

# Social protection in the Arab region: The challenging concept and the hard reality

The link between human security and social security has become obvious and integrated in the new paradigm of national security at large. Social security is a prerequisite for both international and national security and reflects the relationship between state security in general and individual (citizen) security in particular. Moreover, it refers to the quality of life of individuals and to the respect of their human rights. According to current trends, future prospects in the Arab region appear to point towards less protection and further marginalization of the unemployed, the abject poor, and workers in the informal sector. There is an urgent need in the Arab region to develop a new comprehensive social security system that supports the achievement of socioeconomic rights, and preserves the overriding human rights values.

Ziad Abdel Samad and Diana Zeidan<sup>1</sup>  
Arab NGO Network for Development (ANND)

The question of human security has received growing attention from governments and inter-governmental forums in recent years. In the last decade the underlying concept of security has been changing from that of preserving the nation through military, political and diplomatic measures, to one of including individual human elements in the equation. This broadened concept encompasses a state of well-being in which an individual or group has the assurance of protection from physical and mental harm, freedom from fear and anxiety, freedom from want, and the right to live life with dignity.

*International Federation of University Women<sup>2</sup>*

The International Labour Organization (ILO) has extended the definition of social security to a series of social policies undertaken by the public authorities and has therefore encompassed the duty of the state in establishing appropriate social security mechanisms. Social security is defined "as the set of public measures that a society provides for its members to protect them against economic and social distress caused by the absence or a substantial reduction of income from work as a result of various contingencies (sickness, maternity, employment injury, unemployment, invalidity, old age or death of the breadwinner), the provision of health care and the provision of benefits for families with children."

The link between human security and social security has become obvious and integrated in the new paradigm of national security at large. Social security is a prerequisite for both international and national security and reflects the relationship between state security in general and individual (citizen) security in particular. Moreover, it refers to the quality of life of individuals and to the respect of their human rights.

Social security should be perceived as part of a comprehensive system of political, economic, social and cultural strategies aimed at protecting national security, including human security and political stability within the society.

Although the traditional understanding of social security has evolved during the last three decades, there is still confusion between social security as described above and social protection as the "provision of generalized basic social support for all citizens, regardless of contribution or employment history."

Social security has double objectives: the first is to improve living conditions and to create an enabling environment to bring the poor to an acceptable level of minimum consumption (Handoussa and Tzannatos, 2002). The second is to reduce the risk of the non-poor becoming poor and the poor becoming poorer. The reduction of risks should be sought as well in macroeconomic policies and the functioning of the labour market to create wealth and employment.

However, even the most enabling environment would never eliminate all risks, and social security programmes can play a useful role in catering for the needs of those who do not fully share the benefits of growth or job creation.

The state plays a central role in the development of an adequate system of social security. Access to public services and income protection must be guided by legislation that establishes rights instead of discretionary policies or favouritism.<sup>3</sup> The central objective of the state should be to ensure just and sustainable development for all, including emergency or compensatory assistance for specific groups.

The Millennium Development Goals (MDGs)<sup>4</sup> represent an attempt to articulate, in a comprehensive way, the priority areas of social and economic development. They are an important tool to assess the progress achieved in providing social services for basic human well-being. It is highly important to make the link between the eight MDGs and the human rights framework in general.

The countries of the Arab region often lack comprehensive development strategies, especially the social policies component of such strategies. Obviously, there is an urgent need in the Arab region to develop a new comprehensive social security system that supports the achievement of socioeconomic rights, and preserves the overriding human rights values.

This report will analyze the need to develop social security schemes in the Arab countries through a rights-based approach. It considers the risks to social security in the context of regional challenges. It highlights some of the partially successful social protection policies and points out the structural problems that Arab countries need to overcome. The analysis presented by this report contradicts the claims that the current regimes in power have fully provided for the rights of their citizens by adopting the necessary social policies and ensuring adequate social security in the Arab countries.

## Social security risks in the Arab region

Enhancing social security is a challenge that all Arab societies are currently facing. It is obviously related to many external and internal challenges. These include the instability of national security in general, the fact that development indicators are very low, and the confusion regarding the meaning and functions of charity, welfare and human rights. These are challenges that contribute to confusion in setting national priorities and adopting relevant social strategies.

### National insecurity

The lack of peace and security are permanent challenges and factors of continuous threat in the Arab region, yet they are not properly addressed.

The cost of war and conflicts, in terms of lost lives, displacement, and setbacks to development, continues to be high. This is particularly evident in Palestine, Iraq, Lebanon and numerous countries marred by internal conflict and strife for over a decade, namely a number of Gulf countries, Algeria, Somalia and Sudan.

War and conflicts in the region continue to destroy human and natural resources and negatively impact the social fabric, while diverting government

1 Executive director and programme officer of the Arab NGO Network for Development (ANND). The authors acknowledge the kind support of Kinda Mohamadieh, programme manager of ANND.

2 <[www.ifuw.org/saap2001/security.htm](http://www.ifuw.org/saap2001/security.htm)>

3 <[www.art-us.org/node/66](http://www.art-us.org/node/66)>

4 See details of the MDGs in Joyce Haarbrink's contribution to this Report.

budgets towards military expenditure instead of investment in social security programmes. Political tensions and conflicts in the Arab region show little sign of abating, highlighting the challenges of undertaking sustainable development objectives under crisis conditions. These conflicts express themselves not only in terms of stunted economic growth, but also in dislocated social and political realities.

The region is the main field of demonstration of the so-called 'war on terror'. This in turn is the pretext used to explain the prioritization of defence and security policies at the expense of development and social security. Expenditures on military and security establishments surpass socioeconomic and developmental expenditures. This trend of wasted resources will probably persist in the short run as states increase their spending on coercive institutions.

The 'war on terror' was launched to address the results of violent tendencies and acts instead of targeting their root causes. Yet it is obvious that the main factors generating frustration and violence are the failure to reach a just and sustainable peace and to prioritize finding solutions to economic and social disparities and gender discrimination, in addition to the lack of freedom and the continuous violation of human rights, and in particular, the right to self-determination and to the freedom of thought and expression.

#### *Lack of respect for human rights*

The most universal understanding of social equity is based on the internationally acknowledged set of human rights that encompass the right of all citizens to equal opportunities and to a fair share of development dividends. Therefore, it is highly important to approach the concept of social security from a human rights lens.

The freedom deficit in the Arab region undermines human development and is one of the most painful manifestations of the lack of political development. Citizenship is defined by the nature and the framework of the relation between the citizens and the state. It is a set of rights and duties. Among these rights is the right to enjoy social services such as health, education, housing, employment and an adequate income. These services should be seen as rights and not as gifts provided by the ruling power. The provision of these services should not allow for nepotism, clientelism and corruption. Among these rights, the right of association should be respected. The latter can secure the space for the establishment of unions representing various interest groups. These have a major role in claiming the rights of workers and citizens to adequate social security and in monitoring the implementation of social security schemes.

However, in most of the Arab countries, respect for human rights and the rule of law are sorely lacking. As a result, some of the main prerequisites for developing a comprehensive and adequate social

security system, which serves social justice objectives, are absent. This major gap represents a basic obstacle in the process of adopting an adequate rights-based approach to national social strategies.

#### **Briefing: 2007 MDG report for the Arab region**

The 2007 MDG report for the Arab region paints a troubling picture of the situation in recent years: 18.2% of the population in the Arab region lived in extreme poverty (in 2004), and 12.7% (2000) of children under five years of age were underweight.

The report also indicates that 8.6% (2002) of the population was below the minimum level of dietary energy consumption and 20% (2005) of Arab children were not enrolled in primary education.

In addition, nearly 18% (2004) of the whole Arab population lacked access to safe water, and nearly 28% (2004) lacked access to sanitation.

**Source:** United Nations and the League of Arab States (2007). "The Millennium Development Goals in the Arab Region 2007: A Youth Lens (an overview)".

#### *Low human development indicators*

Although some progress has been achieved across the region and within various Arab countries, it is unlikely that the Arab region as a whole will succeed in eradicating poverty and hunger, particularly in the least-developed and non-oil-producing countries (Samad and Mohamadieh, 2005).

These indicators, among many others, reflect the urgent need to address development challenges with a comprehensive approach, and to adopt national strategies for social security in order to improve the population's social and economic situation.

#### *An overarching tendency towards neoliberal economic policies*

Social security policies should not be seen as temporary programmes to be implemented during the transition phase while implementing structural adjustment strategies or economic reforms. This reduces social security to safety net programmes, which is the case in many Arab countries.

Moreover, it has been proven that economic growth cannot serve the purposes of employment creation, sustainable development and social equality without the adoption of active policy processes by governments. These policies should aim at securing fair redistribution and avoiding uncalculated crisis, in addition to securing a sustained growth rate and adequate provision of social needs for various local communities.

However, favouring market-oriented strategies tends to bring about a reduction in the role of the state and an increase in the role of multinational institutions by privatizing and liberalizing public services.

#### *The cultural aspect*

Within a society where religion and a clan-based network of relations play an important role in daily life, the latter can be viewed as a positive factor in terms of filling the gaps when it comes to the availability of social services. These traditional networks can be seen as an alternative to an efficient and adequate public social security system. But this reality enhances the welfare and faith-based approach rather than the human rights-based approach and understanding of social security.

Despite the positive results that charity and social assistance can bring to society by contributing to poverty alleviation and providing some basic needs, they can distort the real meaning of citizenship. They can strengthen nepotism, clientelism, and tribal, communitarian and religious belonging over citizenship itself.

#### **Social security in the Arab region**

In the last decade, Arab states have allocated rather high figures of public expenditure to the social sectors. But too much of this expenditure has been used to develop infrastructure and to pay the salaries of the disproportionately large number of public employees serving in these sectors. In some countries, social expenditures (mainly on health and education) exceed 20% of GDP. These are considered as inefficient and wasteful, especially in terms of the quality of services, the failure to target the groups in real need, and the inability to provide basic social services to the majority of the population.<sup>5</sup>

Globalization has added to the social risk factors in Arab societies as a result of the major restructuring of macroeconomic policies. This restructuring is mainly aimed at lowering government spending on social services and reducing the cost of existing mechanisms for social protection. In addition, many Arab states (especially non-oil countries), like other developing countries, have been left with insufficient funds to face the challenges of unemployment, including the ability to provide adequate public health care services, vocational training and education systems in accordance with the new global workplace, and protection of the retired elderly and people with disabilities.

<sup>5</sup> In Lebanon, for example, there are more than 10 channels through which government expenditure on health coverage plans is carried out, including a number of ministries, other government institutions, cooperatives and mutual benefit funds.



Social security systems ought to be legally mandated, work-based, mostly contributory and state-run; in the Arab countries, they are generally non-contributory, means-tested, based on availability of funds, and run by a mix of public, civil society and individual actors without adequate complementarity and efficient coordination (Nasr, 2001).

Over the past decade, the mix of public and private responsibility for social security began to shift toward reducing the role of the public sector, as many Arab countries introduced market-oriented measures under the rising fiscal pressures, in addition to the pressure exerted by the international financial institutions in this regard. This led to reduced efficiency and lower social expenditures. It is worth noting in this regard that the right to social security cannot be adequately served in the absence of an adequate national system of social security, especially if it is based on mere profit-oriented interventions by the private sector or random intervention by non-governmental organizations.

Civil society organizations often provide crucial support. In many countries they have started to develop their own social assistance initiatives with private local and international support. Many act as executing agencies of public expenditure programmes. However, these services are being mainly provided by philanthropic, faith-based organizations, basically focused on a charity and welfare approach instead of a human rights-based approach. These strategies and policies should go beyond poverty alleviation towards a comprehensive developmental vision and approach.

Finally, as already mentioned above, the lack of freedom prevents people from establishing unions advocating for their rights to social security. Only democratically elected trade unions, labour organizations and professional associations can claim relevant representation of the different interest groups. They can thus lobby for the establishment of an adequate social security system, and also monitor the implementation of such a system.

### Social security reform for poverty alleviation in the Arab region

Numerous reports (ESCWA, 2004) and research on issues related to social security indicate that few of the government-funded social security programmes have actually been effective.

**Tunisia**, relative to other Arab countries, has made significant strides in the sphere of social advancement and social progress. According to a policy paper published by the Economic and Social Commission of West Asia (ESCWA) in 2004, the country has taken advanced steps in order to liberate women and promote their role by ensuring gender equity through the Constitution and the Personal Status Law since 1956. Furthermore, the importance attributed to policies addressing poverty, unemployment and

## A FOUR-COUNTRY OVERVIEW

By analyzing and comparing social protection schemes in four Arab countries, Salim Nasr<sup>\*</sup> derived the main characteristics of the social insurance systems in Egypt, Lebanon, Morocco and Jordan. These include:

- Incomplete protection against major social risks.
- Unequal treatment of individuals: "The segmentation reflects the ranking of each category in the power structure."
- Limited coverage of the concerned population: These gaps arise because many private employers do not feel obliged to actually pay contributions or provide benefits. Also, the states' administrative and judicial capacities are often too weak or sometimes too corrupt to enforce accountability and ensure universal coverage within the laws.
- Low level of real benefits: For most workers of the region, pensions promise 70% to 80% of final work salaries, but actual benefits are significantly lower. This is because of the lack of formal indexation mechanisms, national inflation rates and governmental discretionary adjustments.
- Relatively costly and inefficient administration due to the high administration and transaction costs in the region, shortages of needed financial, technical and administrative skills in the institutions, weak monitoring, divided supervision of programmes across ministries and public institutions, and better identification and coverage of eligible recipients in urban areas than in rural ones.
- No financial sustainability. Sustainability is an emerging issue for social insurance systems in the region, and the financial viability of the public funds is a growing concern. In addition, the demographics of the concerned countries are shifting, and systems will come under more financial strain as people have fewer children and live longer, pension benefits grow, more elders need medical care, and there are fewer workers to support them.

<sup>\*</sup> Dr. Salim Nasr is a senior advisor for UNDP-POGAR and was the general director of the Lebanese Center for Policy Studies (Nasr, 2001).

social marginalization and the measures undertaken in these spheres are indeed welcomed by civil society actors as well as international institutions. A comprehensive poverty eradication policy has been adopted in Tunisia in order to address the geographic, social and economic aspects of poverty.

However, the comprehensive aspect of social security policies was a top-down reform process that was not implemented in consultation with social partners and civil society organizations. Moreover, social security schemes in Tunisia are far from being equitably distributed among the regions (Kechrid, 2002). Regional disparities are especially evident in the existing gap between the prosperous industrial zones located on the coasts and the poor interior of the country. Moreover, the country faces the same challenges in creating an adequate social security system as other developing countries, especially those challenges concerning the overlap among institutions providing the same services.

By linking the outreach of social security to its poverty eradication strategy, the Tunisian government has established three new sources of financing

for poverty eradication programmes: the National Solidarity Fund, the National Employment Fund, and the Tunisian Solidarity Bank.

It is worth adding that the development of the social security system was not paralleled, and with the same pace, by the development of political and civil rights. The Tunisian government, while focusing on the social aspect, is tending towards more economic liberalization and is completely neglecting the political reform agenda.

In **Lebanon**, there have always been large disparities in the distribution of safety nets among the different regions. Successive Lebanese governments have tried to improve social indicators and promote social development. A study conducted by Hyam Mallat in 2004 concluded that government spending on improving social services is not sufficient, and the new social action plan proposed by the Lebanese government in January 2007 acknowledges this fact. The Ministry of Social Affairs allocates around 13% of its total budget to food and housing subsidies for vulnerable social groups such as orphans, the handicapped and the homeless, and



about 26% to educational and vocational training allowances for the same special categories and very low-income individuals in low-income areas (Nasr, 2001). The Ministry also contributes to health care for poor and vulnerable categories of the population, channelled through 89 health care centres it supervises directly and through subsidies to health facilities run by civil society groups, which provide free care for the poor and special vulnerable groups. In its turn, the Ministry of Health spends around 10% of its budget on primary health care and public health expenditures.

Despite the implementation of numerous social security programmes, the inefficiency of social spending is due to the lack of a clear and comprehensive national social strategy. Such a strategy needs to address the current total absence of coordination among the concerned ministries and stakeholders, which leads to the duplication of efforts and waste of resources.

The social security system in Lebanon also faces serious challenges due to political, legal, and administrative hurdles, particularly the inefficiency of the National Security Social Fund which is under the mandate of the Ministry of Labour.

In **Morocco**, Salim Nasr (2001) shows that despite increasing emphasis on social development during the 1990s, social protection policies are facing many challenges due to the slow economic growth that has been the main cause of rising unemployment, poverty and vulnerability. There has been no single adequate solution to date to improve the efficiency and coverage of the social protection system and to address the needs of different groups in both rural and urban areas. Most of the government programmes are targeted towards the country's urban centres. Although social security outlays have doubled since 1990, the current pension system does nothing to address the safety net problems of the neediest.

The country has undertaken effective reforms in the basic social services sectors, like education and health, by reallocating expenditures towards primary education in order to achieve universal primary enrolment and by increasing public expenditure for health care in rural areas. However, the lack of coordination between ministries remains a major challenge (MNSHD, 2002). Furthermore, social security in Morocco is still essentially based on a charity model and has not been integrated into a national social plan.

In **Egypt**, Magdi Abdel Hamid<sup>6</sup> highlights the link between the macroeconomic policies adopted by the government during the last three decades and the deterioration of the social security system (Hamid,

2007). These policies have also affected the socio-economic situation of the Egyptian population, as is reflected in the figures showing the increase in unemployment, poverty, and social and regional disparities, particularly between the rural and urban areas.

It is worth noting that the Egyptian social security fund depends on the budget of the Ministry of Finance. The latter is borrowing from the fund's surplus in order to cover the deficit in the public budget. This raises major questions about the sustainability of the fund and its future ability to ensure services to the people.

Meanwhile, despite the large proportion of expenditure on social protection (more than a fifth of GDP), Egyptian social security remains inefficient. It fails to fully address the needs of the most vulnerable, while benefiting the higher and middle classes. Social security distribution also reflects the high stratification of Egyptian society. There are six different social insurance schemes for six different groups of workers, but these schemes only provide pensions, while only 40% of the working population is insured against diseases and injuries related to their work, and only 16% of them receive unemployment benefits (Loewe, 2000).

Some oil-rich and mineral-exporting Arab countries have been successful in providing adequate social security support for their citizens. Gulf countries such as Kuwait, the United Arab Emirates, Bahrain, Qatar and Saudi Arabia have used part of their enormous oil dividends to provide free education, health services, family allowances, and sometimes guaranteed employment to their nationals. These countries have also introduced social insurance schemes that provide for injury compensation, maternity and sickness benefits, and old age pensions for the majority of the workforce.

However, a substantial number of immigrants (mostly from South Asia and other Arab countries) live in the Gulf countries with their families but do not benefit from the same services. These benefits have not been extended to the immigrant labour force that carry out most of the low-skilled work but also occupy a significant proportion of skilled jobs.

The key to the success of some oil and mineral-exporting countries in providing social services on a universal basis is the centralized role of the state. However, the rentier nature of the state has transformed social security schemes into services provided by the ruling families to citizens who do not pay taxes. This situation was described by former ESCWA executive secretary general Hazim El Bablawi (1987) with the phrase "no taxation, no representation," which sums up the problem behind the undemocratic process in oil-rich countries: the government is not held accountable for its actions while citizens do not have to struggle for their rights, especially basic social rights.

Overall, despite the achievements in some of the countries, the majority of the population in the Arab region remains vulnerable and is not well protected against major social risks that might occur.

Many middle-income and a few low-income countries have made substantial progress, but even in these countries, significant segments of the population suffer from hunger or malnutrition and lack of access to basic health care, education, sanitation and shelter, especially in the least developing countries. Moreover, the poor in most Arab countries are politically marginalized, deprived of the right to participate, and have little say on the allocation of national resources.

The major obstacles to meeting these needs are political and administrative; it is often not a question of financial capacities but rather the inadequate use of the existing financial, human, and natural resources. Most countries, except for least-developed countries, have adequate resources to mount programmes that can eventually meet most of these needs. However, it will be necessary to shift government spending from the current focus on security, the 'war on terror' and military expenditure towards new priorities.

Highly indebted Arab countries face shortages in public expenditures, mainly those directed to social programmes. The market-oriented policies adopted in almost all the Arab countries lead to liberalization and privatization of services without distinction between strategic and other basic social services. These countries also lack national macroeconomic policies that integrate the aim of empowerment and support of national productive sectors. They tend to accept support from foreign donors regardless of the conditionalities imposed, which often involve purposes and objectives that do not meet the needs and priorities of local communities. Moreover, foreign donors often seek to ensure political stability in the receptor countries and consequently provide support to regimes run by dynasties, dictators and undemocratic political power.

## Concluding remarks

Social security in the Arab region has numerous features and weaknesses similar to those faced by many developing countries, but others are specific to the region. Social security systems in the region are obviously inefficient, as real benefits are often low and administrative costs are very high; this raises serious concerns over the long-term financial sustainability of these systems.

According to current trends, future prospects in the Arab region appear to point towards less protection and further marginalization of the unemployed, the abject poor, and workers in the informal sector. Such negative projections stem from the persistence of existing budgetary constraints on social security systems and inefficient public expenditure.

6 Dr Magdi Abdel Hamid is the Chairman of the Board of Directors of the Egyptian Association for Community Participation Enhancement.

Furthermore, the security agenda in most of the Arab countries lacks two main prerequisites: a human rights orientation and a long-term human development vision. Inadequate privatization and rapid liberalization of national economies, in addition to the influential role of charity and informal social ties, have served to undermine the urgent need to establish comprehensive national agendas for social security.

It is ultimately the responsibility of the state to ensure social security. States should effectively mobilize national resources in order to ensure the adequacy and outreach of social security systems. In the Arab countries, social solidarity reflected by family and community networks in addition to civil society schemes tends to be an effective alternative for a social insurance model targeting people who lack coverage. However, these actors can only complement the role of the state within a comprehensive national strategy; they can never be able to replace it.

In this regard, it is paramount for Arab states to adopt a rights-based approach when formulating and implementing national strategies for social development. The protection of human rights should be among the main factors strengthening the rise of nations. Therefore, social security should not be perceived as a service provided by a rentier state to its clients, but as an unconditional right of its citizens. Furthermore, the right to social security should not only be stated in constitutions and human rights conventions, but must be made effective through public laws and legal guarantees. Social security should be the top priority in national policy-making. ■

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