



Annual Digest of Social Protection Reforms in the Arab Region, 2024



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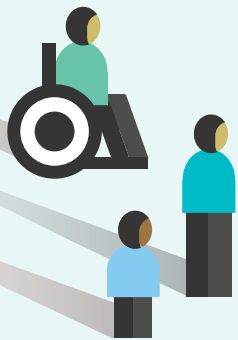
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Economic and Social Commission for Western Asia



Annual Digest of Social Protection Reforms in the Arab Region, 2024



UNITED NATIONS
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Key messages

1

Reforms grounded in social justice and solidarity

Following fundamental policy shifts announced in previous years, several countries in the region pursued efforts to realize their visions of comprehensive and sustainable social protection based on social justice and solidarity. Notably, the commitment of Morocco to establishing a social welfare State was manifested by the expansion of the country's Direct Social Assistance programme, launched in 2023. In the same vein, Tunisia, as part of its efforts to conceive a new social policy model and reinforce the social role of the State, introduced a social protection fund specifically for female agricultural workers and established a loss-of-employment fund.

2

Continued responses against various shocks

While inflation in the Arab region appears to have peaked, several lower-income countries continued to face cost-of-living crises. Moreover, countries in the region continued to experience severe repercussions from disasters and shocks, including military conflicts and the effects of climate change. In face of this, Governments and their partners implemented various measures across the humanitarian-development-peace nexus, aiming to cushion the impact of these crises on affected population groups.

3

Developing comprehensive and long-term frameworks

Recognizing the need to move from short-term, reactive social protection towards a more proactive, long-term model, countries in the region made efforts to develop comprehensive frameworks to ensure coherence and sustainability over time. In this context, national strategies for social protection enhancement were launched in the Comoros, Lebanon, Libya and Palestine. In 2025, such frameworks will be issued in several other Arab countries.

4

Supporting delivery through digital systems

A prominent trend in 2024 has been the adoption of technology to strengthen benefit-delivery systems. Countries such as Algeria, Djibouti, Iraq, Kuwait, Libya, the State of Palestine, Somalia and Tunisia have introduced new digital platforms or enhanced existing ones to improve services. These reforms use digital technology to streamline beneficiary registration, simplify contribution payments and facilitate benefit distribution. Many reforms also focus on better communication with beneficiaries about their rights, policy updates and service delivery processes.

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Introduction

The 2024 edition of the *Annual Digest of Social Protection Reforms in the Arab Countries* is the third of this series. The publication summarizes changes in social protection policy across the 22 Arab countries throughout 2024. This third edition is aimed at further promoting information- and experience-sharing, mutual learning, and collaboration as well as serving as a reference document for social protection policy announcements in the Arab region in 2024.

The Digest contains summaries of publicly announced reforms, ranging from comprehensive structural changes aimed at improving the effectiveness and efficiency of social protection systems to temporary provisions addressing the economic impacts of shocks on private households. Reforms are categorized by policy design, delivery mechanisms and organizational arrangements.

In 2024, several trends in social protection policies and programmes were apparent:

- Following fundamental policy shifts announced in previous years, a number of countries in the region pursued efforts to realize their visions of comprehensive and sustainable social protection on the basis of social justice and solidarity. Notably, the commitment of Morocco to establishing a social welfare State was manifested by the expansion of the country's Direct Social Assistance programme, launched in 2023. In the same vein, Tunisia, as part of its efforts to conceive a new social policy model and reinforce the social role of the State, introduced a social protection fund specifically for female agricultural workers and established a loss-of-employment fund.
- In 2024, while inflation in the Arab region appears to have peaked,¹ several lower-income countries continued to face cost-of-living crises. Moreover, countries in the region continued to experience severe repercussions from disasters and shocks, including military conflicts and the effects of climate change. In face of this, Governments and their partners implemented various measures across the humanitarian-development-peace nexus, aiming to cushion the impact of these crises on affected population groups.
- Recognizing the need to move from short-term, reactive social protection towards a more proactive, long-term model, countries in the region made efforts to develop comprehensive frameworks to ensure coherence and sustainability over time. In this context, national strategies for social protection enhancement were launched in the Comoros, Lebanon, Libya, and Palestine. In 2025, such frameworks will be issued in a number of other Arab countries.
- A prominent trend in 2024 has been the adoption of technology to strengthen benefit-delivery systems. Countries such as Algeria, Djibouti, Iraq, Kuwait, Libya, the State of Palestine, Somalia and Tunisia have introduced new digital platforms or enhanced existing ones to improve services. These reforms use digital technology to streamline beneficiary registration, simplify contribution payments, and facilitate benefit distribution. Many reforms also focus on better communication with beneficiaries about their rights, policy updates and service delivery processes.

This report has three chapters. Chapter 1 outlines the methodological approaches used in developing the document. Chapter 2 provides key statistics on developments observed across the Arab region. Chapter 3 presents a country-by-country summary of social protection developments.

1

Methodology

A multi-layered, partially automated methodology was adopted to collect, screen and categorize social protection developments identified in the Arab region between December 2023 and November 2024.

A. Systematic prospective monitoring of social protection developments

1. Sources of social protection reform news

To remain abreast of social protection developments in the Arab region, a partially automated, continuous monitoring process was developed, which facilitated the continuous collection of reform announcements and other indications of developments related to various dimensions of social protection. This systematic monitoring process was based on a triangulation approach involving the use of a wide range of sources and tools. This approach was aimed at casting a wide net to record the largest possible number of social protection developments. The following sources were monitored:

- Websites of social protection institutions, such as social insurance organizations, social security schemes and funds, social assistance schemes and funds, and public housing and welfare authorities.
- Websites of social protection programmes, including portals for integrated online public services (such as social registries), social assistance, active labour-market, public

works, social inclusion and social housing programmes.

- Websites of ministries of social affairs and ministries serving the same function, such as ministries of social development, social solidarity or community development.
- Websites of other relevant ministries providing general supervision or delivering social protection services through specific programmes, such as ministries of health, education, labour, finance, economy, agriculture, commerce, planning, housing, energy and endowments, and religious affairs.
- Official government gazettes or websites of parliaments, which post the full texts and details of social-protection-related legislation and amendments.
- State-owned news agencies, private media outlets, including newspapers, online news portals, television stations, radio networks and digital platforms.
- Databases of publications, academic journals, research repositories and scholarly archives.

2. Tools and methods of news monitoring

ESCWA used both, automatic and manual monitoring methods to track social protection policy developments in the Arab region. Two main automatic tools are used:

- Google Alerts, a website-monitoring tool based on the Google search engine. The tool continuously tracks web pages containing any of the specified keywords based on a set of specified rules.
- Database Alerts, a tool that sends automated notifications triggered by the publication of articles or papers on the ProQuest website. The alert for social protection articles and papers was narrowed down by specifying a set of relevant keywords and additional rules for the search process.

The monitoring process was partially automated. Google Alerts were set to weekly notifications, ProQuest Database Alerts were scheduled to run monthly, and official websites were examined manually every six months. Throughout the year, ESCWA has conducted manual searches to gather the most current information on social protection reforms in the region. During the final drafting phase of the Digest, ESCWA carried out a comprehensive round of retrospective manual searches, drawing on in-depth knowledge of social protection systems in each Arab country, as well as the social protection interventions implemented by ESCWA and other United Nations agencies.

ESCWA identified social-protection-related keywords and word combinations most commonly used in the Arab region by news agencies, social protection institutions and schemes, ministries and researchers. The terms frequently referred to in research and policymaking were then translated into English, Arabic and French. This process also entailed establishing a list of country-specific keywords that are related to social protection institutions and schemes. All of these words were fed into Google Alerts and Database Alerts,

thus establishing automatic searches that were regularly repeated to provide consistently up-to-date results. ESCWA performed this exercise for all three languages. Below is an example of a Google Alerts search for social protection reforms in Egypt in English:

intitle: "Egypt" AND ("bread subsid" OR "cash assistance" OR "cash benefit" OR "cash transfer" OR "child benefit" OR "child grant" OR "disability benefit" OR "disability grant" OR "employment injury" OR "energy subsid*" OR "exclusion error" OR "flour subsid*" OR "fuel subsid*" OR "family allowance" OR "family grant" OR "food assistance" OR "food subsid*" OR "food voucher" OR "graduation from poverty" OR "health insurance" OR "incapacity benefit" OR "incapacity grant" OR "inclusion error" OR "income support" OR "industrial accident" OR "informal worker" OR "in-kind transfer" OR "invalidity pension" OR "life-cycle approach" OR "LPG subsid*" OR "cooking gas subsid*" OR "livelihood program" OR "maternal health care" OR "maternity leave" OR "maternity protection" OR "means test" OR "occupational disease" OR "old-age benefit" OR "old-age gratuity" OR "pension" OR "PMT" OR "public works program" OR "ration card" OR "food card" OR "ration card" OR "retirement benefit" OR "retirement entitlement" OR "retirement gratuity" OR "school feeding" OR "self-employed worker" OR "sick leave" OR "sickness benefit" OR "single registry" OR "social assistance" OR "social insurance" OR "social pension" OR "social protection" OR "social registry" OR "social safety net" OR "social security" OR "social worker" OR "unemployment insurance" OR "universal coverage" OR "wheat subsid*" OR "subsid* for wheat" OR "cereal subsid*" OR "subsid* for cereals" OR "public and private social insurance fund" OR "government social insurance fund" OR "health insurance organization" OR "Takaful and Karama" OR "Haya Karima" OR "social housing fund" OR "social solidarity pension" OR "school feeding program" OR "food and energy subsidies")*

Although every effort has been made to include as many relevant social protection policy developments as possible, some might have been overlooked. For a small number of countries, research into the main branches of social protection – namely contributory or non-

contributory – did not yield any results, while published information on active labour-market policies was generally scarce. The results presented in this Annual Digest are therefore indicative, aimed at providing a comprehensive picture rather than an exhaustive one.

B. Criteria for screening developments

1. Definition of social protection

From the outset, the process of identifying and documenting relevant 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 healthcare 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.²



Accordingly, developments relating to private insurance were generally not taken into account in the key statistics presented below, nor were those concerning social care, humanitarian aid, or initiatives provided directly by United Nations agencies or non-governmental organizations without a Government assuming an intermediary role. However, even though such policies were not included in the statistical summary, some have been mentioned in the country summaries.

2. Screening criteria to filter extensive news results

The monitoring tools collected a significant number of news articles that had to be filtered manually to select relevant social protection developments. The screening process identified duplicate results published by different sources, ensuring that each development was counted only once. Moreover, some news articles were deemed irrelevant based on the social protection definition used by ESCWA. After two rounds of screening, 135 unique and relevant social protection developments were kept and documented in this Digest.

C. Enhanced validity and credibility of findings

The 2024 edition of the Digest is more authoritative and informative than previous versions, made possible by the increased direct participation of Arab States in the

data collection process. ESCWA has actively encouraged member States to report on the social protection reforms they implemented over 2024. During the 10th meeting of the

Expert Group on Social Protection Reform (EGSPR) in the Arab States, held in Cairo, Egypt, on 5 June 2024, ESCWA introduced a standardized and user-friendly template for monitoring social protection reforms, and clarified the data collection process. Members of the EGSPR – key national social protection policymakers in ESCWA member States – were asked to submit details of policies to ESCWA for inclusion in the Digest. A significant number of representatives from member countries submitted details of updates to their countries'

social protection reforms for the year. Following up on this, members of the EGSPR were asked to provide additional input and updates on social protection developments in their countries.

This collaborative approach enabled ESCWA to compile information from official websites, expert contributions and third-party news reports, ensuring accuracy and comprehensiveness. It also contributed significantly to documenting social protection reforms in countries where publicly available information is limited.

D. Documentation and classification of results

For the initial documentation of social protection developments in each country, the following information was recorded: link to the source of information, a summary of the development, the monitoring tool or means of retrieving the information, the keywords used to collect it, the source, the country concerned and the date of publication.

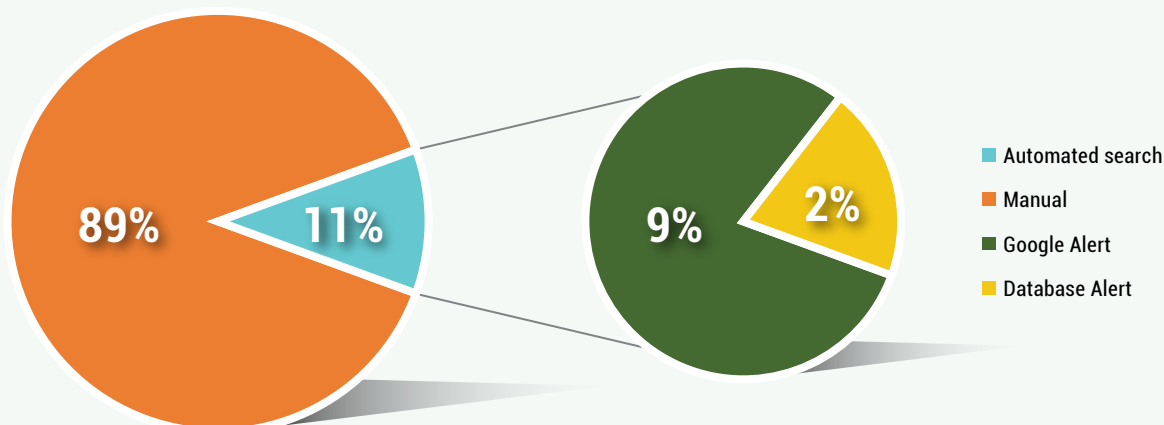
Figures 1 and 2 illustrate the means of identifying the 135 social protection developments included in the Digest. Figure 1 indicates the monitoring

means and tools used, and figure 2 identifies the sources of the results produced by the three automated search tools.

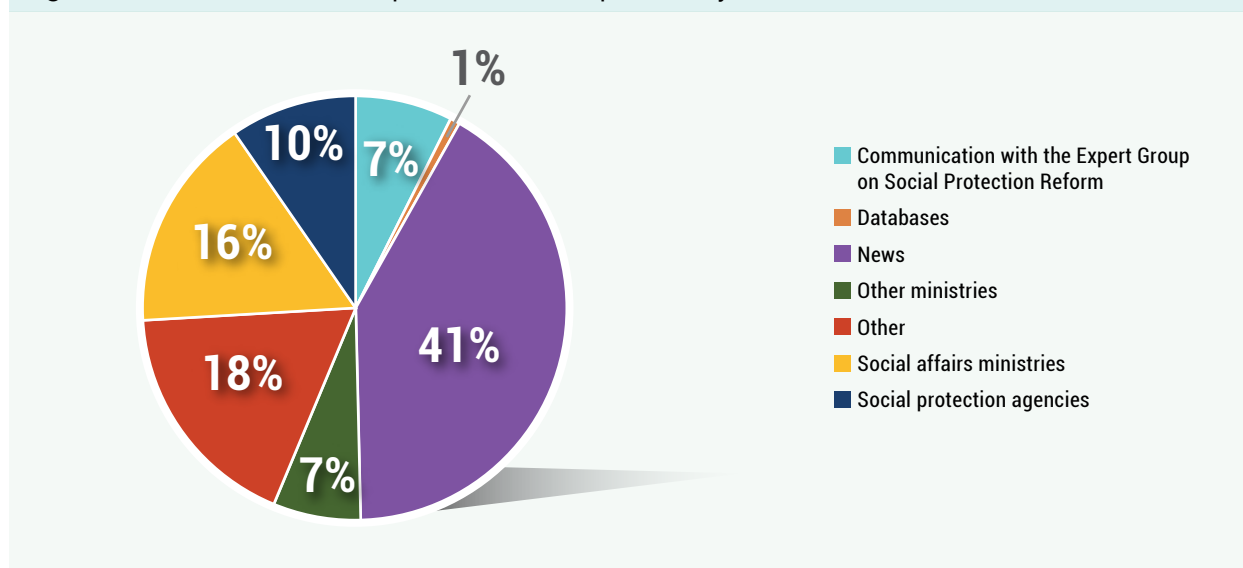
Social protection developments have been classified into five broad categories:

- System level
- Social insurance
- Social assistance
- Active labour-market policies
- General subsidies.

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



Source: ESCWA database of social protection developments.

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

Source: ESCWA database of social protection developments.

In addition, social protection developments have been classified as relating to one or more of the following functions and types of benefits:

- Old age
- Disability
- Survivorship
- Social health protection
- Sickness
- Maternity
- Unemployment
- Family and children
- Poverty and social exclusion
- Employment injury and occupational diseases
- Active labour-market programmes
- Housing
- Food and nutrition
- Energy and fuel
- Access to education
- Other.

An additional layer of classification has been adopted to indicate specifically whether the documented reform, intervention or announcement falls under one of the following types:

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

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

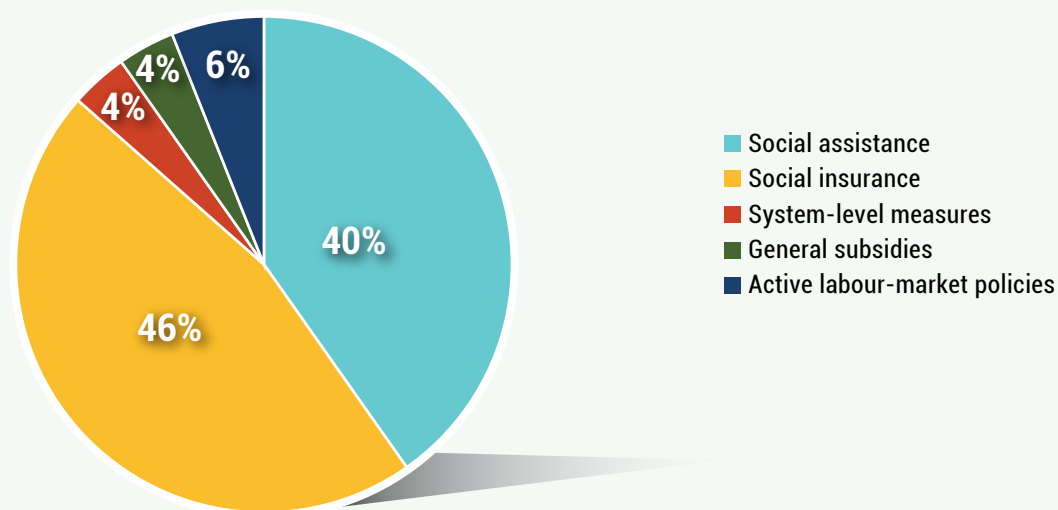


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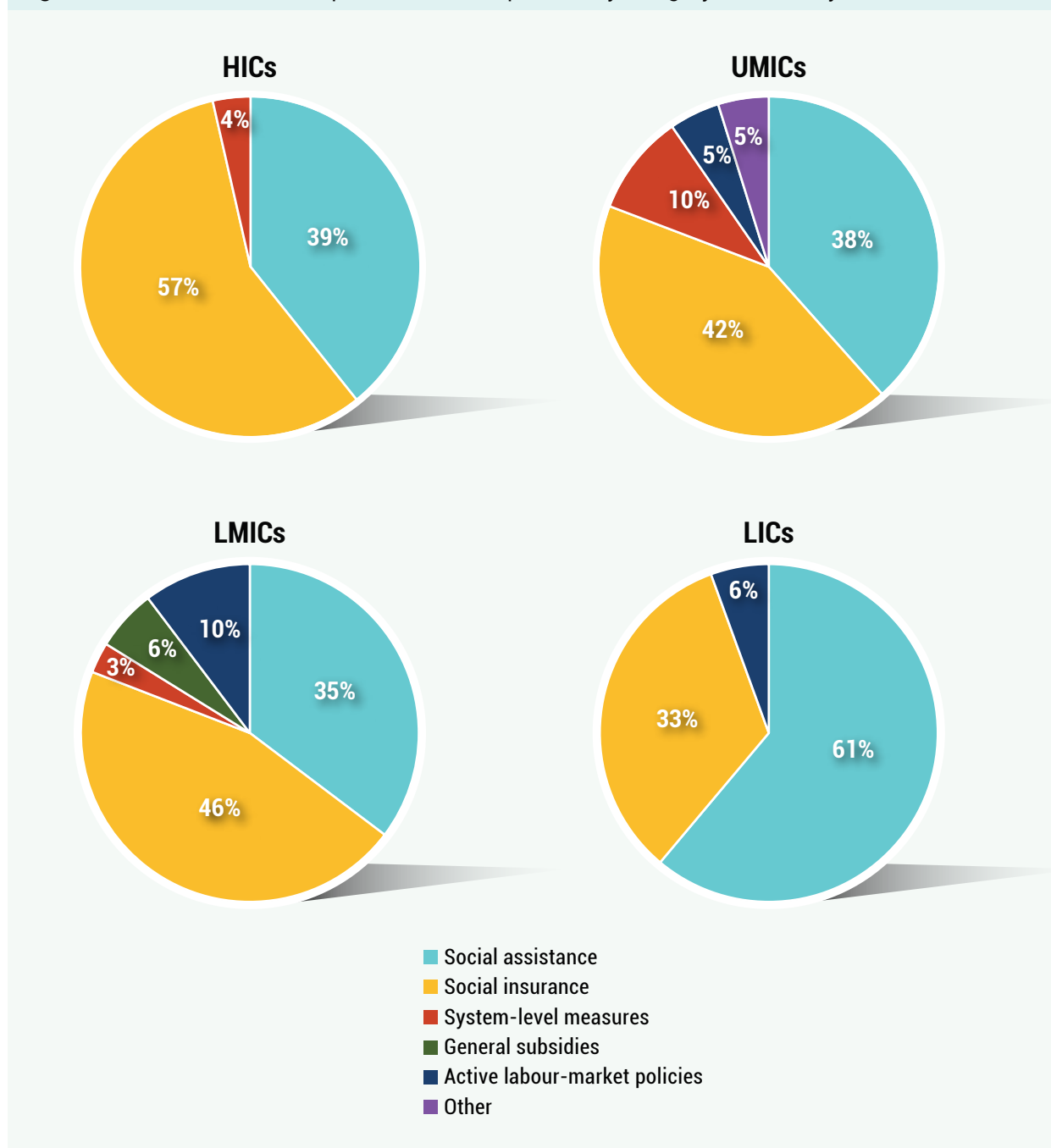
Summary of key statistics on social protection reforms in the Arab region in 2024

In 2024, a significant number of policy developments – 135 in total – were recorded across the 22 Arab countries. These were classified, as illustrated in figure 3, across various social protection categories, including social assistance, social insurance, system level, general subsidies and active labour-market policies. In 2024, none of the recorded developments were classified as targeted subsidies: a change from 2023, when 3 per cent of the total fell within this category. The highest proportion of social protection developments was related to “social insurance” (46 per cent), followed closely by “social assistance” (40 per cent), maintaining a consistent trend with the previous year’s statistics.

Figure 3. Distribution of social protection developments, by category



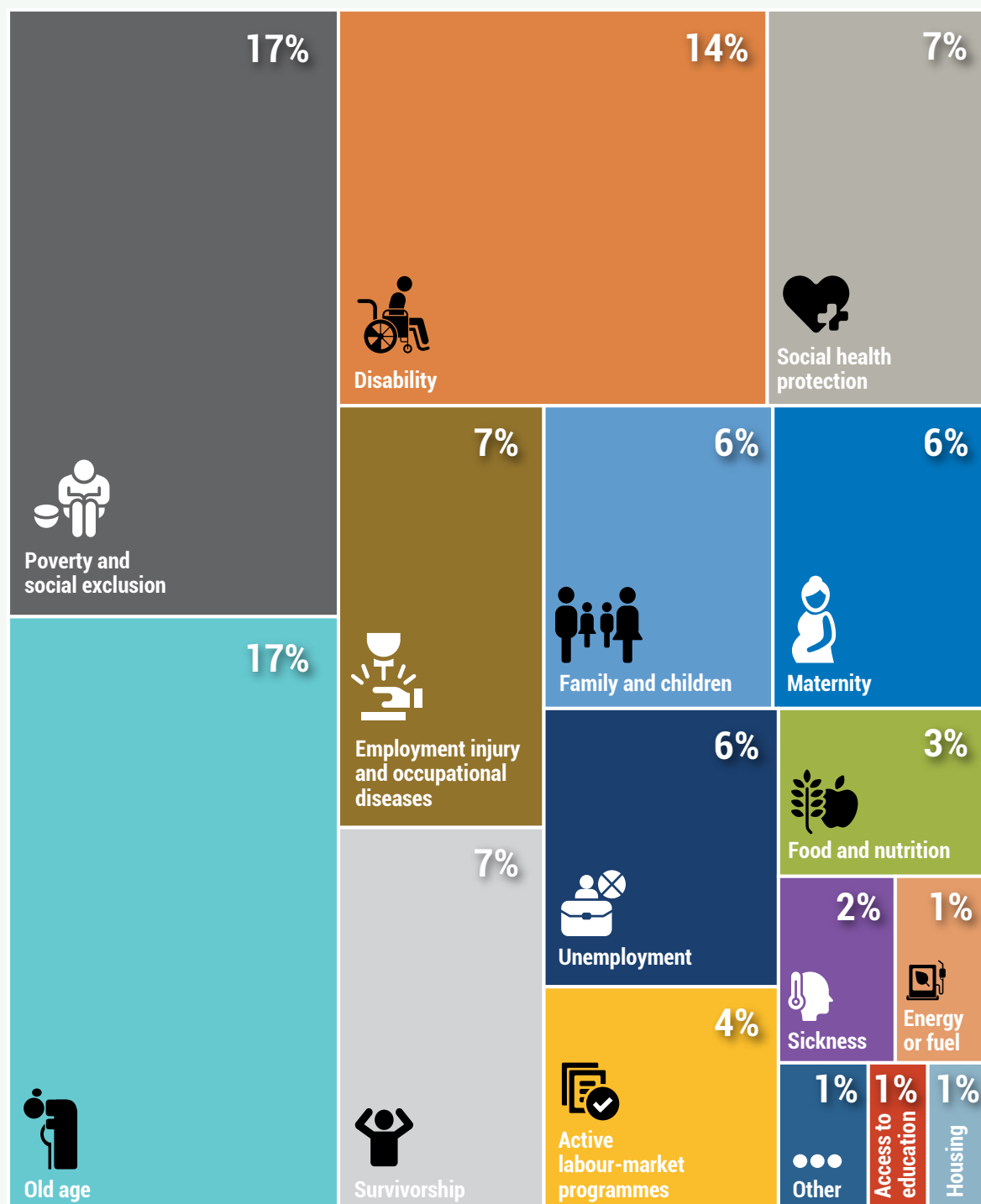
Source: ESCWA database of social protection developments.

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

Source: ESCWA database of social protection developments.

Arab countries can be divided into high-income (HIC),³ upper-middle-income (UMIC),⁴ lower-middle-income (LMIC)⁵ and low-income (LIC)⁶ countries. As illustrated in figure 4, social-insurance-related developments accounted for the largest proportion of developments across high-, upper-middle-, and lower-middle-income countries. In contrast, social-

assistance-related developments dominated in low-income countries, accounting for 61 per cent of the total. Notably, active labour-market policy developments in high-income countries dropped from 13 per cent in 2023 to zero in 2024, while in low-income countries, they increased from zero in 2023 to 6 per cent in 2024.

Figure 5. Distribution of social protection developments, by function

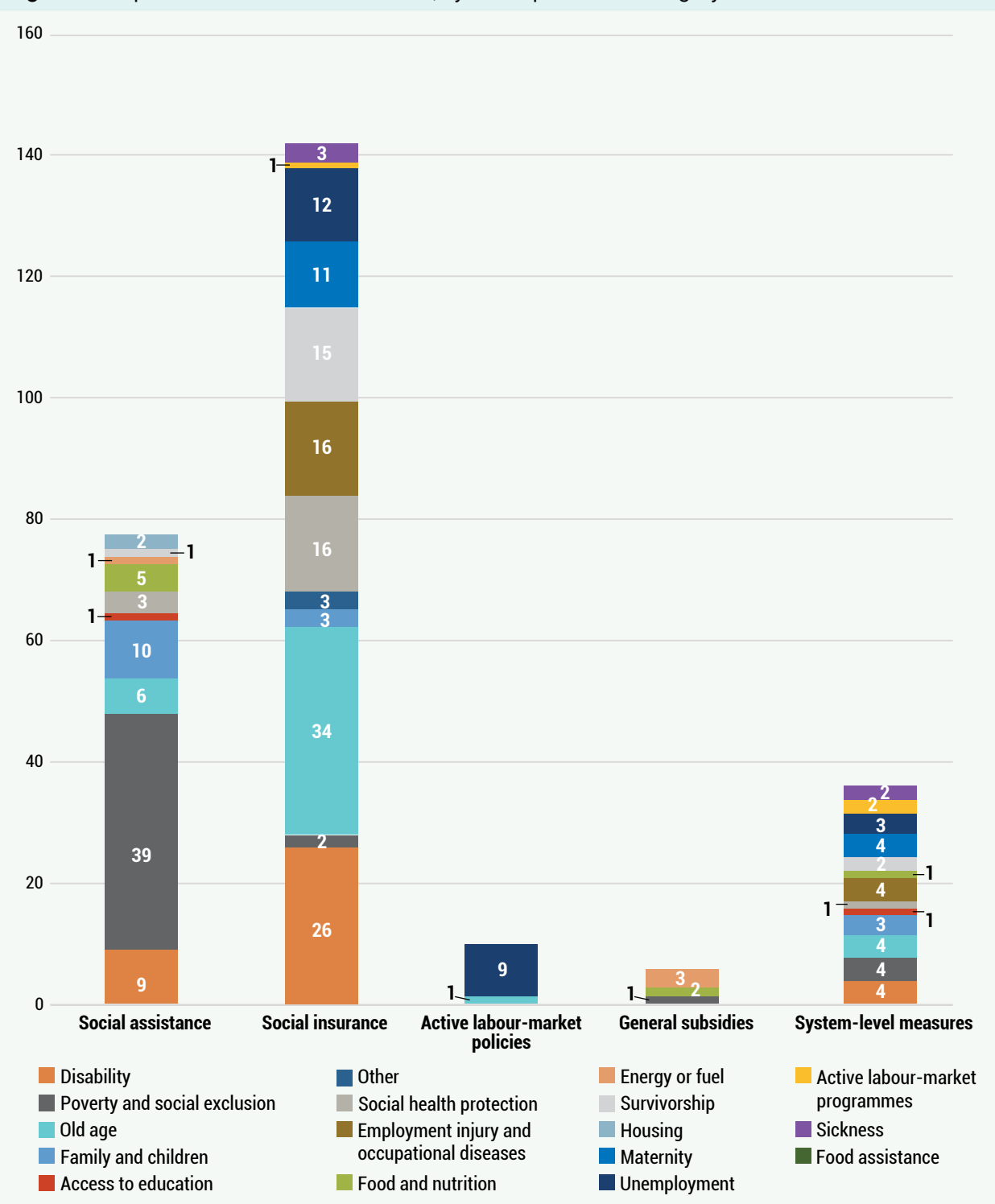
- | | | | |
|---|--------------------------|---------------------------------|-----------------|
| Old age | Social health protection | Active labour-market programmes | Energy or fuel |
| Poverty and social exclusion | Survivorship | | Housing |
| Disability | Family and children | Food and nutrition | Other |
| Employment injury and occupational diseases | Maternity | Sickness | Food assistance |
| | Unemployment | Access to education | |

Source: ESCWA database of social protection developments.

Over the past three years, most recorded social protection developments have related to the functions "poverty and social exclusion" and "old age". Developments related to "disability" have increased significantly, rising from 26 developments in 2023

to 39 in 2024, accounting for 14 per cent of total developments. Conversely, "social health protection" has declined, with recorded developments dropping from 15 per cent of the total in 2023 to just 7 per cent in 2024 (figure 5).

Figure 6. Proportion of functions or benefits, by social protection category



Source: ESCWA database of social protection developments.

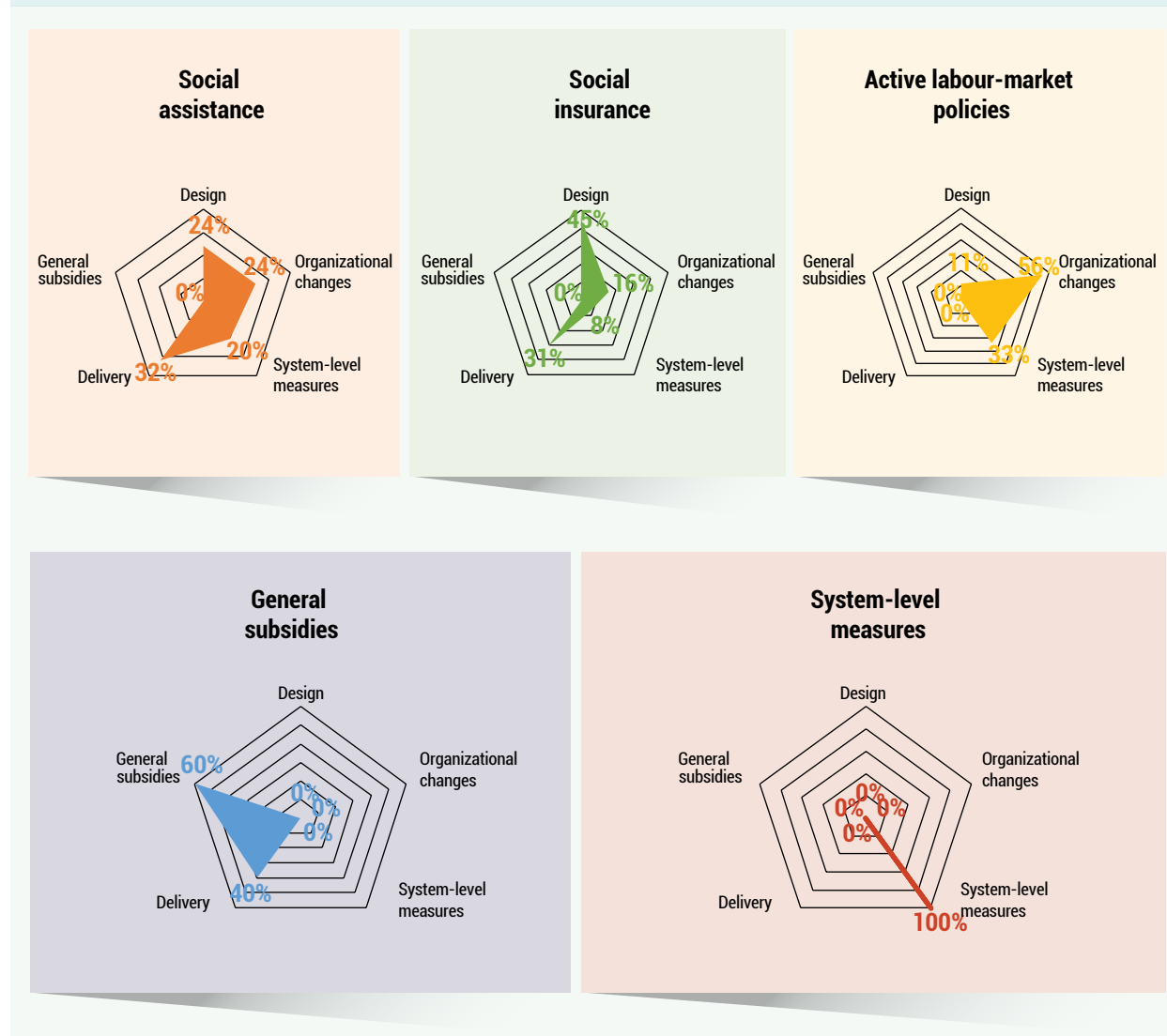
The distribution of social protection developments by function and category is depicted (figure 6). As in 2023, a substantial proportion of social-assistance-related advancements focused on “poverty and social exclusion” (51 per cent), while a notable portion of social-insurance-related advancements centred on “old age” (24 per cent).

As previously highlighted, developments related to “social health protection” declined to 20, of which 16 fell into the category of “social insurance”. Meanwhile, the number of developments classified as being at system level increased to 35, relating to the functions “disability”, “poverty and social exclusion”, “old

age”, “employment injury and occupational diseases” and “maternity”.

As in 2023, social protection categories are further broken down by types of change. As illustrated in figure 7, social-assistance-related developments now primarily fall under “delivery mechanisms” (32 per cent), followed by “design” and “organizational changes”, each of which accounts for 24 per cent. This is a shift from the previous year, when the majority (49 per cent) of social-assistance-related developments were categorized under “design”. Similarly, active labour-market policy developments remain predominantly categorized under “organizational changes”,

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



Source: ESCWA database of social protection developments.

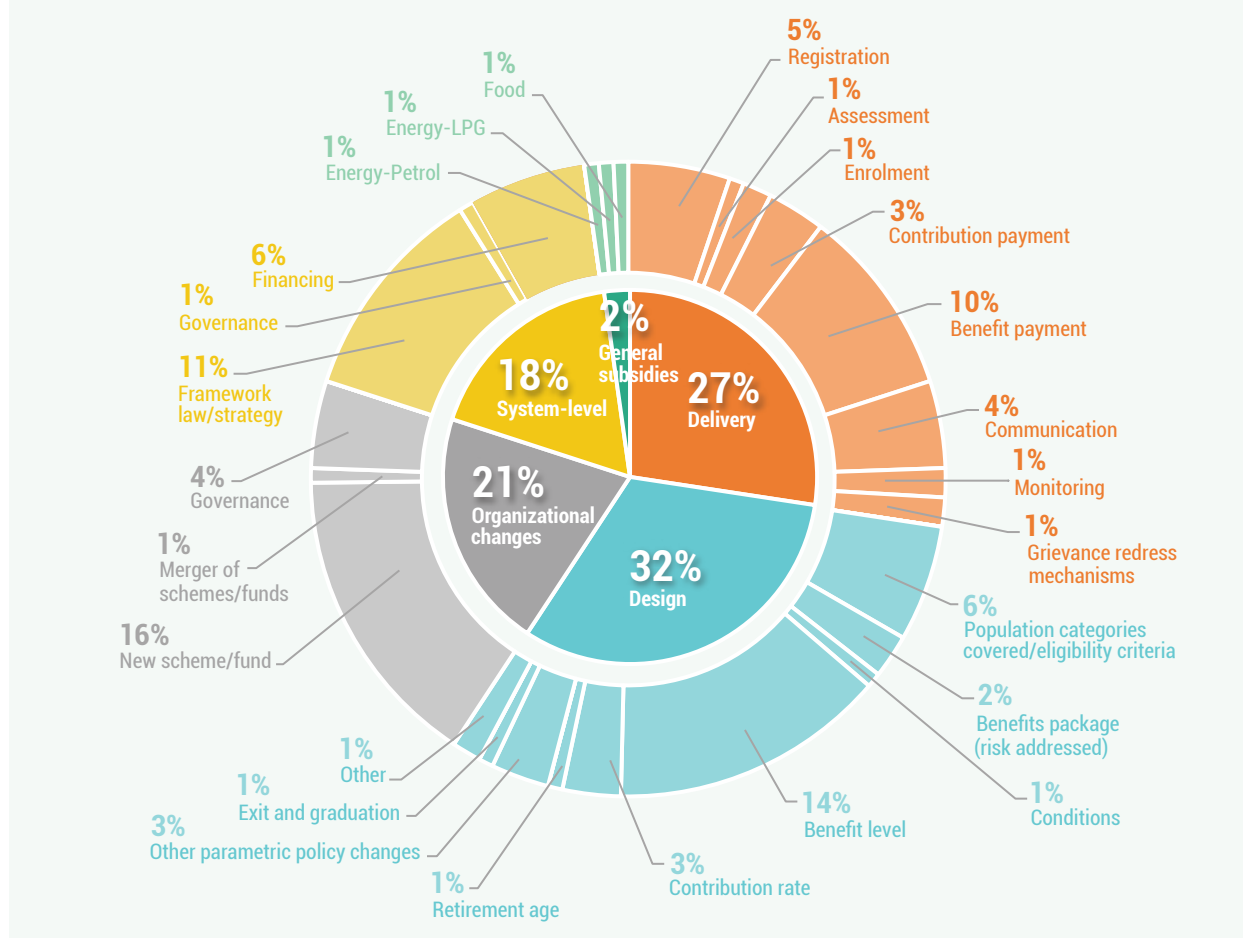
representing 56 per cent, an increase from 14 per cent in 2023, when most active labour-market policies (43 per cent) fell under "design".

Figure 8 shows the distribution of total developments during 2024 by type, as well as by subtype. Given that the highest proportion of developments is classified as social-insurance-related, and that the dominant types of change for these developments are "design" and "delivery", it is not surprising that the majority of developments overall are related to "design" (32 per cent) or "delivery" (27 per cent). Nonetheless, this entails a considerable proportional decrease in the number of design-related developments compared to last year, when they accounted for 51 per cent of the total. This decrease occurred in large part since the proportion of developments related to the "population categories covered/eligibility criteria"

subtype fell from 16 to 6 per cent. Meanwhile, developments categorized as "organizational changes" increased significantly, rising from 8 per cent in 2023 to 21 per cent in 2024. Broken down by subtype, these changes consist of "new schemes/funds" (16 per cent), "governance" (4 per cent), and "merger of schemes/funds" (1 per cent).

In high-income and upper-middle-income countries (figure 9), 50 per cent and 38 per cent of developments respectively were classified under "delivery mechanisms". In lower-middle- and low-income countries, on the other hand, such changes constituted just 19 per cent and 11 per cent respectively of the total. In a notable departure from previous years, "system-level" developments accounted for 39 per cent of total developments in low-income countries, compared to 8 per cent in 2023.

Figure 8. Distribution of social protection developments by type and subtype of change

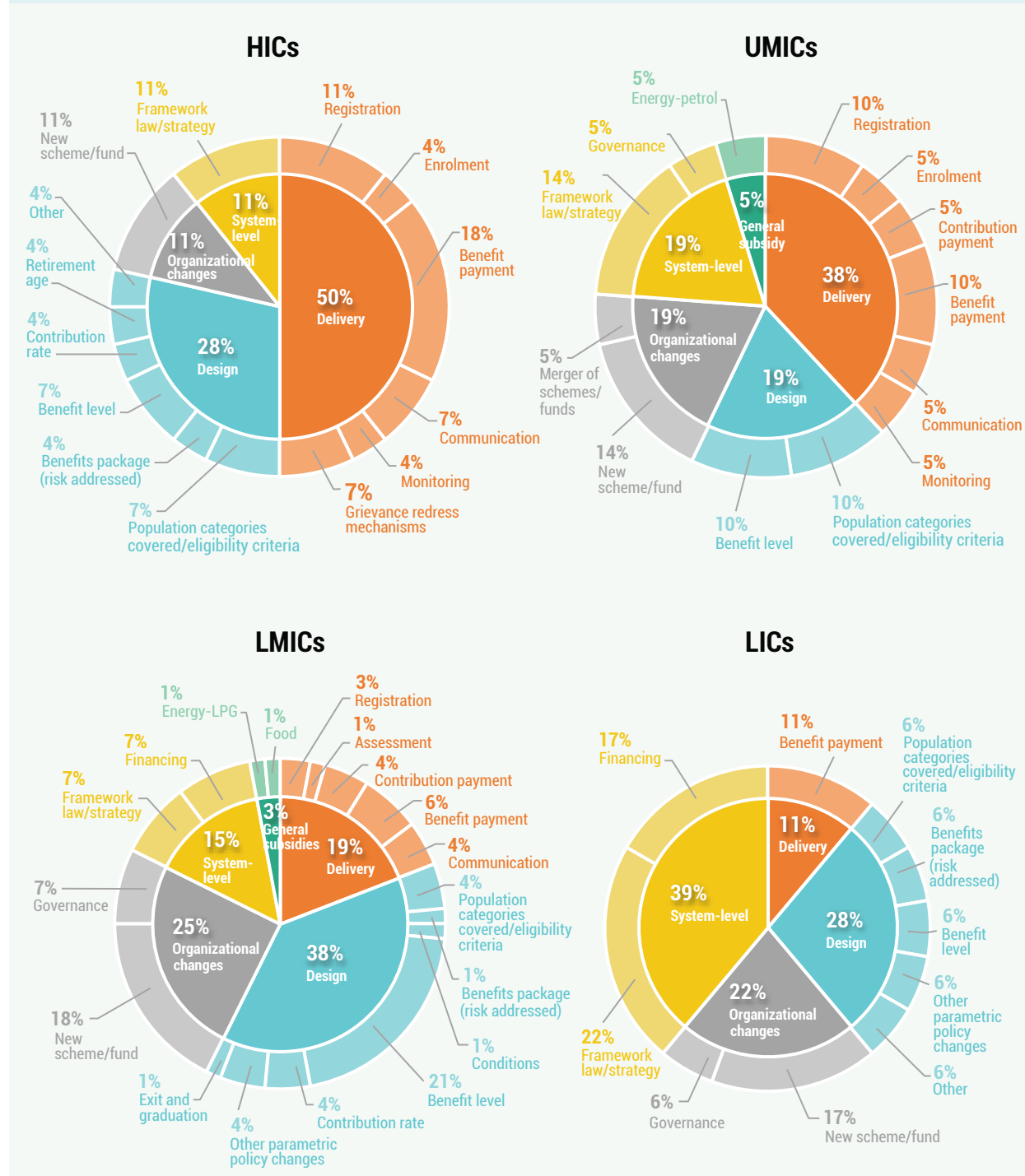


Source: ESCWA database of social protection developments.

Across all income groups, developments aimed only at increasing the effectiveness of social protection are most prominent, comprising 40 per cent of the total. Only 17 per cent for developments, on the other hand, are aimed solely

at increasing efficiency. The focus on effectiveness is particularly strong in lower-middle-income and low-income countries. In high-income and upper-middle-income countries, on the other hand, developments aimed solely at increasing efficiency

Figure 9. Distribution of social protection developments, by type and subtype of change according to country income level



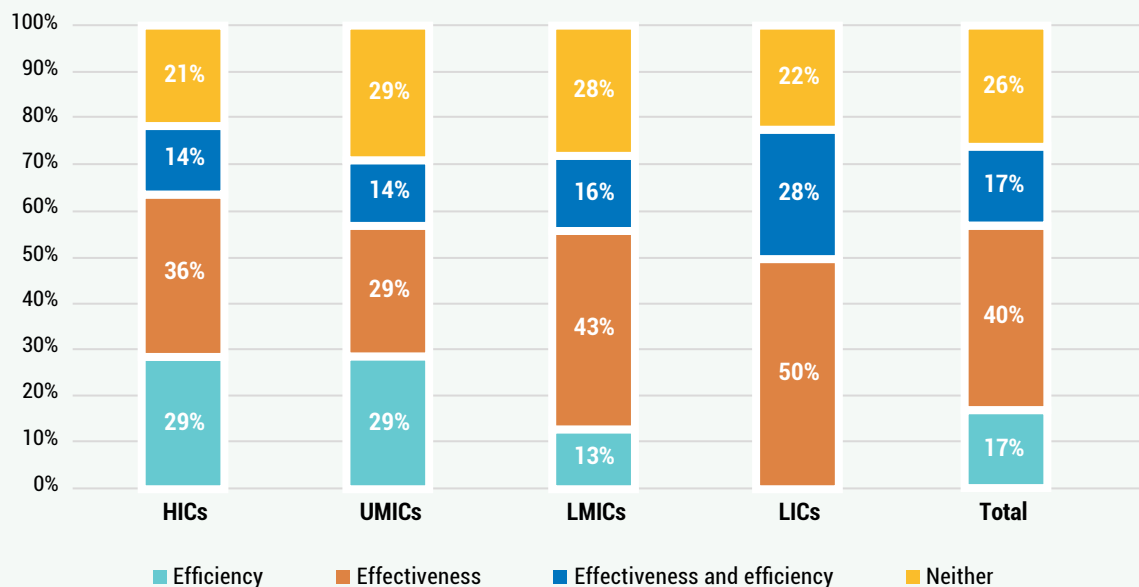
Source: ESCWA database of social protection developments.

represent a much higher proportion of the total (29 per cent in both cases).

The region's response to shocks has been uneven, countries having varying levels of capacity to effectively implement adaptive social protection

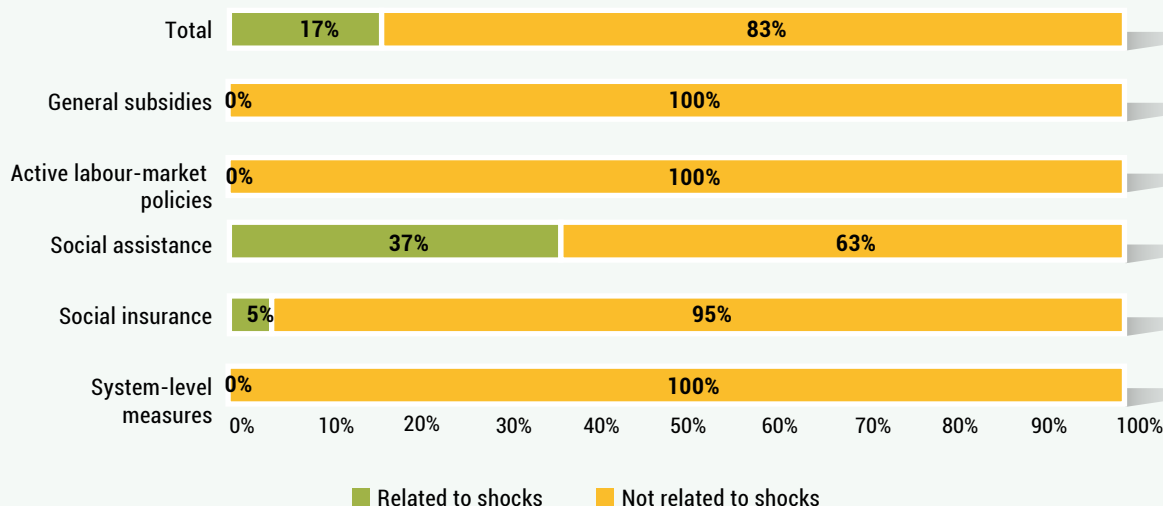
measures. As illustrated in figure 11, social assistance is the primary category linked to shocks, accounting for 37 per cent. However, most developments, particularly those at system level, in active labour-market policies, and general subsidies, are not explicitly designed to address shocks.

Figure 10. Proportion of measures aimed at increasing the effectiveness and efficiency of social protection, by country income level

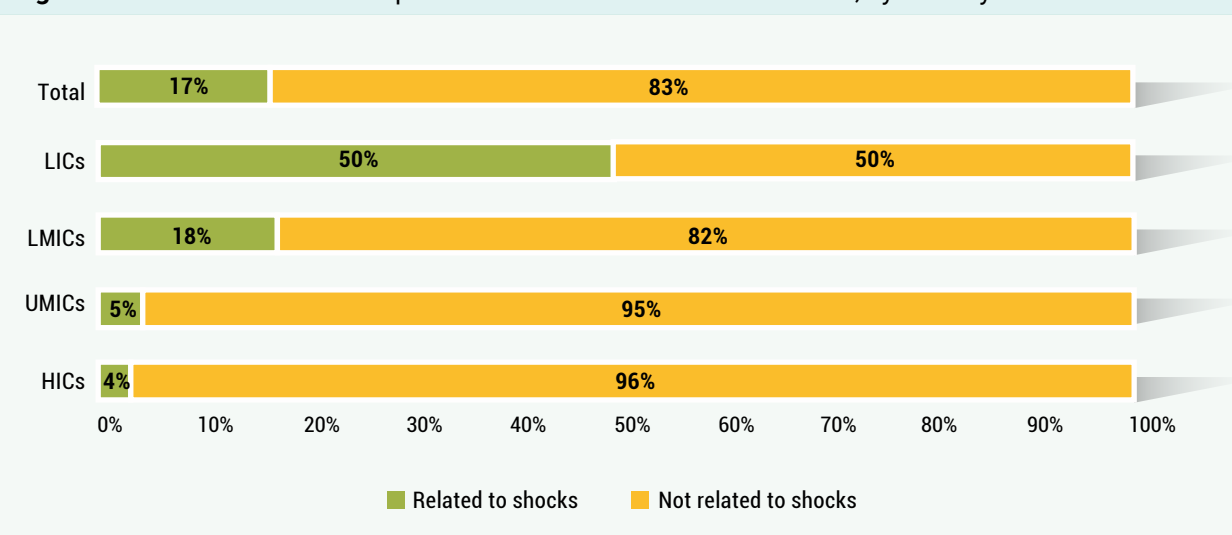


Source: ESCWA database of social protection developments.

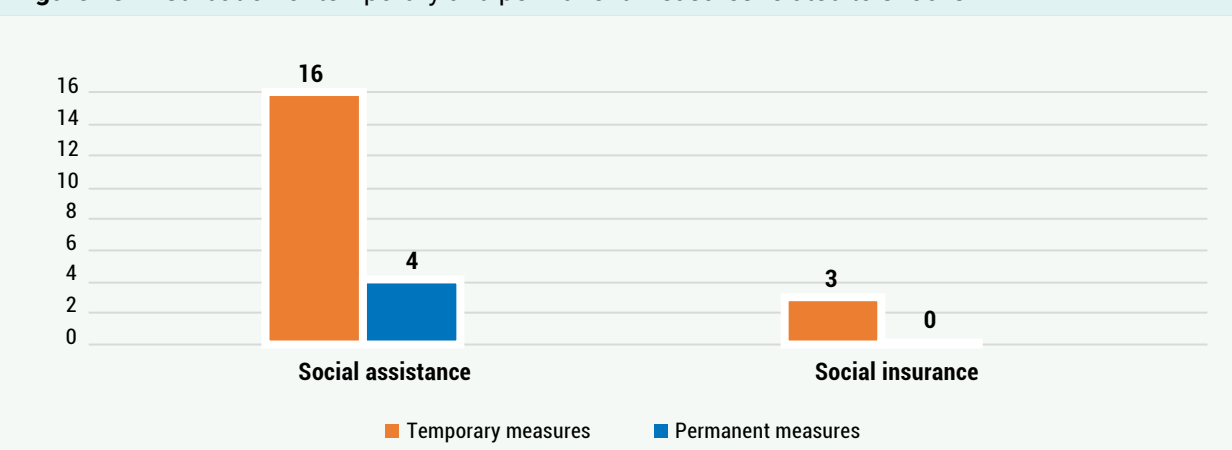
Figure 11. Proportion of social protection measures related to shocks, by social protection category



Source: ESCWA database of social protection developments.

Figure 12. Distribution of social protection measures related to shocks, by country income level

Source: ESCWA database of social protection developments.

Figure 13. Distribution of temporary and permanent measures related to shocks

Source: ESCWA database of social protection developments.

Like in 2023, the proportion of social protection responses to shocks increases as the income level decreases (figure 12). This trend is unsurprising, given the higher vulnerability of low-income countries to shocks.

The majority of developments related to shocks are temporary, especially those in the “social assistance” category. Of the 23 shock-responsive measures, just 4 were categorised as permanent (figure 13).

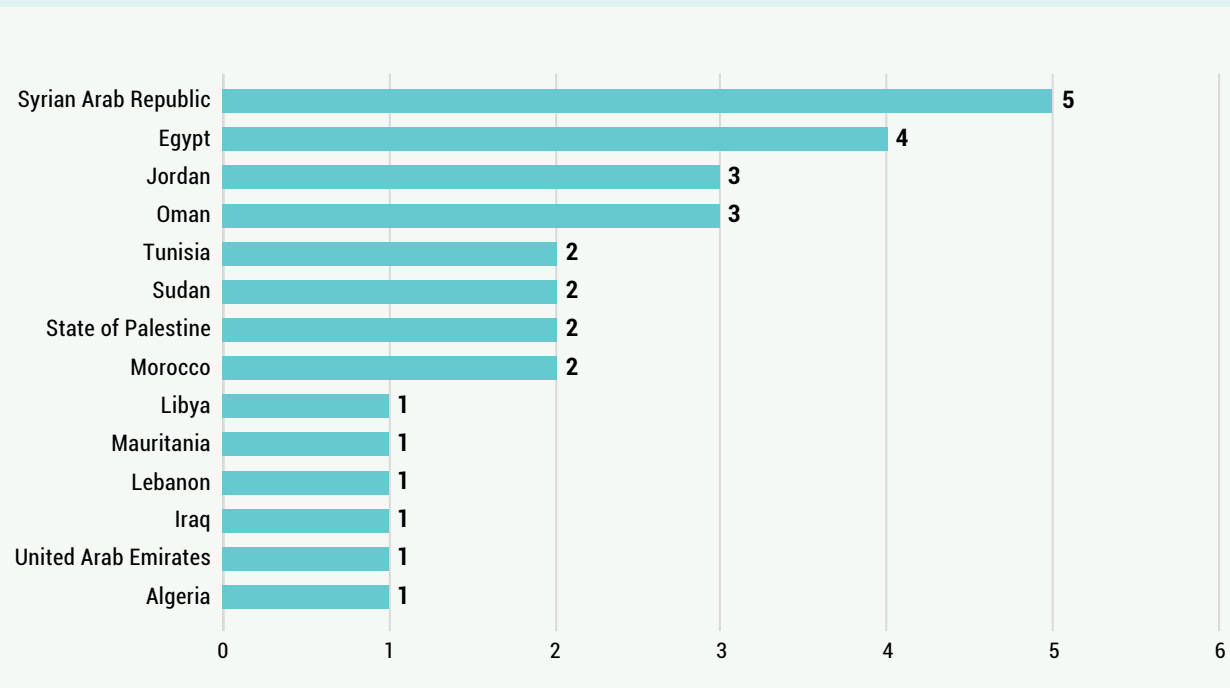
In 2024, 14 countries implemented a total of 29 reforms aimed at improving or maintaining the financial sustainability of social protection

systems (figure 14). This represents an increase on 2023 (24 reforms) and 2022 (20 reforms).

As shown in figure 15, 19 per cent of developments during 2024 were related to technology. The proportion of such developments was higher in high income and upper middle-income countries, where they amounted to 29 per cent of the total, than in lower-middle-income countries (16 per cent) and low-income countries (6 per cent).

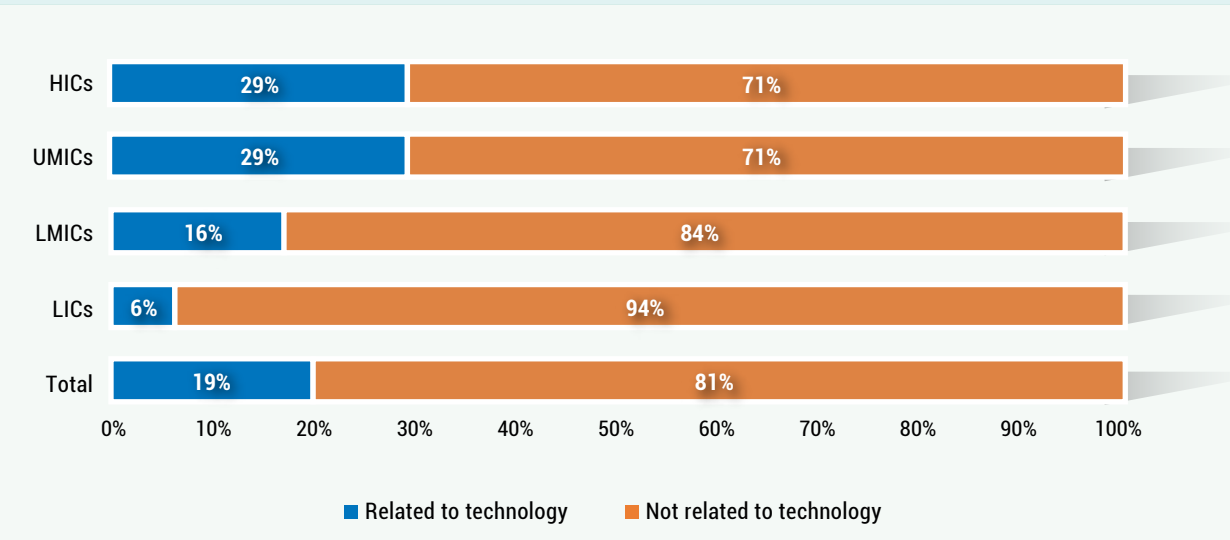
Figure 16 illustrates the distinct trends in social protection developments across country income levels and years. In high-income countries, 57 per cent of developments were classified under

Figure 14. Distribution of reform measures aimed at improving the financial sustainability of social protection systems



Source: ESCWA database of social protection developments.

Figure 15. Distribution of developments related to technological changes, by country income level



Source: ESCWA database of social protection developments.

“social insurance”, which is largely in line with previous years (53 per cent in 2022, 41 per cent in 2023). This reflects the robust institutional capacities and the higher prevalence of labour formality in these countries, entailing a prominent role for contributory social insurance. “Social assistance” remains a significant category,

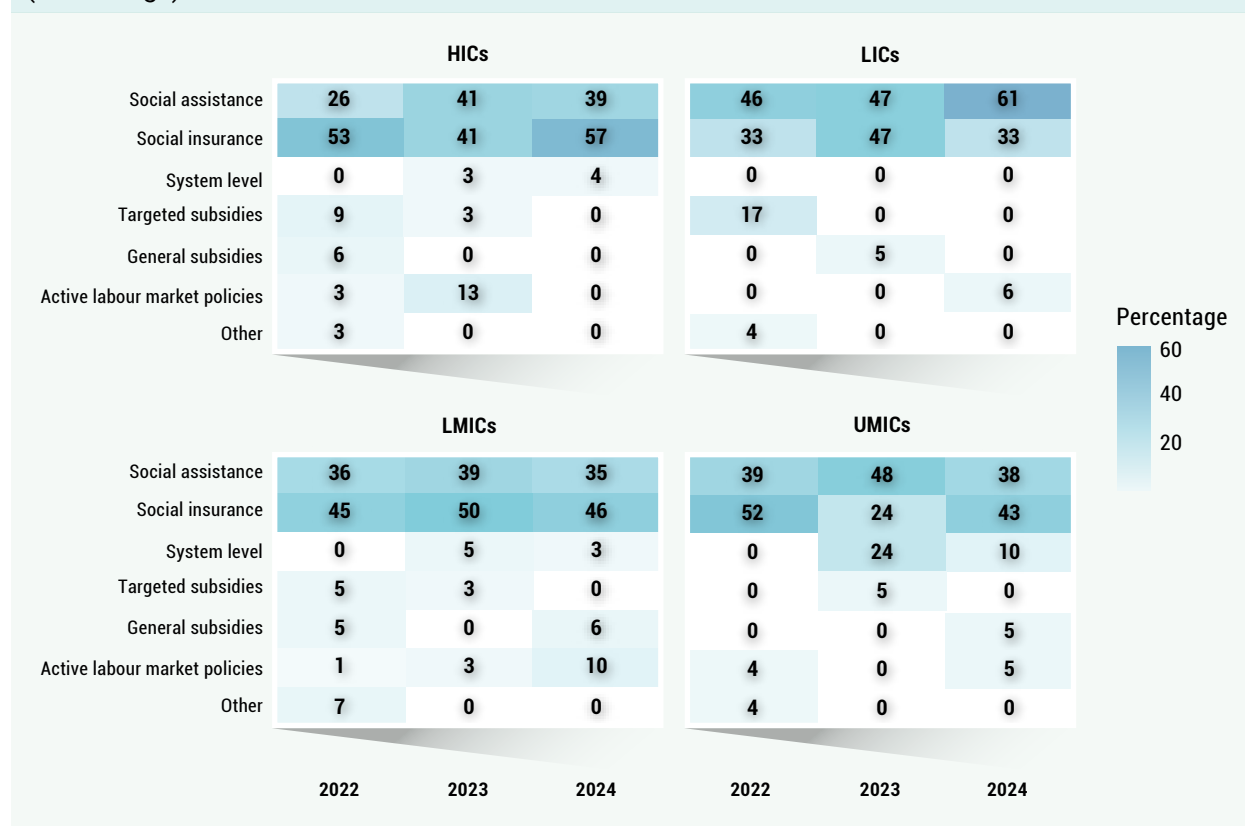
accounting for 26 per cent to 41 per cent of developments over the three years. The proportion of developments in the “active labour-market policies” category increased notably in 2023 (by 13 per cent), but no such developments were recorded in 2024, indicating shifting priorities or a potential plateau in this area.

In contrast, “social assistance” in low-income countries was a much higher concern: it accounted for 61 per cent of developments in 2024, up from 46 per cent in 2022 and 47 per cent in 2023. This reflects a heightened focus on addressing poverty and vulnerability. Meanwhile, “social insurance” declined, dropping from 47 per cent in 2023 to 33 per cent in 2024, and developments appeared in the “active labour-market policies” category for the first time (6 per cent).

Upper- and lower-middle-income countries show more similarity to high-income countries than to low-income countries in terms of how developments are distributed between categories. These variations highlight the contrasting priorities and capacities for social protection reform, with low-income countries focusing on immediate poverty alleviation and high-income countries emphasizing long-term sustainable systems.



Figure 16. Distribution of social protection developments, by year and country income level (Percentage)



Source: ESCWA database of social protection developments.

3

Summary of social protection reforms in the Arab region

List of icons for functions or types of benefit



Algeria



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Overview

Recent reforms in Algeria have advanced social protection and active labour-market policies through extensive digitization aimed at improving efficiency and revaluing pensions and related benefits. Upgrades include enhanced online access to medication information and digital services for efficient certificate retrieval for unemployment benefits. New reforms are planned to digitize financial transfers and expedite payments to insured individuals. Additionally, procedures for self-employed entrepreneurs are being simplified. The increase in pensions and related allowances continues a trend which began in 2023, when several social protection benefits were also increased.

Function or type of benefit	Description	Type of change
1. Contributory social protection		
	In January 2024, the Agency of the National Social Insurance Fund for Salaried Workers launched the second version of the CHIFA card, which allows beneficiaries to consult all medications prescribed and dispensed, while offering better data protection through encryption. This is one of several initiatives aimed at improving online access to social security benefits. ⁷	Delivery  ● Benefit payment
	Two new digital services have been launched by the National Fund for Paid Leave and Unemployment Due to Bad Weather in Construction, Public Works, and Hydraulics on the “ <i>Tasrihatcom</i> ” portal. Affiliates can now use the portal to obtain performance and affiliation certificates online. ⁸	Delivery  ● Contribution payment
	On 21 March 2024, Interministerial Decree of 21 March 2024⁹ was issued setting parameters for measuring the performance of the country’s unemployment benefit system. The decree, in line with Executive Decree No. 22–70, sets out performance metrics for the system. It evaluates the efficiency of online processing through the “<i>MINHA</i>” platform, promptness in handling new claims, and the effectiveness of referring beneficiaries to training and job opportunities. The online processing aspect is assessed by the appointment scheduling rate, calculated as the percentage of scheduled appointments relative to the number of pre-registered applicants.	Delivery  ● Monitoring
 	On 7 May, the Government, approved the Decree of 14 May 2024, on the Revaluation of Pensions, Allowances, and Social Security Rents. The decree increases retirement pensions and allowances by between 10 and 15 per cent. It also provides for an increase in work accident and occupational disease pensions. Additionally, the minimum amount of the additional allowance for a third person, granted to holders of disability pensions, retirement pensions, work accident pensions or occupational disease pensions, is increased by 10 per cent. ¹⁰	Design  ● Benefit level
		

	An agreement was signed between the administration of the National Social Insurance Fund, covering salaried employees, and the Algerian Post Office to digitize financial transfers and speed up payments to insured individuals and their beneficiaries with postal accounts through a secure electronic platform to process and accelerate these payments.¹¹	Delivery  ● Benefit payment
		
		

2. Non-contributory social protection

	On 1 October, the Government adopted Executive Decree No. 24–325e which regulates the allowances, conditions and terms of the Allocation Forfaitaire de Solidarité, announced in 2023. The decree stipulates the categories of people who are eligible to receive benefits under the scheme, including persons with disabilities (previously covered under a separate legal framework) and female heads of household. The decree sets the level of benefits at between 7,000 and 12,000 dinars per month, and sets out the requirements, institutional processes and responsible parties involved in implementing it.	Organizational changes  ● Merger of schemes/funds
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3. Active labour-market policies

	In January, Executive Decree No. 24–76 of 8 February 2024 supplementing Executive Decree No. 23–196 of 25 May 2023 establishing the organization and operation of the National Agency for Self-Employed Entrepreneurs entered into force. This completes the implementation of the law No. 22–23 aimed at fostering youth entrepreneurship and integrating more people into the formal economy. The role of this agency is to support youth entrepreneurs by simplifying administrative processes, widening access to funding and training, and creating a conducive environment for self-employed businesses. Benefits available to self-employed people include a 0.5 per cent tax rate, flexible hours, minimal social charges, and options for working from home or shared spaces, with simplified accounting. By July 2024, 14,000 entrepreneurs had registered on the platform.¹²	Delivery  ● Registration
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Bahrain



Overview

Bahrain continued to expand and reform its social protection systems and programmes in 2024. Although the country's social protection budget for 2024 (488.6 million Bahraini dinars) was not significantly higher than in 2023 (486.9 million dinars),¹³ efforts have been made to increase effectiveness and efficiency. The Government continues to increase the number of beneficiaries of its cost-of-living allowance, meat allowance and disability allowance.¹⁴ Notable reforms include the introduction of a new end-of-service indemnity system and the launch of the new *Tameenat* platform for the provision of social insurance services.

Function or type of benefit	Description	Type of change
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1. Contributory social protection

	In December 2023, the Government of Bahrain issued edict No. 109/2023, putting in place an end-of-service benefits system for non-Bahraini private-sector workers.¹⁵ This builds on law No. 14/2022, which established a new fund for the administration of end-of-service benefits. Previously, benefits were paid upon separation by employers. Now, employers are required to pay a monthly contribution of 4.2 per cent each employees' wage into a fund for the first three years of employment. After three years, the contribution rate rises to 8.4 per cent until the end of the employee's service. Employers are required to register through the Social Insurance Organization (SIO) portal and provide salary data for their non-Bahraini employees.¹⁶	System level  ● Framework law/strategy
   	In February, the SIO launched a new electronic platform, "Tameenat", for the provision of social insurance services. The platform will provide a better experience to users.¹⁷	Delivery  ● Registration
	In March, the Bahraini Parliament approved amendments to 1975 Civil Servants Pension Law, the 1976 Social Insurance Law and the 1976 Military Pension Law. As a result, children of deceased civil servants, private-sector employees and military personnel can continue receiving monthly pensions until the age of 24 rather than 22, and until 28 if they are in higher education.¹⁸	Design  ● Benefit packages (risk addressed)

2. Non-contributory social protection

	In November 2023, the Government promulgated law No. 21/2023 amending law 18/2006 with respect to social security. The law authorizes the cabinet to include additional categories of citizens to the currently approved list of eligible beneficiaries of social assistance.¹⁹	Design  ● Population categories covered/eligibility criteria
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3. Active labour-market policies

<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>	
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Comoros



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Overview

During the year, the Comoros made progress towards improving its social protection system. Notably, two new programmes, Massanda and Ubasaua, were launched under the country's Resilient and Shock Responsive Social Safety Net project, which was established in 2023.²⁰

The Ministry of Gender Promotion, Solidarity, and Information and other bodies implemented several social protection reforms. The country also made progress towards establishing a single social registry and a universal health-insurance system. It updated its database of social protection actors, and developed a comprehensive climate-change-response programme, which is expected to be completed in December 2025.

Function or type of benefit	Description	Type of change
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1. Contributory social protection

	In 2024, the Comoros created a national social protection strategy to provide effective support to the population. ²¹ The strategy was adopted by the Government and is expected be ratified by the country's parliament in 2025.	System level  ● Framework law/strategy
	The Government of the Comoros also drew up a preliminary decree to enhance coordination among stakeholders in the social protection sector. It also drew up a coordination manual for social safety net programmes. ²²	Organizational changes  ● Governance
	Considerable progress was made towards implementing a universal health-insurance system, with the aim of achieving universal coverage by 2030. The Government set a targeting system for vulnerable households in pilot areas. ²³ By November, 52,000 households were in the process of being enrolled and were awaiting to receive their health insurance cards. Meanwhile, communication campaigns were being implemented to raise awareness about the new system, which is expected to commence operations in March 2025. ²⁴	Design  ● Population category covered/Eligibility criteria

2. Non-contributory social protection

	In April and May, a tropical storm caused flooding which affected 4,327 households. These households received support to the value of between 25,000 and 50,000 Comorian francs through the newly created social cash transfer component (Massanda) of the safety net programme described above. ²⁵	Organizational changes  ● New scheme/fund
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	The pilot phase of a single social registry system began in 2024.²⁶	Delivery  ● Registration
	The Government earmarked 100,000,000 Comorian francs for assisting vulnerable and poor households.²⁷	Delivery  ● Benefit payment
	The Government designed a resilient and shock-adaptive Social Safety Net project.²⁸	Organizational changes  ● New scheme/fund

3. Active labour-market policies

	The Government drew up the Decent Work Promotion Programme, to be implemented by August 2025.²⁹	Organizational changes  ● New scheme/fund
	In October, the Resilient and Shock Responsive Social Safety Net project launched its Resilience Activities, Economic Inclusion and Productivity programme, also referred to as Ubasaua, aimed at providing support in the form of income-generating activities to 13,394 out of the 40,000 households benefiting from the programme described above, giving priority to households with many women or young people. Each household covered by the programme receives 200,000 Comorian francs to help it to invest in income-generating activities, and a further 25,000 francs before at the conclusion of the programme.³⁰	Organizational changes  ● New scheme/fund

Djibouti



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Overview

In 2024, Djibouti continued its social protection reforms. The country adopted several measures to improve the efficiency of social protection delivery, including digitizing online contribution and family benefits payments and launching a digital platform for paying contributions. The Government collaborated with the Djibouti Red Crescent to implement part of the Emergency Social Protection and Food Crisis Response Project funded by the World Bank.

The Djibouti Government also organized a workshop on budgetary and fiscal-space analysis for the social protection sector, providing insights for future strategies to improve the efficiency of social protection spending.³¹

Function or type of benefit	Description	Type of change
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1. Contributory social protection

	In December 2023, the National Social Security Fund of Djibouti (CNSS) announced a new partnership with Djibouti Telecom. The collaboration enables CNSS policyholders to receive family benefits and pay contributions via Djibouti Telecom's online payment service, D-Money.³²	Delivery  ● Contribution payment
	In September, the CNSS launched a new digital platform that supports digital declarations and contribution payments. Employees will also be able to view their entitlements and track their contributions online.³³	Delivery  ● Communication

2. Non-contributory social protection

	In October, the Djibouti Agency for Social Development signed a partnership agreement with the Djibouti Red Crescent to implement certain elements of the Emergency Social Protection and Food Crisis Response Project funded by the World Bank. The project involves providing cash assistance to 15,000 eligible households across Djibouti, developing income-generating activities for communities, and providing training on risk management and disaster preparedness.³⁴	Delivery  ● Benefit payment
	Djibouti has been strengthening its social protection system to support its most vulnerable residents. Over 86,000 people have received assistance, including more than 40,000 women who received cash and in-kind transfers. These transfers enable families to meet essential needs, decreasing their dependence on emergency assistance. Furthermore, 60 per cent of rural recipients have been connected to formal financial institutions, encouraging sustained financial inclusion and resilience.³⁵	Delivery  ● Benefit payment

3. Active labour-market policies

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

Egypt



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Overview

Egypt continued to make progress in social protection reform during 2024. The budget for social protection programmes for the 2024–2025 fiscal year was 20 per cent higher than in the previous year in nominal terms, rising from 529.7 billion to 635.9 billion Egyptian pounds,³⁶ as the Government continued to make the expansion of social protection coverage a key priority. Systemic reforms continued to be implemented throughout the year. Legislation was introduced to provide protection to older persons and persons with disabilities, and steps were taken to improve coordination between social insurance schemes and social assistance programmes. The Government is also reforming various policies with a bearing on social protection, including fuel subsidies.

Function or type of benefit	Description	Type of change
1. Contributory social protection		
	In December, order to mitigate the impact of inflation, the National Organization for Social Insurance announced that the minimum pension in the country would increase from 1,105 to 1,300 Egyptian pounds from January 2024. The maximum pension was increased from 8,720 to 10,080 pounds. ³⁷	Design  ● Benefit level
 	In February, as part of its social protection package worth 180 billion pounds, Egypt announced an additional 15 per cent increase in pensions for 13 million citizens. ³⁸	Design  ● Benefit level
	In July, the Government adopted a package of measures to reinforce the rights of persons with disabilities. These measures include merging separate procedures relating to medical assessment, functional assessment and health insurance into one committee to streamline service provision. In addition, the General Authority for Health Insurance will dispatch one representative to each medical council and jointly determine the entitlements of each applicant. ³⁹	Organizational changes  ● Governance
	In September, the Government expanded the country's health insurance system to cover 8.5 million more citizens. The expansion will primarily target " <i>Takaful and Karama</i> " programme beneficiaries and informal workers in the construction sector, costing the State about 10 billion Egyptian pounds annually. ⁴⁰	Design  ● Population categories covered/eligibility criteria

2. Non-contributory social protection

	In February, the Government announced that benefits of the “<i>Takaful and Karama</i>” programme would be increased by 15 per cent.⁴¹ In July, the Ministry of Social Solidarity announced that an additional 73,000 families would start receiving benefits under the programme, following the presidential directives of prioritizing social protection and providing financial assistance to vulnerable groups in society.⁴² In September, the scope of the programme was expanded to include another 50,000 families. After the expansion, the programme will cover approximately 5.2 million families, or 22 million citizens, costing the State roughly 41 billion Egyptian pounds during the 2024–2025 fiscal year.⁴³	Design  ● Benefit level
 	In March, the Ministry of Social Solidarity announced that a draft law on the creation of an emergency relief fund for irregular workers was completed and was undergoing legal review. The new law will extend the coverage of social protection schemes to safeguard irregular workers against a variety of risks during crises.	System level  ● Framework law/strategy
 	In April, Law 19/2024, a new elderly rights care law, was adopted. This law defines and safeguards the social, political, health, cultural and other rights of older people in various areas. In relation to social protection, it stipulates that older people are entitled to adequate health insurance and financial support, including pensions and allowances.⁴⁴	System level  ● Framework law/strategy
	In May, the Government confirmed that it was planning to completely lift fuel subsidies by the end of 2025.⁴⁵ Subsidizing fuel and electricity imposes a significant burden on the State, costing it more than 147 billion Egyptian pounds in 2024–2025.⁴⁶	Design  ● Benefit packages (risk addressed)
	In June, to alleviate the financial strain imposed by subsidies, Egypt increased the price of subsidized bread by 300 per cent, from 5 to 20 piastres per loaf. This change follows over 30 years of stable bread prices as a result of long-term subsidies.⁴⁷ The Government has begun to explore ways of moving from in-kind assistance towards cash assistance with a view to reducing the financial burden on the State. A consultation procedure began in August, with public as well as expert participation.⁴⁸	Design  ● Benefit level

	In July, the Ministry of Social Solidarity created a committee to facilitate the integration of electronic systems of the ministry itself and the National Organization for Social Insurance.⁴⁹ The scope of the committee includes: • Complete and accurate transfer of data. • Integration of systems. • Analysis and review of existing social assistance programme databases, such as those for the "Takaful and Karama" and "Forsa" programmes. • Extension of health-insurance services to social assistance beneficiaries. • Proposal of insurance services to social assistance beneficiaries.	Organizational changes  ● Governance
	The Ministry of Social Solidarity plans to develop and implement measures to encourage female beneficiaries of the "Takaful and Karama" programme to take advantage of the services provided by the "Tahweesha" digital saving and lending programme, which encourages rural women to participate in digital saving and group lending activities, thus supporting families in escaping poverty.⁵⁰	Design  ● Exit and graduation
	The Minister of Social Solidarity has taken steps to include all beneficiaries of programmes other than "Takaful and Karama" into a single database. This includes beneficiaries from different types of in-kind assistance, cash assistance, subsidies, grants and pensions.⁵¹	Organizational changes  ● Governance
3. Active labour-market policies		
<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>		

Iraq



Overview

In 2023, Iraq introduced the Retirement and Social Security Law for Workers which significantly improved social protection coverage for employees. In 2024, the country has continued to improve the effectiveness and efficiency of its social protection system. It has launched the "National Strategy to Prevent and Reduce Inequalities in the World of Work", with social protection as a key component. Other reforms were carried out in the areas of occupational hazards, health insurance services, conditional cash transfers, care of persons with disabilities and child protection.

Function or type of benefit	Description	Type of change
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1. Contributory social protection

	In March, with support from the International Labour Organization (ILO), Iraq launched the “National Strategy to Prevent and Reduce Inequalities in the World of Work (2024–2028)”. Under the strategy, the Government will give priority to expanding social protection coverage. It will also support workers in the informal economy in moving across to the formal economy by implementing more supportive regulations.⁵²	System level  ● Framework law/strategy
	In September, the Ministry of Finance issued Instruction No. 2/2024, granting an occupational hazard allowance for employees in dangerous occupations. The instruction divides occupational categories into three classes, each with an associated level of hazard allowance: • Category 1: minimal hazard, with occupational hazard allowance equivalent to 20 per cent of base salary. • Category 2: moderate hazard, with occupational hazard allowance equivalent to 25 per cent of base salary. • Category 3: high hazard, with occupational hazard allowance equivalent to 30 per cent of base salary.⁵³	Design  ● Population categories covered/eligibility criteria
	In October, the Health Insurance Authority began to develop an integrated electronic health insurance system. The new system will streamline the management of health insurance nationwide, covering the entire delivery chain of health insurance services, from registration and card issuance to service provision and delivery of medical examination results.⁵⁴	Delivery  ● Registration

2. Non-contributory social protection

	In January, the United Nations International Children's Emergency Fund (UNICEF) and the Ministry of Labour and Social Affairs discussed the implementation of a cash assistance programme. A pilot project will be implemented in Al Muthanna Governorate in coordination with the Ministry of Health, targeting a number of families currently receiving support under social protection programmes. Pregnant mothers and children aged up to 6 will receive financial grants if they are regularly vaccinated. A joint committee consisting of members of the Social Protection Department in Al Muthanna Governorate and representatives of regional health centres will be created to oversee the roll-out of this programme.⁵⁵	Organizational change  ● New scheme/fund
	In June, the Government amended legislation governing the rights of persons with disabilities (law No. 11/2024, amending law No. 38/2013). As a result, citizens who are unable to work because of severe disabilities are now entitled to monthly financial assistance. Caregivers of persons with disabilities are also eligible for a monthly grant.⁵⁶	System level  ● Framework law/strategy

3. Active labour-market policies

<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>	
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Jordan



Overview

The Government continued its ongoing social assistance reforms, notably the unification of cash-transfer programmes and the development of a unified national registry. It also issued a new Social Development Law.

The Government announced various amendments to legislation, including an increase in the salary ceiling for social security and the cancellation of regulations issued in 2024 on medical tariffs. It also announced that two loans had been secured to widen access to active labour-market-relevant technical and vocational education and training (TVET) and to support policy and institutional efforts aimed at increasing human capital.

Function or type of benefit	Description	Type of change
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1. Contributory social protection

	From May 2024, the maximum salary ceiling on monthly social insurance contributions was increased from 3,538 to 3,612 Jordanian dinars for employees who joined the social security fund on or after 1 May 2010. ⁵⁷	Design  ● Contribution rate
	In addition, the unemployment allowance was increased from 591 to 600 Jordanian dinars. ⁵⁸	Design  ● Benefit level
	In July, the Ministry of Health announced the cancellation of the amendments made in 2024 to medical tariffs. It stated that this was intended to safeguard public health, and that it had been decided following negotiations with the Jordan Medical Association. ⁵⁹	Design  ● Other parametric policy changes

2. Non-contributory social protection

	The new Social Development Law entered into force in April 2024. The aim of the law is to improve the quality of services provided to citizens by providing better protection and care services. It seeks to shift social services from mere welfare to development and empowerment, promote social solidarity, encourage volunteerism, and enhance corporate social responsibility. It also contains provisions aimed at professionalizing social work in order to improve service quality and facilitating the integration into society of people who were formerly in care. ⁶⁰	System level  ● Framework law/strategy
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3. Active labour-market policies

	In May, the World Bank approved a loan project, “Jordan Human Capital Programme”, aimed at supporting policy and institutional efforts to increase human capital by improving the effectiveness and governance of social sectors and promoting resilience, including safeguarding households against climate shocks.⁶¹	System level  ● Financing
	In June, the Government announced the approval of a World Bank loan to fund “Jordan: Modernizing Education, Skills, and Administration Reforms (MASAR)”, a \$393 million project aimed at modernizing the country’s education and training system. Measures include making TVET programmes more relevant to active labour-market needs, facilitating the transition of TVET students into employment and further education, and developing a graduate-tracking system to provide former learners with counselling and career-guidance services.⁶²	System level  ● Financing

Kuwait



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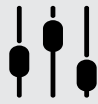


Overview

Kuwait has announced its participation in new initiatives at the level of the Gulf Cooperation Council (GCC) countries aimed at extending social insurance protection to GCC workers within its territory. Additionally, in terms of non-contributory schemes, Kuwait has launched new platforms for charitable assistance, as well as new regulations to improve communication and collaboration with civil associations responsible for implementing various social assistance interventions. It has also announced that there will be a revision of legislation related to disability.

Function or type of benefit	Description	Type of change
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1. Contributory social protection

    	The General Organization for Social Insurance has announced plans to join a unified framework aimed at making social insurance coverage mandatory for citizens of GCC countries working in member States other than their own.⁶³	System level  ● Framework law/strategy

2. Non-contributory social protection

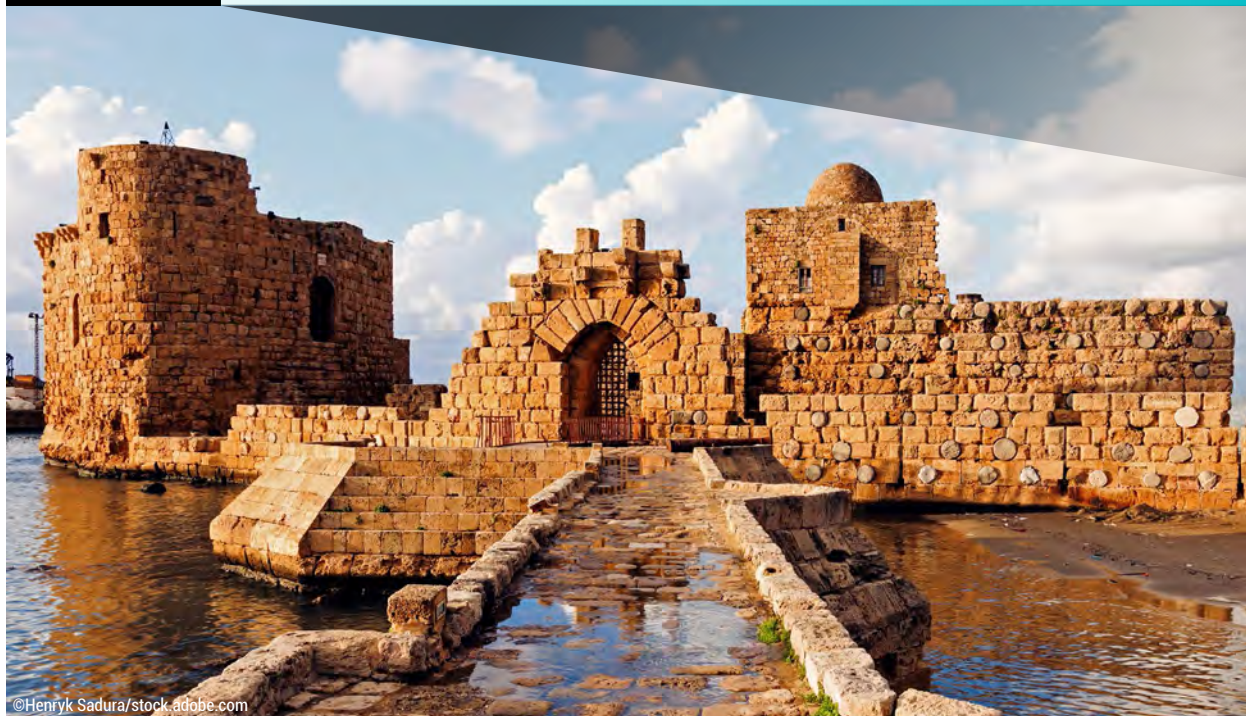
	The Supreme Council for Family Affairs launched the “Aman” network project to provide the neediest groups with social security protection. In January 2024, the number of beneficiaries of social assistance was approximately 40,000.⁶⁴	Design  ● Population categories covered/eligibility criteria
	The Ministry of Social Affairs took various steps in connection with the digital transformation and the introduction of electronic services, such as the introduction of e-declarations and the launching of legal awareness initiatives aimed at enhancing efficiency and widening public access to information.⁶⁵	Delivery  ● Communication
	The Department of Charitable Societies and Foundations announced plans to introduce new mechanisms for managing internal disbursements through an automated system used by all charitable societies and foundations. Furthermore, a field inspection team was formed to monitor and follow up on the technical, administrative, financial and legal aspects of these civil associations.⁶⁶	Delivery  ● Monitoring

	The Ministry of Social Affairs announced that the e-services application “Sahel” now allows users to check directly whether they have a social assistance file.⁶⁷	Delivery  ● Communication
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3. Active labour-market policies

<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>	
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Lebanon



Overview

In 2024, Lebanon faced crises on several fronts. The south of the country has been the venue of regular exchanges of fire since October 2023. After September 2024, the conflict intensified considerably, displacing more than 1 million residents and causing further socioeconomic disruption. The Government of Lebanon, together with international humanitarian partners, has put in place various temporary social support schemes. Some of these schemes build on existing social protection programmes; some introduce new emergency-response measures.⁶⁸

In this challenging context, various significant developments in social protection took place, including the issuance of Pension Law No. 319 and the country's first national social protection strategy. The Government also changed the contribution rate to maternity and sickness insurance, set up a contact centre for beneficiaries of social assistance schemes, and piloted a new economic-inclusion programme for families in need.

Function or type of benefit	Description	Type of change
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2. Contributory social protection

         	In February 2024, Lebanon launched its first national social protection strategy⁶⁹ with a view to making cross-sectoral reforms to its social protection system. Work in this area will be overseen by the Interministerial Committee on Social Policy coordinated by the Ministry of Social Affairs, co-sponsored by the European Union and the Government of the Netherlands, with technical support from UNICEF and ILO. The Strategy advocates for a social protection system underpinned by universality, shock-responsiveness and financial sustainability. It has four strategic goals: gradually expanding coverage and benefits; improving governance and developing institutional capacity; ensuring feasible, fair and sustainable financing mechanisms; and realizing accountability and transparency within the system. To reach these goals, actions centred around five pillars are planned, namely social assistance, social insurance, social welfare, basic access to financial services, and economic inclusion and labour activation.	System level  ● Framework law/strategy
 	Decree No. 13164 became effective in April 2024, increasing the minimum wage from 9,000,000 to 18,000,000 Lebanese pounds per month, and from 410,000 to 820,000 Lebanese pounds per day for daily workers.⁷⁰ On 24 April, the National Social Security Fund (CNSS) issued memorandum No. 754, increasing the maximum level of earnings subject to deductions for sickness and maternity insurance to 90,000,000 Lebanese pounds per month, or five times the minimum wage. As a result, the contribution ceiling for employers was changed to 7,200,000 Lebanese pounds per month (8 per cent), and 2,700,000 Lebanese pounds per month for employees (3 per cent).⁷¹	Design  ● Contribution rate

2. Non-contributory social protection

	From January 2024, based on decree No. 12599, published in the official gazette on 30 November 2023, the CNSS increased the value of family benefits by a factor of more than ten.⁷² Beneficiaries can now receive a monthly maximum of 2,250,000 Lebanese pounds (600,000 Lebanese pounds for the wife – \$6.70, and 330,000 Lebanese pounds for each child – \$3.70, up to a maximum of five children).⁷³	Design  ● Benefit level
 	In late September, the subsidy on wheat used for Arabic bread was lifted, as funding provided by the World Bank ran out. Consequently, the consumer price increased by 18 per cent.⁷⁴	Design  ● Benefit level
	In November, the Minister of Social Affairs and representatives of the European Union, the Netherlands, UNICEF and ILO announced additional funding for social protection, including 37 million euros from the European Union to finance the provision of emergency cash transfers.	System level  ● Financing
 	Part of the additional funding announced in November was allocated to extending the National Disability Allocation, launched in 2023,⁷⁵ for another six months during 2025. It was announced that the programme would be expanded to cover children with disabilities.⁷⁶	Design  ● Population categories covered/eligibility criteria
   	In November, the Ministry of Social Affairs announced that emergency top-up cash transfers to the value of \$100 would be provided to certain households covered by the national cash-transfer programme. Specifically, these transfers would be provided to 13,493 female-headed households, 3,057 households headed by persons with disabilities, and 200 households with an older person living in them.⁷⁷	Design  ● Benefit level



In December, the Government started making emergency cash transfers with a value equivalent to \$100 to persons with disabilities. It also started an initiative to issue disability cards to persons with disabilities who did not yet have one.⁷⁸

Organisational changes



- New scheme/fund



The Government, endorsed by the World Food Programme, has launched a contact centre for social assistance recipients in Lebanon. The centre serves around 169,000 families registered in the National Poverty Targeting Programme and CNSS programmes. The initiative focuses on strengthening accountability and feedback channels and establishing efficient communication for vulnerable and marginalized groups.⁷⁹

Delivery



- Communication

3. Active labour-market policies



The Productive Economic Inclusion in Lebanon programme, funded by a \$2.7 million grant from the Japan Social Development Bank, was launched in July 2024 by the Ministry of Social Affairs, the René Moawad Foundation and the World Bank. The aim of the programme is to improve the livelihoods of 1,500 low-income families, all of whom are current beneficiaries of the Emergency Social Safety Net Programme. The programme is set to run for 12 to 18 months, and focuses on strengthening the economic empowerment of beneficiaries. A local market assessment will be conducted to measure the skills profile of the programme recipients; following this, training services, asset transfers and business development support will be deployed.⁸⁰

Organizational changes



- New scheme/fund

Libya



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Overview

Libya launched its new National Social Protection Strategy in 2024. It also made progress towards implementing a unified social registry.⁸¹ Pension increases for State employees were tied to salary growth, and a digital pension-enquiries platform was set up. Reforms in non-contributory social protection were made to continuing support for widows, children, displaced persons, climate-affected populations and survivors of conflict. Fuel subsidies were removed, and measures to support economic autonomy were introduced.

Function or type of benefit	Description	Type of change
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1. Contributory social protection

	In June, the law No. 7/2024 governing State employees' pensions was amended such that pensions now increase in line with the salaries of active State employees.⁸²	Design  ● Benefit level
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2. Non-contributory social protection

	In October, a platform was launched by the Social Security Fund for enquiries about the basic pension.⁸³	Delivery  ● Communication
	In January, the Government announced that fuel subsidies would be removed as a result of their significant impact on national expenditure. He urged the Libyan Hydrocarbons Committee to explore alternatives and communicate the project's benefits, drawbacks, and potential challenges to citizens.⁸⁴	General Subsidies  ● Energy-petrol
	In October, a new national strategy for social protection entered into force. The aim of the strategy is to ensure that citizens, particularly those in marginalized groups, can enjoy a decent life. The strategy also creates opportunities for vulnerable sectors of the population through targeted programmes.⁸⁵	System level  ● Framework law/ strategy

	In April 2024, a financial grant scheme was announced for the families of individuals who sustained permanent disabilities during the 2011 civil war and have since died. The grant, which is equivalent to the amount provided by the General Authority for the Care of the Families of Martyrs, Missing Persons, and Amputees, will be allocated to first-degree relatives, including the father, mother, spouse, and children of the deceased person.⁸⁶	Organizational change  ● New scheme/fund
	In February, it was announced that a monthly grant of 2,112 Libyan dinars would be paid to the now-adult children of people who died in the 2011 civil war. The grant, which will be equivalent to 40 per cent of the salary of the highest military rank, will be distributed equally among each deceased person's children.⁸⁷	Organizational change  ● New scheme/fund
	The Ministry of Social Affairs provided rental allowances to displaced families in the east of the country and Mazrak. The funds involved would come from the National Reconciliation Programme.⁸⁸	Design  ● Population categories covered/eligibility criteria
3. Active labour-market policies		
<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>		

Mauritania



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Overview

In 2024, Mauritania continued to make improvements to its social protection system. It established a legal framework for the "Tekavoul" cash-transfer programme, and concluded an agreement with the World Bank ensuring additional financing for operational and programme development expenses associated with social assistance schemes. Meanwhile, multi-stakeholder efforts to update the national social protection strategy continued.

Function or type of benefit	Description	Type of change
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1. Contributory social protection

	In March, Mauritania adopted law No. 2024/15 to amend its national health insurance regime. Widowers and widows entitled to a survivors' pension, as well as their dependents, will henceforth remain covered by health insurance. This coverage will cease if their entitlement to a survivor's pension ends as a result of remarriage.⁸⁹	Design  ● Population categories covered/eligibility criteria
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2. Non-contributory social protection

	In May, the Government issued a decree establishing a legal framework for the "Tekavoul" conditional cash transfer programme.⁹⁰ This programme has been operating since 2016, and covers around 100,000 households. The decree establishes that "Tekavoul" should be an administrative structure under the General Delegation for National Solidarity and the Fight against Exclusion, established in 2019.⁹¹ Among other things, the decree lays down the programme's overall mission and the modalities of cash-transfer provision.⁹²	Organizational changes  ● New scheme/fund
	In May, Mauritania signed an agreement with the World Bank relating to additional financing for a major Social-Safety-Net System Project II.⁹³ A total of \$36 million will be disbursed under the project, of which \$26 million will come from the World Bank (\$21 million in the form of a loan and \$5 million in the form of a grant) and \$10 million from the Sahel Adaptive Social Protection Programme trust fund. Most of the additional funding (\$25.5 million) will be used to finance actual cash transfer payments. The scheme will also dedicate funding to updating and enhancing the country's social registry (\$2.8 million), improving shock-responsiveness (\$5.7 million), and project coordination and management (\$2 million).⁹⁴	System level  ● Financing

3. Active labour-market policies

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

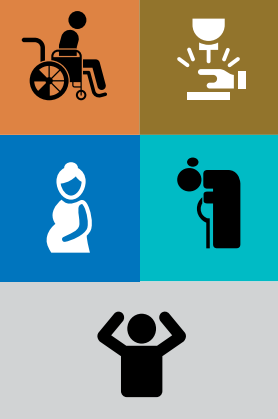
Morocco



Overview

During 2024, Morocco continued its implementation of the Social Protection Framework Law (No. 09/21), which was adopted in 2021 with the aim of realizing the vision of turning Morocco into a social welfare State. Reforms relating to the first two pillars of this law – generalization of health insurance and of family allocations – are now nearing completion. There were various developments related to the financing of these initiatives. Gas subsidies were reduced, and the Government took out a World Bank loan to the value of \$500 million in support of various registration and identification platforms.⁹⁵

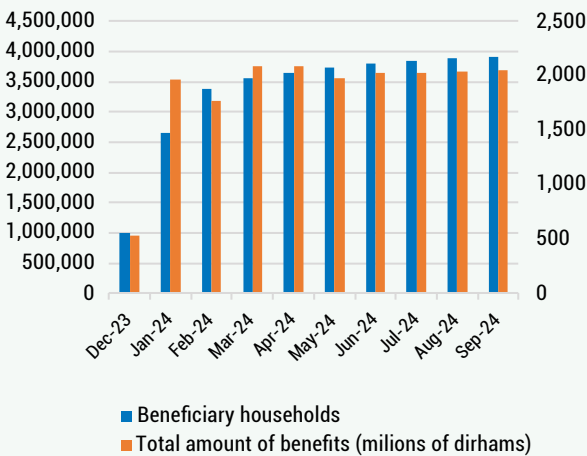
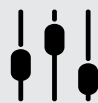
Function or type of benefit	Description	Type of change
1. Contributory social protection		
	Following a decision taken by the Council of Administration of the National Social Security Fund (CNSS) on 26 January, employees having contributed between 1,320 and 3,240 days (the previous eligibility limit) will henceforth be eligible for old-age pensions. The value of such pensions will amount to between 600 and 1,000 Moroccan dirhams (depending on the number of contributing days). Previously, people without enough qualifying days were only eligible for a lump sum corresponding to the employee's share of the contributions paid. As a result of the reform, such people are now eligible for a lump sum corresponding to the total contributions paid by themselves and their employer.⁹⁶ The reform will affect around 2 million people, and will cost around 600 million dirhams per year.⁹⁷	Design  ● Other parametric policy changes
	The amount of family benefits provided through the social insurance system for the fourth, fifth and sixth child in a family was raised from 36 dirhams to 100 dirhams per month, effective from January 2024. This is expected to benefit around 300,000 children, and cost around 300 million dirhams per year.⁹⁸	Design  ● Benefit level
	In line with law No. 41/23 of 4 December 2023, the CNSS announced in January that self-employed workers with more than three months of non-paid social insurance contributions from before November 2023 could have their debts cancelled. This cancellation is conditional on the respective members during the first quarter of 2024 having started to pay the contributions due from December 2023 and forward, and that they contributed for 12 consecutive months thereafter.⁹⁹	Delivery  ● Contribution payment

	In July, the House of Councillors adopted law No. 02/24 introducing significant changes to the governance of the CNSS. Among other things, the law grants additional competencies to the General Director, authorizes the creation of subsidiary enterprises and creates specialized commissions to assist the Administrative Council. The law is aimed at bringing about improvements in complaints handling, debt recovery and service digitalization.¹⁰⁰	Organizational change  ● Governance
	In July, the House of Councillors adopted law No. 21/24, seeking to ensure the continuity of healthcare services for people who were previously eligible for the "AMO <i>Tadamon</i>" non-contributory health insurance scheme for poor and vulnerable households. The law exempts such households from the three-month qualification period when they register for the "AMO <i>Achamil</i>" scheme, which provides coverage for people with no income-generating activity who are not eligible for the "AMO <i>Tadamon</i>" scheme.¹⁰¹	Design  ● Conditions
	Law No. 21/24 also gives authorities the means to electronically verify that those covered by the "Tachmil" health insurance scheme have paid their contributions.¹⁰²	Delivery  ● Benefit payment
	In July, the CNSS launched an improved version of its MaCNSS application. The new version offers better data protection, and allows users to follow salary declarations, declare family members, modify personal data, request services and benefits, and follow up on their cases. The previous version was only available to salaried employees, but the new one is also open to other categories of worker.¹⁰³	Delivery  ● Communication

	In November, the Government adopted draft law No. 54/23 which, if ratified, will merge the health insurance regimes of public sector workers from the National Fund for Social Security Organizations (CNOPS) with the CNSS, which currently manages health insurance for private sector workers. This should be seen in the light of Article 15 of the Framework Social Insurance law (No. 09/21), adopted in 2021, which calls for a convergence of the different social protection regimes.¹⁰⁴	Organizational changes  ● Merger of schemes/funds
  	In November, the CNSS announced that from 2025, retirees residing in Morocco will no longer be required to submit proof-of-life certificates or visit a CNSS agency branch in person to prove that they are still alive. Automatic verification based on the exchange of data between the CNSS and other institutions will be used instead.¹⁰⁵	Delivery  ● Assessment

2. Non-contributory social protection

	In May, the Government announced that subsidies on butane gas would be reduced with immediate effect. Consequently, the price of a 3 kg canister increased from 10 to 12.5 dirhams, and that of a 12 kg canister from 40 dirhams to 50 dirhams. The explicit objective of this reform was to support the implementation of the Direct Social Assistance regime (ASD).¹⁰⁶ Article 8 of the 2021 Social Protection Framework Law stipulates that the generalization of family benefits should in part be financed through the gradual reform of the Moroccan subsidy system.¹⁰⁷	General subsidy  ● Energy-LPG
  	In July, the Government adopted Decree No. 2/24/706. Consequently, recipients of direct social assistance benefits with school-aged children of will receive an additional 200 dirhams for each child in primary or lower secondary education, and 300 dirhams for each child in higher secondary education, at the beginning of each school year.	Design  ● Benefit level

 	Morocco has made rapid progress in implementing its ASD programme during the year. Coverage rose from around 1 million households in December 2023, shortly after the programme was launched, to more than 3.9 million in September 2024. During the same period, the total amount of benefits disbursed each month rose from 525 million to 2,049 million dirhams (figure). Expansion of the ASD programme <table border="1"><thead><tr><th>Month</th><th>Beneficiary households</th><th>Total amount of benefits (millions of dirhams)</th></tr></thead><tbody><tr><td>Dec-23</td><td>1,000,000</td><td>525</td></tr><tr><td>Jan-24</td><td>2,600,000</td><td>1,900</td></tr><tr><td>Feb-24</td><td>3,300,000</td><td>1,700</td></tr><tr><td>Mar-24</td><td>3,500,000</td><td>2,100</td></tr><tr><td>Apr-24</td><td>3,600,000</td><td>2,150</td></tr><tr><td>May-24</td><td>3,700,000</td><td>1,900</td></tr><tr><td>Jun-24</td><td>3,800,000</td><td>1,950</td></tr><tr><td>Jul-24</td><td>3,850,000</td><td>1,900</td></tr><tr><td>Aug-24</td><td>3,900,000</td><td>1,950</td></tr><tr><td>Sep-24</td><td>3,950,000</td><td>2,049</td></tr></tbody></table> Source: Presentation by representative of the Ministry of Economy and Finance, Rabat, 15 October 2024. The Administrative Council of the National Agency for Social Assistance, established in 2023 and tasked with administering, monitoring and evaluating the country's ASD programme, convened for the first time in November 2024.¹⁰⁸	Month	Beneficiary households	Total amount of benefits (millions of dirhams)	Dec-23	1,000,000	525	Jan-24	2,600,000	1,900	Feb-24	3,300,000	1,700	Mar-24	3,500,000	2,100	Apr-24	3,600,000	2,150	May-24	3,700,000	1,900	Jun-24	3,800,000	1,950	Jul-24	3,850,000	1,900	Aug-24	3,900,000	1,950	Sep-24	3,950,000	2,049	Design  ● Benefit level
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 	In December, the World Bank approved the Second Identity and Targeting for Social Protection Project, worth \$70 million, which will support the ongoing implementation of the National Population Registry and the Unified Social Registry.¹⁰⁹	System level  ● Financing																																	
3. Active labour-market policies																																			
Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.																																			

Oman

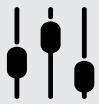


Overview

In 2023, Oman promulgated the new Social Protection Law, which reforms nearly every sector of its social protection system. After the new system was formally launched, the concerned government entities started its implementation in 2024 and began making the necessary legal and institutional amendments. The Social Protection Fund (SPF) adopted executive measures to implement Royal Decree No. 52/2023, including general provisions, registration, contributions, social assistance benefits, social insurance benefits and savings systems.

Function or type of benefit	Description	Type of change
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1. Contributory social protection

       	In December 2023, the SPF issued resolution No. R/7/2023, the Executive Regulations of the Social Protection Law. The new regulations contain provisions governing the following: • Eligibility of different categories of beneficiary. • Registration procedures. • Contributions and payments. • Entitlements of different social protection functions, such as disabilities, orphans and widows, household income support, pensions, work injury and occupational diseases, unemployment protection, sickness and maternity. • Consolidation of services periods. • Management of savings of the insured.	System level  ● Framework law/strategy
	In February, the SPF changed the contribution rates for Omani citizens working in the United Arab Emirates who are under the unified extension protection system, according to an announcement made by the General Pensions and Social Security Authority of the United Arab Emirates. From January 2024, the new contribution rate is 18.5 per cent, of which 11 per cent is borne by employers in both the public and private sectors, and 7.5 per cent by the insured person.¹¹⁰	Design  ● Contribution rate
	In January 2025, the average rate of wage growth in 2024 was determined to be 3 per cent.¹¹¹ This figure will be used to calculate pension benefits.¹¹² According to Article 5 of the 2023 Social Protection Law, the Board of SPF determines the average rate wage growth, the ceiling of the subscription wage, and rate of increases in pensions for the coming year at least one month before the end of each year.¹¹³	Design  ● Benefit level

	In July, Oman launched a new maternity-insurance scheme, which grants 14 weeks of fully paid maternity leave. It also became the first GCC country to introduce paid paternity leave of seven days to both Omani and non-Omani workers. Employees can also choose to take up to 98 additional days of job-protected unpaid leave; this can be shared between both parents. Under the previous system, the cost of seven weeks of paid maternity leave was borne fully by employers. Under the new system, all employers make a monthly contribution equivalent to 1 per cent of each employee's wages to the SPF, which then covers the cost. The fund also covers the cost of pension contributions during maternity leave, to avoid affecting mothers' future pension entitlements.¹¹⁴	Organizational changes  ● New scheme/fund
     	In August, the SPF launched a new e-Portal which allows employers to verify and update the details of expatriate employees. Employers are required to ensure that all data are accurate and current.¹¹⁵	Delivery  ● Registration

2. Non-contributory social protection

	In January 2024, the new Social Protection Law came into force. Under the law, direct cash benefits are provided to eligible recipients. Citizens with children below the age of 18 are eligible for assistance under the new law. By the end of October 2024, a total of 1,232,283 children had received direct cash benefits.¹¹⁶	Delivery  ● Benefit payment
	Under the same law, 167,527 older people received direct cash benefits under the Elderly Assistance Scheme.¹¹⁷	Delivery  ● Benefit payment
	In addition, 41,256 persons with disabilities received assistance under the new law.¹¹⁸	Delivery  ● Benefit payment

	A further 42,510 low-income families also received benefits. ¹¹⁹	Delivery  ● Benefit payment
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3. Active labour-market policies

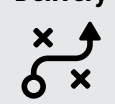
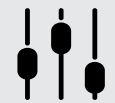
<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>	
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State of Palestine



Overview

In 2024, despite the ongoing war in Gaza, the State of Palestine, with support from various international development partners, made significant progress in reforming its social protection system. It took measures such as planning a comprehensive package of social assistance measures for post-war Gaza, developing a digital case-management system, and strengthening the social assistance framework through capacity-building and improved coordination.

Function or type of benefit	Description	Type of change
1. Contributory social protection		
<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>		
2. Non-contributory social protection		
  	In February, the Ministry of Social Development announced that new social protection programmes would be launched as soon as attacks on Gaza stopped.¹²⁰ These programmes include: • Cash assistance to 650,000 families. • Direct shelter for 500,000 people who lost their places of residence. • Specific programmes for children, women, the elderly and persons with disabilities.	Organizational changes  • New scheme/funds
 	In July, the Ministry of Social Development signed an agreement to develop a case management system as part of the World-Bank-funded Strengthening Social Protection project. The aim of the project will be to create a digital platform containing data on potentially eligible families, allowing authorities to contact them and direct them towards providers of social assistance that meet their specific needs. The platform will also be used to provide emergency assistance to residents of Gaza.¹²¹	Delivery  • Enrolment
	In July, the State of Palestine signed a cooperation agreement with the European Union and ILO to launch a 2-million-euro project entitled: "Enhancing capacities for a cohesive national social protection system through the humanitarian-development-peace nexus". The 36-month project is aimed at improving administrative capacity to lead, coordinate and sustain an integrated social assistance system.¹²²	System level  • Governance
3. Active labour-market policies		
<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>		

Qatar



Overview

In 2023, Qatar continued to make progress in improving its national social protection system. At the beginning of the year, the country launched its Third National Development Strategy for 2024–2030, constituting the last phase of the Qatar National Vision for 2030. The strategy covers a number of ambitions, including a revamp of the national social protection system. It also sets the objectives of increasing the number of licensed social workers to 35.8 per 100,000 people, and of expanding the coverage of the national pension system.¹²³

Function or type of benefit	Description	Type of change
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1. Contributory social protection

 	In June, the Cabinet issued two decisions relating to the implementation of the Social Insurance Law adopted in 2022. Cabinet decision No. 10/2024 establishes a dispute resolution committee as part of the General Retirement and Social Insurance Authority, defining its mandate, composition and functioning.	Delivery  ● Grievance redress mechanism
		
	Cabinet decision No. 11/2024 sets out new criteria for early retirement. A minimum of 25 years of contributions is now required, and the insured person must be at least 50 years old. Depending on their age, people born in 1986 or before may retire up to eight years earlier.¹²⁴	Design  ● Retirement age

2. Non-contributory social protection

<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>	
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3. Active labour-market policies

<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>	
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Saudi Arabia



Overview

Saudi Arabia implemented a range of social-protection-related reforms during 2024, most notably reform of the pension system. In addition to reforms directly pertaining to social insurance and social assistance, numerous developments were observed in closely related fields. These included developments in social care, dealing with issues such as child begging, day-care services, housing for orphans and family counselling.¹²⁵ In May, the Executive Regulations of the Disability Rights Law, which was adopted in 2023, came into effect, introducing a requirement for the Government to provide support to persons with disabilities and their families to help them to integrate into society, including through the provision of financial support.

Function or type of benefit	Description	Type of change
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1. Contributory social protection

		In July, the Council of Ministers adopted a new law on social insurance. The law gradually raises the country's standard retirement age from 58 to 65 years. Those aged 48.5 or above when the law took effect will retire at the previous retirement age, while those aged 28 and below will retire at 65. For those in the 28–48.5 age bracket, the retirement age will increase by four months per year, such that those aged 29 when the law took effect will retire at the age of 64 years and eight months, those aged 28 at 64 years and four months, etc.¹²⁶ In a similar fashion, but based on the number of contributing months when the law took effect, the minimum contribution period for early retirement will be increased from 25 to 30 years.¹²⁷ The law also increases the minimum social insurance contribution period allowing people to take early retirement from 25 to 30 years.¹²⁸	System level  ● Framework law/strategy
		The law also introduces reforms applicable exclusively to newly employed persons. People who had contributed to the system before the law took effect remain covered according to the old provisions. The new law provides for a gradual increase of the contribution rate from 18 to 22 per cent, evenly divided between the employer and the employee, and a modification of the formula used to calculate pensions.¹²⁹ The new law also included maternity leave as a part of the social insurance system. Previously, employers were responsible for the cost of maternity benefits. Now, maternity benefits are funded by the social insurance system, thus removing the economic disincentive to employ women. The law also extends the period of maternity leave from ten weeks to three months.¹³⁰	

    	Other developments related to contributory social protection included an initiative exempting firms from fines for delays or violations.¹³¹	Design  ● Other
	The General Organization for Social Insurance (GOSI) launched new channels for registering work injuries and submitting grievances.¹³²	Delivery  ● Grievance redress mechanisms
    	GOSI also announced that, from 1 May 2024, pension disbursements were unified across the civil and military branches.¹³³	Delivery  ● Benefit payment

2. Non-contributory social protection

	In January, it was announced that the augmentation of Citizen Account benefits, introduced in July 2022¹³⁴ would be extended for another year.¹³⁵ By September 2024, the programme had reached more than two million households.¹³⁶	Design  ● Benefit level
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3. Active labour-market policies

<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>		
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Somalia



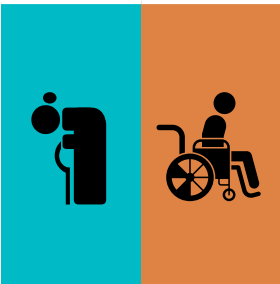
Overview

In 2024, Somalia continued to face challenges from chronic poverty and recurring climate-related crises. Over half of the country's population was living under the poverty threshold of \$2.15 per day, and two thirds of young people were either underemployed or completely unemployed. The situation worsened in late 2024 as a result of below-average rainfall from La Niña, pushing 4.4 million people – 23 per cent of the population – into a food-security crisis.¹³⁷

In response to these challenges, Somalia continued reforms to its social protection system that have been ongoing since 2019. The strategic use of technology played an important role. For example, a robust Universal Social Registry and National Delivery Management Information System was implemented to ensure that support can be delivered swiftly to beneficiaries. The country also introduced a new pension fund for civil servants and announced a new initiative allowing health and nutrition benefits to be provided through the country's existing conditional cash transfers system.

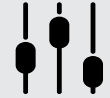
Function or type of benefit	Description	Type of change
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1. Contributory social protection

	In May, the Government Civil Service Pension and Retirement Act 2024 was signed into law by the President, establishing a new pension fund for civil servants. It is expected to be operative by mid-2025.¹³⁸ The law sets the retirement age for both male and female civil servants at 65 years. When they retire, civil servants will receive a pension worth up to 70 per cent of their final basic salary, provided that they have occupied a permanent position for at least 10 years. The law also provides for pension benefits for civil servants who are forced to retire owing to disability, as well as pension benefits for the surviving spouses of eligible civil servants.¹³⁹	System level  ● Framework law/strategy
		

2. Non-contributory social protection

	The country's unified social registry was integrated with the Somalia Disaster Management Agency, thus establishing a coordinated and efficient disaster-response framework. After the integration, the agency's early-warning system will be used to pinpoint disaster-affected areas, using data from the social registry to identify of the most impoverished and vulnerable individuals and households in those regions. Programmes can thus be promptly mobilized to provide necessary assistance in the form of both material aid and cash transfers. In 2024, the Government has successfully registered the socioeconomic data of 574,895 households in the unified social registry, equivalent to 3.5 million individuals across Somalia. Its goal is to register the entire population of 18 million by the end of 2026 to assist in the smooth implementation of all social protection programmes in the country.¹⁴⁰	Organizational changes  ● Governance
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	A new safety net initiative was set up in 2024, building on the existing conditional cash transfers programme for health and nutrition benefits which already operates in Mogadishu. Implemented under the Baxnaano programme, the new initiative primarily serves pregnant and lactating women, and children under 2 years of age. There are plans to extend this pilot project to additional regions within the country.¹⁴¹	Organizational changes  ● New scheme/fund
	In September, the Ministry of Labour and Social Affairs officially launched the Somalia Productive Safety Net Project, with the aim of providing climate-adaptive safety nets to protect vulnerable households from deeper poverty.¹⁴²	Organizational changes  ● New scheme/fund
3. Active labour-market policies		
	In August, the Somali Labour Code was ratified. This legislation contains measures aimed at establishing a just and inclusive active labour-market that safeguards workers' rights and dignity.¹⁴³	System level  ● Framework law/strategy

Sudan



Overview

The ongoing conflict in the Sudan has forcibly displaced 10 million people, of whom 2.1 million have fled to neighbouring countries and 7.7 million have been internally displaced.¹⁴⁴ The country's infrastructure, including its healthcare, banking and communication systems, has been severely damaged.

Malnutrition and diseases are widespread.¹⁴⁵ Given the circumstances, international organizations such as the World Food Programme (WFP), the United Nations High Commissioner for Refugees (UNHCR), the UN Office for the Coordination of Humanitarian Affairs (OCHA), the United Nations Children's Fund (UNICEF) and the World Bank have put programmes in place to help alleviate the crisis.

Function or type of benefit	Description	Type of change
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1. Contributory social protection

Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.	
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2. Non-contributory social protection

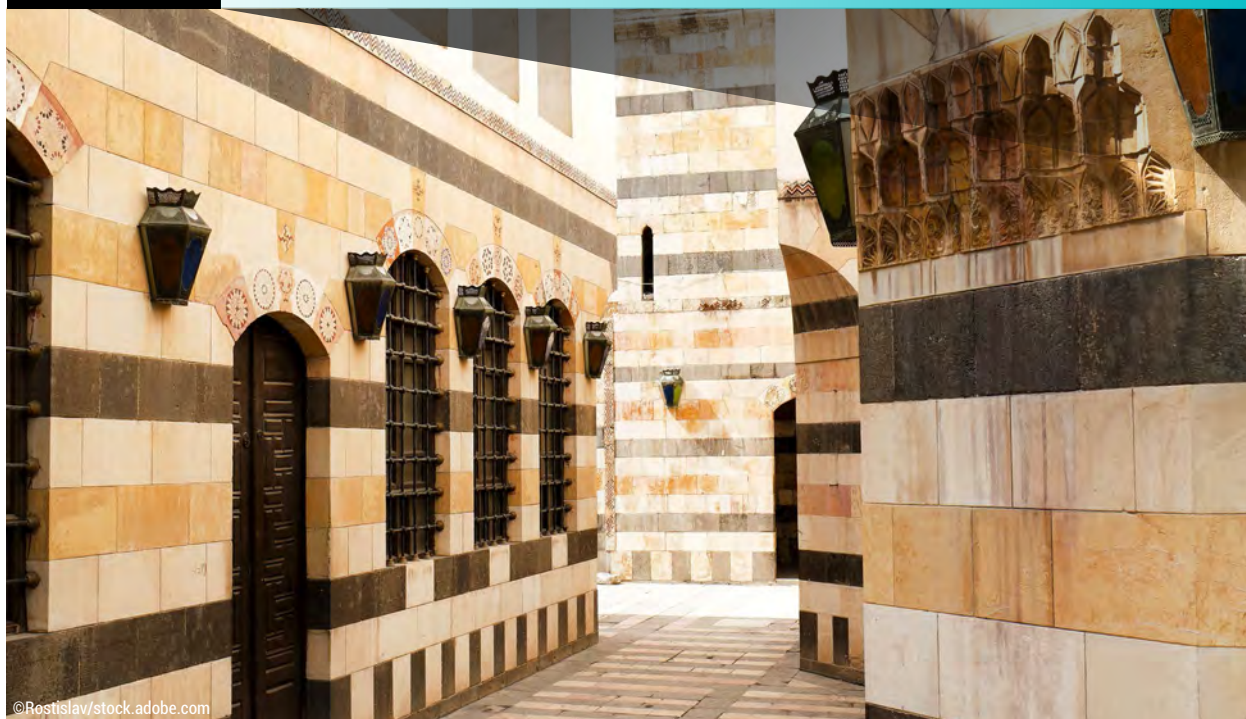
	The European Union has allocated 117 million euros for the humanitarian response in the Sudan, and 185 million euros for neighbouring countries affected by the conflict. The WFP has used this contribution to expand its operations and alleviate the effects of the hunger crisis and the humanitarian emergency.¹⁴⁶ By the end of 2024, the WFP planned to target an additional 5 million people with critical food assistance. It also plans to strengthen local food production and markets by providing cash assistance to 1.2 million people in 12 Sudanese States, aiming to reach more than 2 million people in high-risk hunger zones.¹⁴⁷	System level  ● Financing
	The World Bank, in collaboration with international and local organizations, has received approval for the Sudan Somoud – Enhancing Community Resilience Project. The project has secured \$130 million in funding from the Sudan Transition and Recovery Support Trust Fund, which will be shared between UNICEF and the WFP. This programme will reach over 560,000 internally displaced persons, boost community-led initiatives, and enhance training for frontline workers. The project also includes measures improve the agricultural competence of over 16,000 farmers and cooperatives in conflict-stricken zones.¹⁴⁸	Organizational changes  ● New Scheme/ Fund

	In February 2024, the United Nations and its partners appealed for \$4.1 billion to meet humanitarian needs in crisis-affected areas in the Sudan. Since over 1.5 million Sudanese people have been displaced beyond the country's borders, the Humanitarian Response Plan has become the Humanitarian Needs and Response Plan, extending aid to refugee-hosting countries, including the Central African Republic, Chad, Egypt, Ethiopia and South Sudan. OCHA will lead the internal response, and UNHCR will lead the regional response. Under this programme, \$2.7 billion in aid will be used to help 14.7 million people in the Sudan, and \$1.4 billion will be allocated to provide aid to 2.7 million people in neighbouring countries.¹⁴⁹ In 2024, one of the focus points of the programme is increased community engagement using a conflict-sensitive mechanism. This will involve the use of flexible coordination schemes, support for capacity-building in psychological support initiatives, and the provision of funding. Risks faced by vulnerable groups, such as gender-based violence, will also be covered, including by developing risk-mitigation strategies.¹⁵⁰	System level  ● Framework law/strategy
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3. Active labour-market policies

<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>	
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Syrian Arab Republic



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Overview

In 2024, the Government of the Syrian Arab Republic continued to expand and reform its social protection programmes to support a broader range of vulnerable groups. It also distributed one-time benefits as a response to difficult economic conditions. Meanwhile, the Government is exploring ways to deliver more comprehensive and effective support to those in need, including enacting legislation to protect the rights of persons with disabilities and transitioning from in-kind assistance to cash-based support.

Function or type of benefit	Description	Type of change
1. Contributory social protection		
 	In February 2024, the Government issued legislative decree No. 8, stipulating a 50 per cent increase in military and civilian pensions and disability benefits.¹⁵¹	Design  ● Benefit level
 	In April, the Government issued law No. 13 exempting employers from paying interest or fines as a result of late payments of their employees' contribution to the General Organization for Social Insurance, on the condition that they make up the shortfall before the end of the year. This measure is intended to reduce economic pressure on employers and stimulate active labour-market participation.¹⁵²	Design  ● Other
 	In June, the Government issued legislative decree No. 17 of 2024, granting a one-time lump-sum payment of 300,000 Syrian pounds to pensioners and persons receiving disability benefits.¹⁵³	Design  ● Benefit package (risk addressed)
	In July, the Syrian Insurance Supervisory Authority decided to extend the financial support programme for cancer patients to civil retirees. Retirees diagnosed with cancer will be eligible for a one-time support payment of one million Syrian pounds.¹⁵⁴	Design  ● Population categories covered/eligibility criteria

	In July, the Government issued legislative decree No. 19 of 2024, aimed at safeguarding the rights of persons with disabilities, imposing obligations of public and private entities.¹⁵⁵ The law requires the Government to disburse financial assistance to the families of persons with severe disabilities. The exact amount will be determined by the Ministry of Social Affairs and Labour, in coordination with the Ministry of Finance and the Council of Ministers. It also requires the Syrian General Insurance Corporation to ensure that health and life insurance is available to persons with disabilities.¹⁵⁶ Public bodies are required to provide child grants to eligible employees with disabilities.¹⁵⁷	System level  ● Framework law/strategy
	In July, the Ministry of Social Affairs and Labour announced that individuals would be allowed to consolidate previous service periods into their pension calculation. Eligible service periods include those performed in government ministries, departments, other public entities, and military and educational institutions, as well as temporary contracts before specific dates. The decision also allows individuals to request a recalculation of their pension entitlements after any lump-sum payments received in respect of previous periods have been repaid.¹⁵⁸	Design  ● Other parametric policy changes
2. Non-contributory social protection		
  	In May, the Government began preparations to expand a pilot project, supported by UNICEF, focused on creating a case management system for vulnerable groups. The goal of this programme is to improve the delivery of integrated services to seven specific groups, including older people, persons with disabilities, and children and women affected by violence.¹⁵⁹ Initially launched in Damascus, the programme is now being extended to include Aleppo, after finalizing its key components including the revision of standard operating procedures, assessment tools to accommodate all vulnerable cases and Primero, the Child Protection Information Management System.¹⁶⁰	Delivery  ● Benefit payment

 	In June, the Council of Ministers announced that it would gradually shift away from in-kind subsidies towards cash transfers. A three-month period has been set for beneficiaries receiving in-kind benefits through electronic smart cards to open bank accounts to receive these cash transfers.¹⁶¹	Delivery  ● Benefit payment
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3. Active labour-market policies

<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>	
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Tunisia



Overview

The Government of Tunisia has introduced reforms to both contributory and non-contributory social protection schemes. These include a social security amnesty for people with outstanding debts, increased earnings for employees, retirees and low-income earners, and a higher annual cap for outpatient health services. It has also launched digital initiatives to simplify access to information and payments, including a unified e-identifier for non-salaried workers. In support of women's empowerment, it has announced the creation of a social protection fund for female agricultural workers, as well as a broader programme focused on job creation and women's economic inclusion. For non-contributory schemes, the Government has announced a new method for calculating direct monetary transfers under the "Amen Social" programme.

Function or type of benefit	Description	Type of change
1. Contributory social protection		
	In January, the Ministry of Social Affairs announced an increase in the annual cap on the amount of outpatient healthcare benefits covered by the social-healthcare system. The new caps are set at 450 Tunisian dinars for individuals without dependents, 675 dinars for those with one dependent, 900 dinars for two dependents, 1,125 dinars for three dependents, and 1,350 dinars for four or more dependents. Additional allowances include 100 dinars for each dependent ascendant and disabled child, as well as 150 dinars for outpatient dental treatment and pregnancy-related healthcare.¹⁶²	Design  ● Benefit level
    	The Minister announced an increase in social loans granted by the national pensions and social security agency (CNRPS), effective benefiting members during April. Additionally, the Minister of Social Affairs introduced a new amnesty for late-payment fines for companies affiliated with the national social insurance agency (CNSS), set to take effect in March 2024 for six months. He urged all companies with debts to the CNSS to commit to this amnesty, highlighting its importance for mobilizing resources for the fund, ensuring the rights of social workers, and settling debts owed to the central pharmacy and hospitals.¹⁶³	Design  ● Other parametric policy changes
	Following an increase of the minimum wage, retirement and disability pensions for CNRPS and CNSS beneficiaries were also increased by 7 per cent with effect from May 2024, to be followed by an additional 7.5 per cent rise in January 2025. The minimum retirement pension was raised from 180 dinars to 240 dinars, aligning it with benefits under the “Amen Social” programme.¹⁶⁴	Design  ● Benefit level

    	In February, it was announced that CNSS had developed digital applications to improve services for employers, self-employed workers, and social security beneficiaries. These applications allow employers to submit wage declarations and pay contributions online, while self-employed workers can make electronic payments and access contribution records. Social insurance beneficiaries can view their wages, pensions and family allowances, and retrieve official documents electronically.¹⁶⁵	Delivery  ● Contribution payment
    	In June, a virtual platform for non-salaried workers was announced. The system uses a common digital identity, "e-Identity", as an additional mechanism for access to social security services. This initiative aligns with the Government's directive No. 3 of 19 January 2024, to enhance adoption of the digital identity as a unified access mechanism, saving citizens the trouble of using multiple usernames and passwords.¹⁶⁶	Delivery  ● Contribution payment
   	In November, the Minister of Vocational Training and Employment announced the launch of the "Moubader" platform for self-employed entrepreneurs. It allows the implementation of the scheme, legally established in 2020 and further refined in 2023, aiming to encourage self-employed persons in the informal sector to formalize their businesses by means of a single payment covering personal income tax, value-added tax and social insurance contributions.¹⁶⁷	Delivery  ● Registration
    	From the third quarter, social security contribution rates for self-employed people changed. The new contribution scale divides members into contribution classes depending on a multiplier of the minimum wage. The first class, with a base income of 1,417,800 dinars, requires a quarterly contribution of 208,558 dinars, while the highest class requires 3,754,051 dinars.	Design  ● Contribution rate

     	Decree-law 2024/22 institutes a mandatory social insurance scheme specifically for employed and self-employed female agricultural workers, providing old-age, disability, survivors', and maternity benefits as well as social health insurance coverage, to be administered by CNSS. The decree-law establishes the contributions. In addition, the decree-law establishes a regime based on a compensation system for damages resulting from workplace accidents and occupational diseases of employed for work accidents and professional illnesses, also to be administered by CNSS. According to the decree-law, these workers are still eligible for the "Amen Social" programme.	Organizational change  ● New scheme/fund
	On 2 December 2024, the Parliament of Tunisia adopted the 2025 budget, article 15 of which stipulates the creation of an "Insurance Fund for the Loss of a Job for Economic Reasons". The Funding sources will include 5 million dinars from the public budget, a 0.5 per cent contribution paid by employers and employees, as well as earmarked revenues from additional sources such as taxes on cigarettes.¹⁶⁸	Organizational change  ● New scheme/fund

2. Non-contributory social protection

	On 28 February, a joint decree was announced by the Minister of Social Affairs and the Minister of Finance, amending the joint order from 19 May 2020, which established a new calculation method for direct monetary transfers to the impoverished categories benefiting from the "Amen Social" programme. The decree sets the amount of direct cash transfers to vulnerable groups participating in the programme at a basic monthly amount of 240 dinars will be provided to each individual or family receiving benefits.¹⁶⁹	Design  ● Benefit level
	In September, the Ministry of Social Affairs announced that grants for children aged 6 to 18 years would be disbursed to families holding a free treatment card at a reduced rate retroactively for the past six months. The value of the grant was set at 30 dinars per child, meaning that 180 dinars will be disbursed for each child.¹⁷⁰ This comes as part of the package of social and economic reforms that the State has recently launched.	Design  ● Benefit level

3. Active labour-market policies



Decree-law 2024–22 encompasses a component dedicated to female agricultural workers' economic inclusion. Interventions to be undertaken within the framework of this component include training and support sessions on the creation of small agricultural businesses. Participants will also be entitled to monthly cash support.¹⁷¹

Organizational change



- New scheme/fund



The African Development Bank has approved 92.3 million euros in financing for Tunisia to implement the Support Programme for Business Competitiveness and the Empowerment of the Population through Job Creation.

The programme, which will be deployed over four years starting in November 2024, will promote job creation and economic inclusion by encouraging entrepreneurship and skills development. It is expected to generate 118,900 formal jobs, including 76,600 direct jobs.

The programme also focuses on improving women's employment, with objectives for training and support for female entrepreneurship.¹⁷²

Organizational change



- New scheme/fund

United Arab Emirates



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Overview

In 2024, the Government continued its work on expanding and improving social protection services for its citizens, as well as for migrant workers. It approved the new mandatory health insurance scheme for all private sector employees and domestic workers, introduced an optional pension scheme to replace the previous end-of-service indemnities programme, and made improvements to a number of existing social protection services.

Function or type of benefit	Description	Type of change
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1. Contributory social protection

	In October 2023, the Government announced a new optional pension scheme to replace end-of-service indemnities which had previously been customary. This scheme is open to employees in the private sector and free zones, including migrant workers. Under the previous system, employees received a lump sum directly from their employer when they left employment. If employers opt for the new system, they will instead pay a monthly contribution into the new savings scheme; employees will then receive the accumulated savings and investment returns at the end of their employment.¹⁷³ Contributions will be managed by private savings and investment funds overseen by the Security and Commodities Authority in coordination with the Ministry of Human Resources and Emiratization.	Organizational change  ● New scheme/fund
	In March, a new health insurance scheme was approved by the Government. The new scheme is mandatory for all registered employees in the private sector, as well as for domestic workers. Employers will be required to pay for the health insurance coverage for their registered workers upon issuance or renewal of their residency permits. The new scheme will come into force in January 2025.¹⁷⁴	Organizational changes  ● New scheme/fund
	In April, the General Pension and Social Security Authority announced changes to three pivotal services as part of the development of the Government Services 2.0 programme: simplification of the employer registration process, changes to insurance benefit payments and changes to the recognition of previous employment periods.¹⁷⁵	Delivery  ● Registration

2. Non-contributory social protection



In May, the Ministry of Community Development simplified and streamlined the process for issuing, renewing and replacing identification cards for persons with disabilities.¹⁷⁶

Delivery



● Enrolment

3. Active labour-market policies

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

Yemen



Overview

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

Function or type of benefit	Description	Type of change
1. Contributory social protection		
<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>		
2. Non-contributory social protection		
	In June, the World Bank approved a third tranche of financing for the Emergency Social Protection and COVID-19 Response Project, launched in 2020.¹⁷⁷ The total amount of additional financing allocated to the project is \$150 million, of which more than 90 per cent has been earmarked for an unconditional cash-transfer programme.¹⁷⁸	System level  ● Financing
	This programme was originally operated by Social Welfare Fund of Yemen, which suspended operations in 2017 as a result of the outbreak of hostilities. Since then, the programme has been implemented by UNICEF in partnership with local actors, notably the Social Fund for Development, a non-profit institution established by the Government of Yemen. By June 2024, the programme had reached over 9 million individuals in 1.4 million households.¹⁷⁹ The nineteenth payments cycle was launched in December 2024.¹⁸⁰	
	In March, the European Union announced that it would provide 125,000,000 euros in humanitarian support to Yemen,¹⁸¹ a significant proportion of which would go to financing the provision of cash transfers.¹⁸²	System level  ● Financing
3. Active labour-market policies		
<i>Research has been conducted into this category of social protection reforms. However, no publicly available information was identified.</i>		

Conclusion

In 2024, Governments in the Arab region made significant efforts to improve social protection. The relative decrease in the number of observed reforms does not imply that Governments' commitment to social protection has diminished. On the contrary, it signals a transition from temporary, shock-responsive measures to generally more long-term, systemic overhauls of systems and or adaptations of programmes aimed at providing sustainable protection against life-cycle risks.

The changing social protection landscape in the Arab region reflects an increasing commitment among many Arab countries to the invest in the welfare of their citizens. Governments are increasingly aligning their social protection policies with evolving societal needs and economic transitions. It is essential to highlight that Governments can benefit greatly from good practices and valuable lessons drawn both from within and beyond the region. Such exchanges can increase the effectiveness and efficiency of social protection systems and programmes by helping Governments identify needs and challenges more accurately, design better policy frameworks and organizational structures and ensure effective implementation.

Policymakers, researchers and social protection experts' efforts drove significant progress in social protection reforms across Arab countries in 2024. As the region charts its path forward, it can build on the achievements and lessons of 2024 for a more inclusive and resilient 2025.



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The third edition of the Annual Digest of Social Protection Reforms in the Arab Region documents 135 policy reforms through various means and sources, including automatic news monitoring and direct inputs from policymakers of ESCWA member States. These reforms indicate significant efforts by Governments to improve the effectiveness and efficiency of national social protection systems. The relative decrease in the number of observed reforms compared to previous years does not imply that Governments' commitment to social protection has diminished. On the contrary, it signals a transition from temporary, shock-responsive measures to generally more long-term, systemic overhauls of systems and/or adaptation of programmes aimed at providing sustainable protection against life-cycle risks. The changing social protection landscape in the Arab region reflects an increasing commitment among many Arab countries to invest in the welfare of their citizens. Governments are continuously adapting their social protection policies and programmes to evolving societal needs and economic conditions.

