Council approved a decision to raise pensions for citizens of the United Arab Emirates working in public schools. They would receive 80 per cent of their total salary as their pension, the same as all Government employees.[222] As of the second quarter of 2022, the number of active contributors to the Abu Dhabi Pension Fund reached 94,128, an increase of 1.5 per cent since 2021, when it stood at 92,746. It is notable that, while the number of male contributors increased by just 0.5 per cent (from 50,590 to 50,833), the number of female contributors did so by 2.7 per cent (from 42,156 to 43,295).[223] Should the number of male and female contributors to the Abu Dhabi Pension Fund continue to increase at the same respective rates, women would constitute a majority of the total in approximately eight years. Meanwhile, between December 2021 and September 2022, the number of persons contributing to the General Pension and Social Security Authority—which has employees across the United Arab Emirates, except in Abu Dhabi (public and private sectors) and Sharjah (public sector)—increased by 1.9 per cent, from 87,011 to 88,665, and the number of pensioners by 6.7 per cent, from 25,458 to 27,153.[224]	**Design** 

Unemployment protection



On 15 September, the President of the United Arab Emirates issued Federal Decree-Law No. 13 of 2022, establishing a mandatory unemployment scheme for employees (excluding the self-employed, domestic workers, temporary or contractual workers, those under the age of 18 years, and economically active retirees).[225]

Under the provisions of this scheme, further detailed in Cabinet Resolution No. 97 of 2022 adopted on 14 October, employees are obliged to pay regular contributions corresponding to Dh 5 per month if their salary does not exceed Dh 16,000 and Dh 10 if it does.[226] A minimum of 12 consecutive monthly contributions is required to be eligible for unemployment benefits, which are provided for a maximum of three months. The benefits correspond to 60 per cent of the salary, capped at Dh 10,000 for employees in the lower income category and at Dh 20,000 for those in the higher one.[227]

General strategy

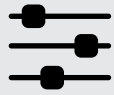


Social health protection



On 22 June, the Ministry of Health and Prevention launched "Riayati Post Office", a digital health-care platform for the National Unified Medical Record, to accelerate digital transformation and unification of health information exchange systems. It connects all service providers in the country to improve patients' experience. It would also streamline and improve efficiency in insurance claim processing.[228]

Organizational set-up



3. Non-contributory social protection

Housing



Unemployment protection



Food assistance



Child and family



Poverty and social exclusion



Energy and fuel



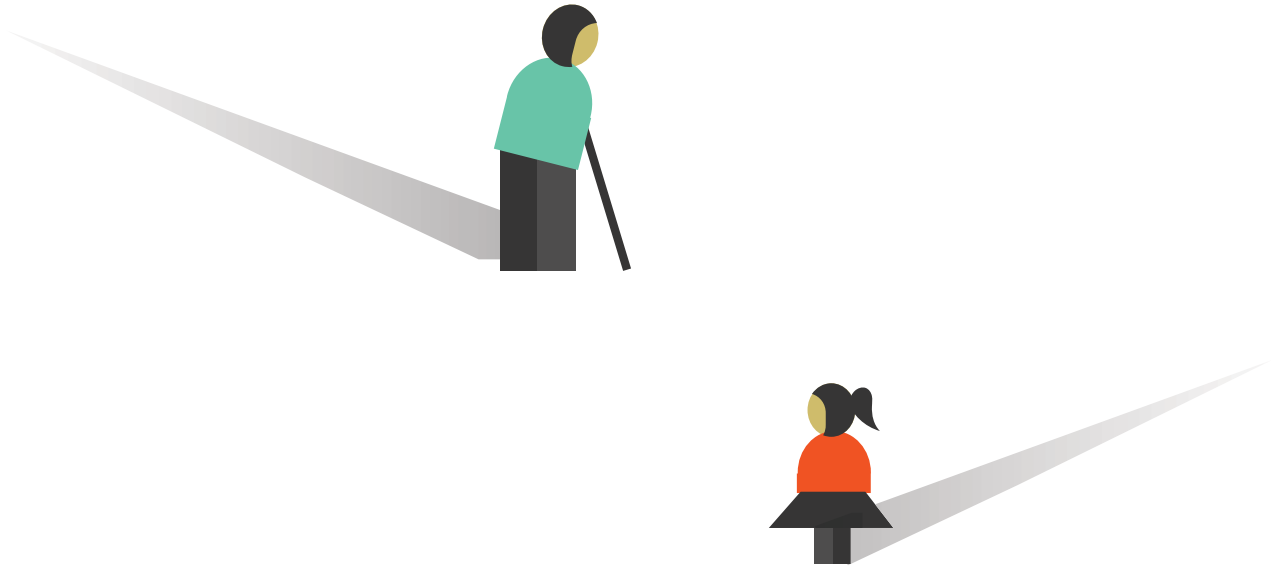
On 4 July, the President announced a restructuring of the country's social welfare programme, which is administered by the Ministry of Community Development and targeted to households with a total monthly income below Dh 25,000. To enable these changes, the programme's budget was doubled, from Dh 14 billion to Dh 28 billion.[229]

A number of new allowances was added to the social welfare programme, namely, a housing allowance (between Dh 1,500 and Dh 2,500 per month), a university education allowance (Dh 3,200 per month allocated to outstanding students), an unemployed job seekers' allowance (Dh 5,000 per month up to six months) and an unemployed citizens' allowance (targeted to citizens aged over 45 years, ranging between Dh 2,000 and Dh 5,000, depending on the age of the beneficiary).

General strategy



Poverty and social exclusion	On 8 August, the Ministry announced that 47,300 families had benefited from the newly introduced subsidies on fuel and food and that subsidies on water and electricity would be provided in September.[230]	**Design**
Child and family	On 30 August, an initiative to distribute school bags was launched jointly between the Ministry of Community Development and the Social Security Fund for employees of the Ministry of Interior. A total of 10,000 bags with school equipment would be distributed to children from families with limited income.[231]	**Design**



V YEMEN



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1. Overview

In the prevailing context of conflict and humanitarian crisis, a key concern of the official Yemeni Government and other actors operating in the country has been to ensure funding for the existing non-contributory social protection mechanisms. Efforts were also under way to strengthen the capacities of national institutions, which play an increasingly important role in implementing the social protection measures funded by international donors, and to move from a humanitarian approach to a Government-managed delivery of social protection.

FUNCTION OR TYPE OF BENEFIT	DESCRIPTION	TYPE OF CHANGE
2. Non-contributory social protection		
Poverty and social exclusion 	On 30 March, the World Bank approved additional financing to the Emergency Social Protection Enhancement and COVID-19 Response Project, which was first launched in 2020. Its closing date, originally set to December 2022, was thereby deferred to December 2024. The total additional funding allocated to the project amounts to approximately $300 million, of which 60 per cent ($182 million) was designated for its first subcomponent, namely, the continued provision of cash transfers.[232] As of June 2022, they had benefited more than 1.4 million households comprising approximately 9.1 million individuals.[233] Until the outbreak of the conflict in 2014, cash support was provided by the Social Welfare Fund, which was founded in 1996. Subsequently, the United Nations Children's Fund, with funding from the World Bank and other donors, began providing emergency cash support targeting the same households that had benefited from assistance under the Social Welfare Fund.[234] Presently, the cash transfers are provided through a partnership between the United Nations Children's Fund and national actors, notably the Social Fund for Development, which took over key social assistance delivery functions during 2021 and 2022.[235] The stated objective is to eventually hand the implementation in its entirety back to the national institutions.[236] Meanwhile, around one-third of the additional project funding ($99.2 million) was reportedly allocated to the project's second subcomponent, namely, labour-intensive works and economic opportunities, to be 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 was directed to the subcomponent on cash for nutrition ($32 million), which benefits almost 40,000 families. The remaining subcomponents concern cash for work ($27.6 million), community assets ($27.6 million) and economic opportunities and food market resilience ($12 million).[237]	**Design** 

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The 2022 edition of the *Annual Digest of Social Protection Reforms in the Arab Region* represents a novel effort undertaken by the United Nations Economic and Social Commission for Western Asia to monitor, record and summarize the ongoing social protection reforms in the region. It aims to benefit a wide range of stakeholders, such as policymakers and policy implementers, civil society organizations, researchers, and development partners. The *Annual Digest of Social Protection Reforms in the Arab Region* will not only serve as a knowledge base to facilitate peer-to-peer learning and inspire policymakers but will also shed light on key trends in social protection reforms for researchers and practitioners.

The digest begins by illustrating its methodology, particularly the innovative triangulation approach to monitoring policy reform announcements. It then provides an overview of key statistics and trends in social protection developments observed across the Arab region in 2022. The digest's main section presents an overview of the most important contributory and non-contributory reforms and policy changes, as announced in publicly available sources for each Arab country.

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