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ORIGINAL: ENGLISH**Economic and Social Commission for Western Asia (ESCWA)**Beirut Social Protection 2<sup>nd</sup> Peer Exchange Workshop: Extending Social Insurance to Persons in Non-Standard Forms of Work

Radisson Blu Hotel, Beirut, Lebanon, 2-4 November 2022

**FINAL REPORT****Summary**

The United Nations Economic and Social Commission for Western Asia (ESCWA) organized the 2<sup>nd</sup> “Beirut Social Protection Peer Exchange Meeting: Extending Social Insurance to Persons in Non-Standard Forms of Work”, in a hybrid mode in Beirut and via Zoom, from 2 to 4 November 2022. The meeting brought together social protection experts from eleven Arab countries, along with their counterparts from Argentina, Chile, and South Africa, and a social protection expert from the United Nations Economic Commission for Latin America and the Caribbean (ECLAC).

The meeting was held within the framework of two technical cooperation requests raised by: (1) the Ministry of Social Solidarity in Egypt in December 2021, aiming at extending social insurance coverage to persons in irregular employment, and (2) Jordan’s Ministry of Planning and International Cooperation (MoPIC) on the extension of the health insurance coverage to persons in informal employment and the unemployed in January 2022. The meeting aimed to create an opportunity for the participants to get familiar with international good practices and lessons learned on effective extension of health and income-replacement benefits to workers in informal and irregular employment. It provided a platform to enhance understanding as well as to exchange experiences of how to address common bottlenecks in implementing universal health and social insurance coverage and to review selected experiences from the Arab region as well as from Argentina, Chile, and South Africa.

Core aspects of the discussions revolved around an effective and efficient extension of health insurance to informal-sector workers and non-employed persons, as well as the extension of short-term social insurance benefits to temporary, seasonal and casual workers, small-scale self-employed and domestic workers.

## INTRODUCTION

The United Nations Economic and Social Commission for Western Asia (ESCWA) organized a “Beirut Social Protection 2<sup>nd</sup> Peer Exchange Workshop: Extending Social Insurance to Persons in Non-Standard Forms of Work”, in a hybrid mode, via zoom and in-person in Beirut from 2 to 4 November 2022. The meeting brought together social protection experts from eleven Arab countries (Algeria, Bahrain, Egypt, Jordan, Libya, Mauritania, Morocco, Oman, Somalia, Sudan and Tunisia), along with their counterparts from Argentina, Chile, and South Africa, and a social protection expert from the United Nations Economic Commission for Latin America and the Caribbean (UNECLAC).

## CONCLUSIONS AND WAY FORWARD

- A consensus among the participants was established on the relevance and effectiveness of in-presence peer exchange formats and learning from other countries specifically in policy contexts, where the general reform objective has been defined but the options on how to effectively and efficiently achieve these are yet to be identified.
- Issues that were recurrently raised during the discussions, and which are further elaborated in section II of the report, include the following:
  1. Extending social security coverage to informal and irregular workers hinges on a good understanding of their needs;
  2. Such an understanding must enable defining the different population groups to cover and taking key decisions on social security features that allow their effective protection;
  3. The availability of quality data is pivotal to this effort as is a broad consultation process involving key stakeholders, such as different groups of workers;
  4. There is a need to improve knowledge sharing regarding simplification of administrative procedures, including registration procedures and contribution payment, to promote effective coverage;
  5. Furthermore, efforts to extend social insurance coverage should help strengthen countries’ capacities to enforce compliance under mandatory schemes in combination with providing incentives for voluntary compliance.
- Considering the above, the following final steps were agreed on:
  - ESCWA to curate the key insights into recommendations for general consideration as well as to draft tailored recommendations for the specific contexts of Egypt and Jordan.

## SUMMARY OF DISCUSSIONS

### **Part I: Extending social health insurance to informal workers and the unemployed in Jordan**

**Session 1: Setting the Scene:** Discursive peer exchange: UNESCWA's approach to supporting member states on social protection reform (Mehrinaz El Awady and Marco Schaefer, UNESCWA)

Following a welcome by Ms. Mehrinaz El Awady, Director of UNESCWA's Gender Justice, Population, and Inclusive Development Cluster, Mr. Marco Schaefer, Chief of the Social Protection Section at UNESCWA, provided an overview of the approach followed in supporting social protection reforms in member states and their implementation via discursive peer exchange.

- **Presentation on Typical bottlenecks for extending health protection to informal employment (George Azzi, UNESCWA)**

Afterwards, Mr. George Azzi, Social Insurance Consultant at UNESCWA, presented typical bottlenecks that countries faced regarding the extension of health insurance to informal workers. In doing so he highlighted:

1. Policy gaps and design issues:
  - Legal/regulatory exclusions or limitations
  - Voluntary coverage leading to adverse selection
  - Lack of coordination and policy coherence
  - Lack of incentives for enrolment (e.g. poor quality of services)
2. Implementation and administration issues:
  - Limited information and awareness of potential members and beneficiaries
  - Inability to enforce compliance
  - Complex and lengthy administrative procedures
  - Low credibility and limited trust in schemes and institutions
  - Limited institutional capacities (e.g. health care delivery/supply-side constraints); and
3. Financial constraints (such as costs associated with formalization of businesses).

- **Overview of Bottlenecks and challenges to extending health protection to informal employment in Jordan (Hadram Al-Fayez, Ministry of Planning and International Cooperation, Jordan)**

Mr. Hadram Al-Fayez from the Jordanian Ministry of Planning and International Cooperation presented the social security system related to health care in Jordan and the bottlenecks and challenges faced. He explained that employees in the government as well as in the defence sector are covered by special social insurance schemes providing health care coverage. While private-sector employees are covered through private health insurance, the cost of health care for persons aged 60 years and older and children under the age of 6 years is borne by the government. This leaves the large group of informal workers, which make up between 20 and 28% of the total population, without coverage.

Mr. Al-Fayez next reiterated Jordan's commitment to including this group of workers under the umbrella of social insurance and clarified that the objective was to reach universal coverage by 2030. According to him, it was important in this push for expanding health coverage to rely not only on quantitative but also qualitative indicators. This would be critical for ensuring and improving the quality of health care provided, and should capitalize on the opportunities provided by artificial intelligence tools.

## Discussion:

In the following discussion, participants from across the Arab region added their voices to issues faced regarding inequality in access to and the quality of health services. Comments from the floor pointed to the risks of growing gaps in social inclusion, in particular political destabilization. Against this backdrop, participants reiterated the opportunities offered by artificial intelligence to identify implementation gaps and guide health spending decisions, as well as the importance of political will for reaching uncovered populations.

## **Session 2: Deep dive 1 - Payment, billing and costing for public health services in Bahrain (Ebrahim Al Nawakhtha, Supreme Council of Health, Kingdom of Bahrain (virtual presentation)**

In the first deep dive session, Mr. Ebrahim Al Nawakhtha explained the system of payment, billing and costing that has been adopted in Bahrain. The law governing Bahrain's National Social Health Insurance program (SEHATI) was enacted in 2018 following coordination with the World Bank (WB) to set the strategy and main goals for the program. The basic benefits package dedicated for Bahraini citizens – fully financed by the government – is a comprehensive package covering all public services including the need for transfer for medical treatment abroad. For those citizens who want to access private healthcare facilities, they would need to purchase a voluntary benefits package that is subsidized by the government, still the patient would need to pay co-payments in private healthcare facilities. As for foreign residents, their guarantor – mainly their employer – would need to provide them with a mandatory basic benefits package covering the minimum and more of those healthcare services required under international conventions.

The Supreme Council of Health (SCH) put in place seven strategies related to the health sector. Nonetheless, the presentation focused on the strategy related to SEHATI program, the objectives of which are: (1) improving the quality of services, (2) creating autonomy for public healthcare providers, (3) provide greater freedom of choice for insured members seeking healthcare which is expected to create competition among service providers which in return will contribute in improving quality of services, (4) maintain financial sustainability despite demographic and medical inflation challenges, and (5) keep health benefits packages affordable especially for foreign residents.

To maintain financial sustainability, SCH signed an agreement with the government of South Korea to receive several information systems that contribute to the control of medical costs. These include a drug utilization review system, a health insurance claims information system, and a National Electronic Medical Record system that integrates and unifies all health information systems used by different healthcare facilities for better monitoring of healthcare utilization and outcomes.

To set a reimbursement system, SCH managed to reach out to different international good practices that include South Korea's advanced health information systems, Turkey's primary care reimbursement system, Estonia's experience in designing and implementing a social health insurance scheme and Australia's Diagnosis Related Group (DRG) version. Based on these good practices, a capitation reimbursement has been set for public primary healthcare (PHC) centres, a DRG (based on Australian version) developed for hospitals' acute care and a fee-for-service reimbursement mechanism selected for hospitals' subacute and emergency care as well as outpatient and ambulatory services.

Afterwards, the presenters explained in detail the costing exercise that was carried out to determine the costs and set the prices of health services. Hospital DRG prices were developed based on a base rate that had been calculated based on a top-down approach.

## Discussion:

The discussion addressed several subjects, the first of which was the fact that SCH is responsible for setting the prices and reimbursement mechanisms for both public and private sector providers. Moreover, it was explained that in Bahrain each family is required to be registered under one family physician in its PHC region. However, the premium disclosed to the government, for financing purpose, is per capita. Regarding the

functions of premium collection and claims settlement, they are handled by the Social Health Insurance Fund Authority (SHIFA) when it comes to the citizens. As for foreign residents, these functions are handled by the private insurance company as the selection of the health insurer is open in the insurance market. However, all claims pass by SCH's information system to ensure clinical and financial monitoring. Furthermore, the basic benefits package for foreign residents had been discussed whereby the minimum services included had been explained.

**Session 3: Deep dive 2 – Simplifying registration and contribution payment: The Monotax schemes in Uruguay and Argentina (Andrea Chirino, Federal Agency for Public Resources (AFIP), Argentina (virtual presentation)**

In this session, Ms. Andrea Chirino, Analyst at the Argentinian Federal Agency for Public Resources, presented the Monotax (or *Monotributo*) systems of Uruguay and Argentina. Through the introduction of the schemes, the two countries have very successfully addressed administrative barriers to social insurance extension by simplifying registration and contribution payment. The schemes were built with the needs of low-income workers and informal employment in mind and constitute a tool that allows to extend social security protection in tandem with formalizing workers' activities, or part of these, via the tax system.

Workers who are covered under these systems pay a reduced social security contribution jointly with their tax payments, which is collected by the public tax agency (AFIP) in Argentina and the Social Insurance Bank (Banco de Previsión Social, BPS) in Uruguay. Contributions are afterwards split into tax, pension and health insurance contributions and forwarded on to the respective subsystems.

Ms. Chirino explained that information sharing agreements between involved public agencies are key to facilitating the registration and payment of contributions. Such arrangements can help reduce duplication of work and facilitate the updating of members' data, needed for the assessment of contributions due in relation to members' income levels, and for systemic controls. Given the voluntary membership under these schemes, successfully reaching out to potential members is particularly important. Next to state agencies, nongovernmental organizations can be critical actors in this regard, through helping potential members understand their rights and obligations as well as the process of registering and paying contributions itself.

Discussion:

The discussion highlighted some of the benefits of the system along with a number of challenges they face. Discussants concluded that, in a way, the presented Monotax systems have been victims of their own success. Firstly, due to their administrative simplicity and reduced contribution rates, they are so popular among members that these prefer to remain covered under the Monotax arrangement rather than transitioning to the general scheme. This has led to a tendency to underreport incomes. Second and relatedly, the systems cannot be financed by contributions alone and require regular government financing.

**Session 4: Input on Promoting the participation of self-employed workers in social security schemes: Lessons from Latin America (Sonia Gontero, Economic and Social Commission of Latin America and the Caribbean (UNECLAC), Chile (virtual presentation)**

In the fourth session of the day, Ms. Sonia Gontero presented results from research conducted at ECLAC aimed at identifying pathways for extending social security coverage to own-account workers, with a focus on pension systems. In the Latin America and Caribbean (LAC) region, self-employment is a very popular work arrangement with 31% of workers own-account workers on average in 2019. They are a heterogenous group, composed by workers of varying levels of education and income, including doctors, architects, taxi drivers and street vendors, for instance.

Although 17 out of 18 countries in the LAC region provide social security coverage through pensions, with 15 countries offering access to pay-as-you-go schemes, effective coverage rates of own-account workers remain relatively low. Ms. Gontero explained that this was due to a mix of reasons, namely: pensions systems having been designed for wage workers with job continuity, workers' preferences for other types of savings such as purchasing property, expectations of self-employment to be transitory, lack of trust in the pension system, or low contributory capacity of workers.

However, as was shown in the presentation, self-employed professionals with high contributory capacity often remained uncovered, too. Ms. Gontero therefore suggested identifying those groups with at least some contributory capacity and including them in social security under full or subsidized contributions, according to their ability to pay. At the same time, groups without any contributory capacity, such as the working poor, would need to be targeted through non-contributory social protection. Furthermore, she advocated for introducing incentives for joining contributory schemes under voluntary arrangements and developing the capacity for inspection and sanctioning for mandatory schemes.

#### Discussion:

In the ensuing discussion, workshop participants debated the types of data needed in their own countries to identify groups of own-account workers based on their capacity to pay social security contributions. To this end, certain data from statistical agencies and labour services, and administrative data from social security institutions were readily available. Yet, the discussion also highlighted the pivotal role of strengthening information systems and expanding the availability of quality data. For example, labour force surveys were currently not collecting information related to the participation of own-account workers in social security schemes.

#### **Session 5: Extending health protection to informal-sector workers in Algeria (M. Mourad Boubkeur, director of audit and control, National Social Insurance Fund for Non-Wage Earners (CASNOS), Algeria)**

The fifth session started by Mr. Boubkeur introducing the National Social Insurance Fund for Non-Wage Earners (CASNOS), its mission and the historic evolution of the fund. CASNOS is a public entity that covers non-wage earners, including the self-employed. The fund manages cash and in-kind social insurance benefits for non-wage earners, including pensions, as well as the collection of contributions, and labour inspection and control operations. CASNOS provides several electronic services through its online platform "Espace DamanCom", including applications for membership or retirement, declaration of economic activities and the contribution base, access to administrative information, e-payments, and requests for payment schedules, the approval of medical care, or documents.

Then, the experience of CASNOS in reducing the size of the informal economy was shared. According to Mr. Boubkeur, raising awareness of non-wage earners on the advantages of social security as well as the benefits offered by CASNOS proved to be a major step towards convincing workers and self-employed in the informal economy to register. This was done in cooperation with radio stations and mosques and through open days, for example. Moreover, the systematic enrolment of traders following the registration of their businesses, a process that was initiated in 2019, allowed both the government and CASNOS to counter the evasion of taxes and social security contributions. An incentive to this end was the exemption from the payment of fines for delayed payments and the introduction of flexible payment schedules.

Challenges faced by CASNOS relate to the collection of contributions, which is not automatic, as well as the irregular income of a vast proportion of non-wage earners. As of now, CASNOS is also still to extend the systematic enrolment mechanism to professional categories other than traders, including farmers, craftsmen, and workers in the transportation sector and liberal professions.

#### Discussion:



The discussion addressed various subjects, the first of which related to the technicalities of calculating contributions. In terms of the collection of contribution and compliance, Mr. Boubkeur explained that workers who avoided contribution payments would be required to submit an annual income statement at the point of accessing health care or social services. Subsequently, a labour inspector would conduct a workplace visit to verify this declaration, based on which the payment of social security contributions is then made.

### **Session 6: Automatic enrolment of informal workers in social insurance (Marco Schaefer, UNESCWA)**

Voluntary membership under social health insurance schemes comes with financial challenges, as it results in adverse selection whereby people tend to choose to enrol in health insurance scheme only when they feel the need or likelihood for need of medical care. There is a consensus, therefore, that social health insurance schemes need to be based on mandatory membership. A challenge in applying mandatory membership emerges, however, in contexts with a large informal sector. What are the options available to enforce mandatory membership in such settings?

One option would be to take advantage of the interoperability among different information systems to try to connect information available in different databases to enrol informal workers automatically. The automatic enrolment process could start with the civil registry, which most countries have at their disposal. To identify the target population, irrelevant population groups would be excluded. This would be done by, first, narrowing down the target group to the working-age population by eliminating those aged under 18 years as well as elderly persons aged above the statutory retirement age. Then, based on the databases of social insurance schemes and the social registry, that segment of the labour force that is covered already by contributory social insurance and those benefitting from poverty-targeted social assistance would need to be eliminated. Afterwards, students and persons living abroad would be excluded, too, by connecting the civil registry with the Ministry of Education and the Ministry of Interior's databases. This would leave us with a population segment that is likely working in the informal economy.

The input provided by Mr. Marco Schaefer during this session suggested to automatically enrol this exact population group. To correct inclusion errors, such as for economically inactive or unemployed persons, these would be able to opt out providing evidence of their economic status. Theoretically, those who remain enrolled in the scheme could be considered as working in the informal economy.

Prerequisites for a country to apply automatic enrolment include: a well-functioning civil registry, the integration and interoperability across different registries and databases, the ability to reach the enrolled members through direct contact information, and the capacity of the scheme to enforce coverage through penalties and incentives.

#### **Discussion:**

The discussion highlighted the fact that the main barriers preventing the enrolment of informal workers in social protection schemes are their unwillingness to pay taxes and their lack of trust in the system itself. On one hand, the most prominent incentives attracting informal workers to enrol are their need for health insurance and access to micro-loans. As such, automatic enrolment could entail negative reactions and, possibly, turmoil. On the other hand, experts from Jordan explained that their government made tremendous progress in developing its information systems including the integration of different databases, which theoretically provides all the prerequisites for the implementation of automatic enrolment. However, the tricky question remains how the auto-enrolment process can be technically implemented.

### **Session 7: Peer learning activity**

During the peer learning activity, which concluded the first part of the workshop, participants reflected on the key bottlenecks Jordan faced in providing universal health coverage and to which extent country experiences presented had been successful in addressing similar bottlenecks. Mr. Hadram Al-Fayez from the Jordanian Ministry of Planning and International Cooperation kicked off the discussions by summarizing key challenges related to extending health protection to the middle class, namely (1) the availability of financing for such coverage extension, (2) the need for reaching out to uncovered groups, especially under voluntary schemes, and (3) ensuring access to quality services, particularly in rural areas.

Bahrain's experience showcased a strategic approach to social health insurance reform. The reform addressed issues related to financial sustainability by carefully establishing how much different procedures cost to ensure that hospitals do not overbill for services. Replicating this exercise elsewhere would require the existence of an adequate health information system, which collects data on time spent by health professionals for procedures and which tracks capacities available within the sector. Such information could also point to issues related to the availability and quality of services.

Next to payment incentives, such as through health contribution subsidies or cancelation of penalties for delayed payments, the simplification of administrative procedures can help attract more members into social insurance systems. Monotax schemes, like the experiences presented from Uruguay and Argentina, highlight the importance of digitalization of public services and co-operation between public agencies to this end. Another promising approach lies in making coverage automatic following the business formalization process, as seen in the case of traders in Algeria, who are systematically enrolled with the National Social Security Fund for Nonwage Earners (CASNOS) upon registering their business.

Finally, several participants mentioned the importance of large and proactive communications campaigns for spreading awareness about social security and formalizing businesses. An example is the collaboration with mosques or radio broadcasters seen in Algeria. In Jordan, under a collaboration with the ILO, information booths are being installed in malls, refugees receive presentations, and farmers and taxi drivers are being targeted on their farms and in the streets, which has led to 13,000 newly registered businesses.



## **Part II: Extension of short-term benefits to persons in irregular employment in Egypt**

### **Session 8: Setting the scene – Opening & Introduction**

This session set the stage for the second part of the meeting organized in response to a technical cooperation request raised by the Ministry of Social Solidarity (MoSS) in Egypt to ESCWA to establish a fund for persons in irregular employment. The said fund shall ensure irregular workers under a special scheme against loss of income due to economic and natural crises, employment injuries, and maternity leave. To this end, this part of the Peer Exchange meeting presented international experiences and good practices in extending short-term social insurance benefits to seasonal and casual workers, small-scale self-employed, and domestic workers in Chile, South Africa, Morocco, and others. It focused on lessons learned in extending unemployment protection to these groups and sought to identify options for adapting these to the Egyptian context.

- **Typical bottlenecks for extending short-term protection to irregular employment (George Azzi, UNESCWA)**

The main identified bottlenecks or challenges facing the extension of short-term protection to persons in irregular employment were highlighted by UNESCWA as follows: (1) Policy gaps and design constraints such as legal or regulatory exclusions or limitations, voluntary membership, lack of coordination and policy coherence, and lack of incentives, (2) Implementation and administration constraints such as limited information and awareness, inability to enforce compliance, complex and lengthy administrative procedures, low credibility and limited trust in social security institutions, and limited institutional capacity, (3) Financial shortcomings such as limited contributory capacity of potential affiliates, contribution payment schedules that are unaccommodated to non-standard forms of work, and the costs associated with the formalization of businesses – whether it be initial registration fees or additional annual operating expenses such as taxes, social security contributions, license and labour compliance expenses – and the financial sustainability of the scheme, and (4) other external constraints including the lack of organization and representation of workers (through labour unions, orders and syndicates, labour associations, etc.).

- **Bottlenecks and challenges to extending short-term benefits to informal employment in Egypt (Dr. Mervat Sabrin, Ministry of Social Solidarity, Egypt)**

The representatives of the Ministry of Social Solidarity (MoSS) in Egypt presented the universal health insurance scheme initiated recently and the updates and challenges facing the planned extension of social insurance to irregular workers. On health insurance, the project has been implemented so far in three governorates (Port Said, Luxor, and Ismailia), and the sources of funding are the contributions of employers and employees with formal contracts (public & private sector), complementary contributions, portions of tobaccos sales, a portion of speed fines, official stamp fees, licensing fees for medical centres, and others. The presentation showcased the processes through which medical services are provided and the adoption of electronic documentation and admissions. For irregular workers, there has been a condensed awareness campaign to encourage them to enrol in the universal health scheme (e-platforms, social media outlets, billboards, short message service, TV ads, etc.).

A second presentation mapped the labour force in Egypt and showed that irregular workers represent 37.3 percent, most of them female. Under social security regulations, most categories of persons in irregular employment benefit from long-term social insurance such as old-age, survivor's and disability insurance. However, they lack short-term social insurance providing sickness, maternity, medical care or income compensation, work injury and unemployment coverage. Thus, there has been a collaboration between the MoSS and the General Authority for Health Insurance to grant health insurance coverage to the beneficiaries of the Takaful and Karama cash transfer programmes. Bottlenecks preventing eligible persons in irregular employment from enrolling relate to a lack of awareness and knowledge about the

enrolment process, the complexity of registration procedures, the absence of simplified sources of information on the benefits of the existing schemes, the high cost of monthly contribution compared to the low income of the irregular worker, the absence of a contractual relationship between the worker and the employer, for some categories of irregular workers, which makes the worker the sole contributor. Another important barrier preventing already eligible irregular workers from joining social insurance is the inflexibility of the currently applicable insurance systems, which require a periodic payment of contributions. Moreover, lack of trust in the system, lack of oversight, and poor compliance are among the challenges, in addition to other cultural and societal factors that do not encourage irregular workers to enrol in social insurance programmes.

#### Discussion:

The discussion highlighted other challenges facing Egypt and other Arab countries, such as financing limitations and the lack of fiscal space, the need for vertical expansion of schemes and digital transformation, lack of data, lack of coordination between concerned stakeholders, etc.

#### **Session 9: Deep dive 3 - Extending unemployment protection to persons in irregular employment: Lessons from Chile (Pamela Gana, Superintendency of Social Security [SUSESO], Chile)**

In the last session of the second workshop day, Ms. Pamela Gana presented the experience of Chile in extending unemployment protection to workers. In Chile, all private-sector employees, including household workers, are covered against income insecurity due to unemployment by benefits that are financed either by contributions to an individual savings account, a solidarity fund, or a combination of both. Unemployment insurance was introduced in 2002 and has been mandatory for all new labor contracts since October 2, 2002, with labour relations that existed prior to this date covered under voluntary arrangements.

Looking at financial sustainability, Ms. Gana showed that the unemployment insurance system has been highly sustainable in Chile. While the individual accounts provide fully financed cash benefits, access conditions for benefits paid from the solidarity fund are relatively restrictive. Cash inflows under the solidarity fund have therefore exceeded payments in most years (except in 2020 and 2021, due to unemployment benefits paid due to the Covid-19 pandemic).

Afterwards, Ms. Gana shared her reflections on considerations and important decisions that need to be taken in setting up any unemployment protection system, including for irregular workers. In doing so she discussed key questions related to coverage under such a system, contributions and financing, the quality of monetary benefits (i.e., replacement rates and the duration of benefits), qualifying conditions for access to benefits, decisions related to the administration of accounts, the mechanisms for requesting and paying benefits, and finally, how to ensure public support with a view to ensuring the longevity of the system.

#### Discussion:

Firstly, the discussion highlighted the need for consultation and representation of important stakeholders in designing a new system. A major decision that was made in response to such consultations, in Chile, was to exclude self-employed persons from unemployment coverage. Ms. Gana explained that this was due mostly to concerns by the self-employed as to what unemployment meant for them, in practice. Secondly, participants displayed much concern in the discussion with questions related to avoiding competition of social assistance transfers with contributory unemployment benefits.

#### **Session 10: Deep dive 4 - Extending unemployment protection to persons in irregular employment: Lessons from South Africa (Allan Ragavaloo, Director Provincial Support, Unemployment Insurance Fund, South Africa)**

The presentation given by Mr. Ragavaloo mapped out key elements of the South African Unemployment Insurance Fund (UIF) scheme, which was first established in 1946. The current scheme is based on a 2001 act and provides unemployment, sickness, maternity, and adoption benefits, as well as survivor benefits to dependents of deceased insured persons. Interestingly, the act also covers income loss from reduced work arrangements through the Reduced work time benefit, which was introduced in 2017.

In terms of benefits, 38% to 60% of the insured's average daily earnings is paid for up to 238 days, inversely related to the insured's previous level of earnings (i.e., lower-income persons receive a higher percentage than higher-income groups); followed by 20% from the 239th to the 365th day. The benefit duration depends on the number of credit days accumulated by the insured, with one day credited for every 4 days of contributions. Contributions are regulated by the Unemployment Contributions Act and collected by the South African Internal Revenue Service for larger firms and by the UIF for smaller ones.

### Discussion:

The discussion on the South African unemployment insurance first revolved around its coverage. Mr. Ragavaloo explained that the scheme comprised a wide range of groups of irregular workers, including domestic, agricultural, seasonal, and temporary workers, so long as they were subject to an employer-employee relationship and worked for at least 24 hours a month. As such, the existence of an employment contract was essential, whether in written or in verbal form.

Another point of debate related to the registration of migrants without residency documentation or a work permit. Mr. Ragavaloo clarified that the UIF was not considering the legality of employment in assessing a worker's registration as such, but alone the existence of the employment relationship. Based on this logic, there was also no reporting line from the UIF to other government agencies, such as the Department of Homeland Affairs.

Finally, asked about issues faced by the fund, Mr. Ragavaloo mentioned that the system of contribution collection for smaller firms—under the purview of the UIF—was currently largely based on trust and therefore under review.

## **Session 11: Integrated service delivery through Single Window Services (UNESCWA)**

In this session, Mr. Harald Braumann from UNESCWA and Ms. Pamela Gana from Chile's Superintendencia of Social Security (*Superintendencia de Seguridad Social*, SUSESO) presented an approach of integrated service delivery through so-called Single Window Services (SWS). Their main *raison d'être* is the pursuit of simplifying administrative procedures and making them more user centric.

SWS provide an integrated, single service point for workers and employers to access social protection as well as other public services (such as employment services or support with obtaining required documentation) at the same time. To illustrate how SWS are offered in practical terms, two case studies were presented, one from Mongolia and the other from Chile.

In the Mongolian example, officers from different agencies and schemes, including social assistance and social insurance schemes, are gathered in a single space at the local government offices and provide a range of services, including social protection, employment, civil registration, banking, and notary services. These offices have been set up throughout the country, with a presence in all administrative subdivisions.

The example from Chile, an integrated portal under the name of *ChileAtiende*, showcased a single point of entry for over 25 public institutions, including social assistance providers. These are made available through three channels: a main web portal, a telephone call centre, and physical offices. To accommodate individuals with limited or no digital literacy, about 200 physical offices have been set up in towns across the country, usually located within local bank branches. Proactive outreach efforts are also being made via the deployment of mobile bus offices.

## **Session 12: Extension of social insurance to irregular workers in Morocco (Abdessamad Lamrani, Consultant, Morocco)**

In this session, Mr. Abdessamad Lamrani introduced the social protection system in Morocco and mapped most of the social insurance and social assistance schemes. Among them, RAMED (*Régime d'Assistance Médicale aux Economiquement Démunis*), a medical assistance scheme, provides basic medical insurance coverage for citizens living in poverty. To be eligible for RAMED, applicants must not be benefiting from any other compulsory health insurance scheme and meet a means test. The programme is funded by a combination of contributions and taxes. RAMED beneficiaries are integrated into compulsory health insurance schemes with a view to coordinating policies between contributory and non-contributory social health insurance schemes.

In terms of extending social insurance to irregular workers, Mr. Lamrani presented the case study of the Social Coverage Project for traditional fishermen, which extended to them health insurance along with maternity benefits, compensation for death, non-covered occupational accidents and diseases, and old-age, disability, and survivor's pensions. The scheme was launched as a part of the National Strategy Framework for the Development of Marine Fishing, and underpinned by a partnership between the Ministry of Agriculture and Fisheries, the National Fisheries Office, and the National Social Security Fund. A broad media campaign was organized to inform fishermen of the conditions for registration, and boat owners were urged to register their boats as well as fishermen – working on these boats – with the National Social Security Fund. The project was launched first at a pilot site and was then gradually expanded to cover all traditional fishermen.

### **Discussion:**

During the discussion, Mr. Lamrani shared a few more points on Morocco's experience in extending social insurance to traditional fishermen. Firstly, the number of traditional fishermen operating on the boats and information about them need to be registered with the Ministry of Agriculture and Fisheries by boat owners to guarantee their legal coverage. Secondly, he mentioned that income yielding measures for traditional fishermen's spouses and education benefits for their children, provided under the Green Morocco Plan, could help smoothen income fluctuation of households, due to the seasonal nature of fishing. And finally, Mr. Lamrani suggested that the key lesson learnt from protecting irregular workers was the need to simplify administrative procedures, such as taxation and registration, as well as offering active guidance and support to potential beneficiaries.

## **Session 13: Peer learning activity**

During the peer learning activity for the second half of the workshop, Dr. Mervat Sabrin provided her thoughts on key questions for Egypt to address to cover irregular workers. These resembled many of the challenges discussed previously with regards to extending health insurance in Jordan. Among these, she highlighted: (1) the lack of legal coverage by irregular workers for short-term risks, such as maternity and unemployment, (2) challenges related to identifying such workers, including fishermen, domestic, and construction workers, and (3) the need to convince these workers and/or their employers of the benefits of enrolment under existing schemes.

Next, Dr. Sabrin took stock of the case studies presented, underscoring that the experiences of the Monotax in Argentina and Uruguay held important lessons for Egypt, reflected in the wide scope of coverage and increases in the tax base achieved. Secondly, she expressed a keen interest in South Africa's experience with regards to registering workers, providing enrolment incentives, and extending legal coverage to domestic workers.

In the further discussion, participants pointed to the importance of a sound understanding of the needs of irregular workers. Such understanding would need to be gained from a process of wide consultation and social dialogue. Participants also reiterated the need for reducing administrative complexity along with the direct or indirect cost of enrolment. And finally, the question was raised as to what type of proof would be required from irregular workers in order to prevent any fraudulent claims for unemployment benefits.

#### **Session 14: The 7th Meeting of the Group of Experts on Social Protection Reform - Discussing group activities and the peer exchange modality**

In its 7th Meeting on 4 November 2022, held in the context of the “Peer Exchange Meeting on Extending social insurance to persons in non-standard forms of work”, the Group of Experts on Social Protection Reform (GESPR) discussed the issue of socioeconomic inequality in terms of food security.

The members of the GESPR confirmed that inequality exists at a large scale in Arab countries. They hinted at some old civil laws that devote inequality, especially those related to gender issues. For them, there is no equal access to public services and social protection coverage for everyone. Several groups are left behind due to their vulnerability (extreme poverty, disability, rural/peripheries’ residents, etc.). They consider that it is important to identify the categories that are most affected by inequality, including food inequality. Most work or interventions must be done in remote and rural areas where multidimensional poverty should be tested rather than monetary poverty.

On food security, most of the GESPR members related the challenge of achieving food security to the 2008 financial and food crisis. Inequality exists in the four dimensions of food security; availability, access, utilization, and stability. Unfortunately, no effective strategies or measures were taken to achieve food security in most Arab countries, even though many Arab countries have developed food security strategies in the past few years. The Covid-19 crisis’s economic repercussions, mainly unemployment, caused additional pressure since 2020, while the recent war in Ukraine obstructed one of the most strategic food supply chains in the region, and triggered sharp economic distress and acute increase in food prices. Consequently, poor and vulnerable groups are finding it difficult to obtain adequate food due to the decrease in their purchasing power.

For those living in political and security-challenged countries, governments are not capable of providing food subsidies or secure adequate food supply. However, food security issues are handed out through food aid programs provided by the humanitarian international organization. In other countries, governments with the support of international organizations are trying to lessen the impact of the food crisis on certain vulnerable groups such as [Tunisia's national school meals programme](#), supported by the World Food Programme (WFP) and funded by the World Bank, and the [National Strategy for School Feeding](#) that was launched in Jordan, in collaboration with WFP, in order to promote the health of future generations and create job opportunities for local food providers.

When asked about the possible actions or remedies, the members of the GESPR considered that increasing self-sufficiency through food production and enhancing agricultural outputs are the optimal solutions while food subsidies and food-related cash transfers, already adopted in some Arab countries, proved to be short-term measures and do not secure food security at the long run.

## **GENERAL FINDINGS AND RECOMMENDATIONS FOR JORDAN & EGYPT ON THE EXTENSION SOCIAL INSURANCE TO PERSONS IN NON-STANDARD FORMS OF WORK**

During the peer-exchange event, the following general key findings and recommendations (R1 to R9) were identified in relation to expansion of social insurance schemes to persons in non-standard forms of work. Table 1 below adapts these recommendations to the specific contexts and policy objectives of Jordan and Egypt.

### **Recommendation 1 (R1): Adopting a strategy for the gradual extension of coverage, beginning with informal workers from higher-income and low-risk groups**

- ❖ Enrolling groups of workers in informal employment with higher contributory capacity first and beginning to collect contributions from them provides the opportunity to build up funds and contingency reserves, available once coverage is extended to groups of lower-income workers. To ensure financial sustainability, priority should be also given to groups of informal workers that are considered a lower risk, which varies depending on the type of the insurance provided. This allows for:
  - Time to build up institutional capacities of social security institutions and service providers in pace with growing coverage rates;
  - time for evaluation and planning, aimed at adapting system design and implementation processes to the needs for future scheme expansions;
  - and building on the successes and achievements of the programme in terms of service delivery, thus nurturing public trust in and credibility of the scheme and institutions involved.

### **Recommendation 2 (R2): Creating packages of incentives that combine the interests of both employees and employers**

- ❖ Health and short-term cash benefits should be considered as part of a larger social security coverage extension strategy, promoting enrolment by tapping into incentives for compliance by employers and employees, and attracting members into schemes on a voluntary basis.
  - On the part of employees, health care protection, rather than access to long-term benefits such as pensions, is a highly visible and immediate benefit to workers. Health benefits can therefore be a key incentive for formalization and social security enrolment for workers. (However, where quality health care is already accessible under the social security system, there are fewer incentives for workers to enrol).
  - On the part of micro- and small-employers as well as those self-employed, their main interest would be to have protection against the interruption or loss of their income, particularly caused by risks related to work injuries and occupational diseases, sickness and maternity (in the case of female own-account workers). This particular interest can function as an incentive for enrolment and compliance if well communicated by the social security institution.

### **Recommendation 3 (R3): Adapt the design of schemes to take into consideration the contributory capacity of persons in non-standard form of work.**

- ❖ A defined-contribution scheme covering short-term risks (unemployment, work interruptions, work injuries and occupational diseases, sickness, and maternity leave) in which contributions are accumulated in individual saving accounts, can be better adapted to the case of persons in irregular employment. Moreover, creating an individual savings account for each member strengthens transparency and thus credibility in the scheme. In addition, under individual savings accounts, the burden of financial risk does not fall on the scheme nor on the sponsor (the government) but rather on the members of the scheme. This is particularly important taking into consideration the irregularity of income of many persons in these groups. Finally, to add a component of risk pooling and reduce the burden of financial risk held by the



members, the individual savings accounts can be accompanied by a solidarity component, a solidarity severance fund, financed by both a government subsidy component and employers' contributions. To avoid the exploitation of the solidarity severance fund, a set of eligibility conditions as well as grace periods should be regulated that restrict access to the solidarity component to involuntary termination of employment or following in situations of covariate shocks.

- ❖ Adopt flexible contribution payment terms that accommodate for the irregularity of income of different groups of informal workers.
- ❖ Ensure affordability of schemes for more vulnerable groups of workers through introducing reduced or fully subsidized contributions or through coordinating efforts between contributory and non-contributory social protection schemes.

#### **Recommendation 4 (R4): Facilitate uptake of benefits and enrolment through enhancing social security literacy, outreach, and better access to schemes**

- ❖ Simplifying registration and contribution payment, along with introducing financial incentives, can boost enrolment in schemes and compliance. Monotax schemes like the ones presented from Argentina and Uruguay are good practices in this regard and can provide guidance (see Table 2). They have proven to be efficient tools for formalizing micro- and small enterprises as well as self-employed persons, while enabling them the enjoyment of social protection coverage.
- ❖ Providing support with filling out registration or benefit application forms can promote enrolment and benefit uptake, such as through integrated service provision in Single-window services bringing together different public services in a single location or online. Such services should follow up with the organizations involved on behalf of the client, making the process easier on the end of potential beneficiaries.
- ❖ Awareness raising should be undertaken through adequate channels. This requires identifying the most efficient channel depending on the group of informal workers in order to reach the highest number of beneficiaries and other stakeholders. These channels may include, for instance, SMS and WhatsApp, home visits and mobile service providers, community gatherings, as well as printed or electronic information material.
  - Workers' organizations (associations, syndicates, and orders) and non-governmental organizations are well positioned to provide information and peer learning spaces to their members, giving them a role in raising awareness and explaining social security rights and obligations to potential beneficiaries.
  - Proactive outreach should be undertaken through engaging in partnerships with organizations that have wide networks, such as cultural or religious organizations and workers' organizations.

#### **Recommendation 5 (R5): Promoting compliance with labour and social security laws via enhanced labour inspection and awareness**

- ❖ Investing in training labour inspectors and ensuring they apply best practices when conducting home visits, for example, interviewing both parties in the employment relationship;
- ❖ Such training needs to be tailored to respond to the specific needs and vulnerabilities of informal-sector workers due to the nature of their work;
- ❖ Making sure to have sufficient female labour inspectors and commissioners. This is particularly important in sectors where women tend to have a stronger presence, such as domestic work;
- ❖ Workers should be given the opportunity to verify enrolment and contribution statements submitted by the employer in order to prevent any potential underreporting of work hours or income; and

- ❖ Giving workers' organizations a monitoring role so they can speak out against non-compliance where it occurs, with a view to creating a culture of awareness and compliance.

**Recommendation 6 (R6): Automatic enrolment of target groups**

- ❖ Automatic enrolment can address difficulties in enrolling workers in the informal economy that result from their diverse nature of work. As the enrolment of hard-to-reach groups of informal workers proved to be challenging, the auto-enrolment process overcomes issues of compliance and adverse selection (in the case of voluntary schemes) by having the ineligible beneficiaries opt out rather than asking eligible beneficiaries to opt in (see session 6). Moreover, it helps address the issue of complex and lengthy administrative procedures, limited information and awareness among potential beneficiaries, and the lack of incentives, and reduces the fragmentation of the social insurance system.

**Recommendation 7 (R7): Improving the availability of quality data on workers in the informal economy and their needs**

- ❖ Covering workers requires making them visible first and collecting information on their needs and financial capacity. This points to the need of identifying workers based on available data from labour force surveys and administrative data from social security administrations and investing into improving the availability of quality data and information systems and ensuring the interoperability of different databases.

**Recommendation 8 (R8): Creating a supervisory body in charge of policy coherence and coordination between the government, social security institutions, and service providers.**

- ❖ Coverage expansion policies need to be coordinated with the ministries or authorities in the concerned areas (such as the Ministry of Health) to align efforts in enhancing institutional capacities and to avoid supply-side constraints (such as healthcare provision) without compromising the quality of services;
- ❖ To contain costs and ensure the financial sustainability of a social health insurance scheme, the supervisory body should use data from service providers to determine the costs of health care services and develop the appropriate provider payment mechanisms for different types of health care in coordination with the social health insurance scheme;
- ❖ Supervisory bodies can play a role in advocating for investment in enhancing information systems to improve monitoring of service utilization, delivery of quality services, and health outcomes. Ensuring quality in service delivery requires enhancing interoperability of information systems between public and private health care providers, and systematically collecting data on qualitative indicators as well as quantitative indicators.

**Recommendation 9 (R9): Adopt a coverage extension strategy that capitalizes on existing social security institutions**

- ❖ The strategy for coverage extension should consider establishing a new scheme under an existing social insurance institution to target specific groups of persons in non-standard forms of work, for instance, by establishing a special fund for persons in informal employment under an operating social security institution. This scheme should offer a package of benefits that matches the priorities and needs as well as the contribution capacity of the target groups. To arrange for an organizational set-up of the scheme within an existing social insurance institution would avoid further fragmentation of the social protection system, promote coherent policies, coordinate efforts, and take advantage of existing institutional capacities, while also reducing administrative complexity for target groups. At the same time, creating a *separate* scheme under existing social insurance institutions would allow for developing targeting and outreach strategies, benefit packages and incentives, registration and contribution payment procedures, as

well as control and enforcement mechanisms that could be tailored for the different nature of work of persons in non-standard forms of work.

**Table 1: Overview of key recommendations**

	Jordan (social health insurance expansion)	Egypt (short-term unemployment benefits)
Design	<b>R1:</b> Aim for gradual expansion of health insurance coverage, beginning with informal workers from higher-income and low-risk groups to promote the financial viability of schemes.	<b>R1:</b> Aim for gradual introduction of benefit scheme, beginning with irregular workers groups with least work interruptions and workers in lower risk jobs to promote the financial viability of schemes, before expanding to higher risk groups.
	<b>R2:</b> Offer adequate incentive and benefit packages that are aligned with the priority needs of both employers and employees (e.g. in relation to catastrophic hospital treatment costs).	<b>R3:</b> Consider establishing a defined-contribution scheme covering short-term risks (unemployment, work interruption, work injuries and occupational diseases, sickness, and maternity leave) based on individual savings, accompanied by a tax-financed solidarity component.
	<b>R4:</b> Consider Monotax schemes as a means for simplifying registration and contribution payment (e.g. at a reduced flat rate) procedures and formalizing small- and micro-enterprises (see Table 2).	
Delivery mechanism	<b>R3:</b> Apply contribution payment terms accommodated to the irregular income of different groups of informal workers (e.g. for agricultural workers to align contribution payment with productive seasons etc.).	
	<b>R4:</b> Introduce integrated service provision through an online platform to simplify the registration and benefit payment processes.	<b>R4:</b> Introduce integrated service provision through Single-window services to simplify the registration and benefit payment processes.
	<b>R5:</b> Invest in enhancing routine labour inspection by developing tailored and customized capacity development for labour inspectors.	
	<b>R6:</b> Consider automatic enrolment of persons in informal employment to address various bottlenecks, such as lack of compliance, complex administrative procedures, lack of awareness, and adverse selection, which would ultimately impact the scheme's financial viability.	
	<b>R7:</b> Take advantage of available information and data to better reach out to and understand the needs and financial capacities of informal workers.	
	<b>R8:</b> Prioritize accurate costing of health services and developing appropriate provider payment mechanisms to contain costs and ensure the financial sustainability of the scheme.	

	Jordan (social health insurance expansion)	Egypt (short-term unemployment benefits)
Organizational structure	<b>R8:</b> Consider creating a supervisory body in charge of health policy coherence and coordination between stakeholders involved in health care and health insurance provision.	<b>R9:</b> Consider establishing a scheme targeting persons in irregular employment under the National Organization for Social Insurance (NOSI) to avoid fragmentation of the social insurance system and take advantage of existing institutional capacities.
	<b>R9:</b> Consider establishing a scheme targeting persons in informal employment under the Social Security Corporation (SSC) to avoid fragmentation of the health insurance system and take advantage of existing institutional capacities.	

**Table 2: Overview of the Monotax schemes in Argentina and Uruguay**

	Argentina	Uruguay
<b>Exchange rate</b>	US\$1.00 = 160.724 Argentine Pesos (15/11/2022)	US\$1.00 = 39.89 Uruguay Pesos (15/11/2022)
<b>Overview</b>	Small contributors covered through the Monotributo scheme benefit from a simplified mechanism for payment of contributions and taxes. These include self-employed persons who sell movable goods or provide services, and members of workers' cooperatives or certain enterprises specified by law. Contributions, which are usually collected jointly as a fixed monthly fee, cover social security (retirement, disability, death, and health) and tax (VAT and income tax). A special Monotributo scheme with reduced contribution rates, the Monotributo Social, exists for small contributors with low incomes (see Contributions).	Self-employed persons with a gross annual income below a defined threshold may enroll in the Monotributo scheme as a one-person enterprise or as a de-facto enterprise comprised of up to three partners. Under the scheme, insured persons pay a single monthly contribution for social security and taxes. Health coverage, which is optional, can be extended to the spouse and children. As in the case of Argentina, a special Monotributo Social scheme with reduced contributions exists for contributors with low income (see Contributions), i.e., those assessed as living under the poverty line or in situations of socioeconomic vulnerability.
<b>Management</b>	Argentina's public tax agency, the Federal Agency for Public Resources (Agencia Federal de Ingresos Públicos, AFIP), in collaboration with the Ministry of Social Development (Ministerio de Desarrollo Social) for the Monotributo Social.	Uruguay's public social insurance administration, the Social Insurance Bank (Banco de Previsión Social, BPS), in collaboration with the Ministry of Social Development (Ministerio de Desarrollo Social, MIDES) for the Monotributo Social.
<b>Registration and administrative process</b>	<p>Registrations can be completed online via the <a href="#">AFIP website</a> or in the local office of AFIP of the individual's tax residence.</p> <p>Required documents include a national ID (passport or residency status certification in the case of foreign nationals) as well as at least two documents proving the individual's (tax) address (e.g., address certification issued by the police, municipality or a notary, a copy of the individual's rental contract or bank account extract). For further information, see <a href="#">here</a>.</p> <p>A single portal dedicated entirely to the Monotributo (<a href="http://monotributo.afip.gob.ar">http://monotributo.afip.gob.ar</a>) has been made available, accessible in a user-friendly way via tablets, smartphones or PCs using a username and password. The platform aims to encourage compliance, simplify communication with the tax authorities, reduce arrears and keep the single-tax contributor informed about their social security and tax obligations.</p> <p>Furthermore, users can pay contributions online, update personal and family health coverage information, and issue electronic invoices for commercial transactions.</p>	<p>Registrations can be completed online via the <a href="#">BPS online platform</a> for persons without a previous registration as a contributor under the General Tax Directorate (Directorio General Impositivo, DGI). For persons with a previous registration as a single-person enterprise, registrations are possible in the local branch of BPS corresponding to their tax address. (Certain branch offices, such as in Montevideo, offer coordination between BPS and the DGI. Where this is not available, certain information needs to be submitted online via the website of GDI before the registration can be finalized in person in a local BPS branch.) For persons registering for the Monotributo as a de-facto company, enrolment can be completed <a href="#">online via the BPS website</a> in the absence of an existing registration with BPS. Otherwise, following an online submission of information <a href="#">through the GDI website</a>, enrolment is completed during a visit to the local branch of GDI that corresponds to the tax address of the business.</p> <p>Required documentation includes identification documents and proof of the address of the business (such as invoices issued to the individual/company). Further information is available <a href="#">here</a>.</p>

	Once enrolled, in the case of non-payment of contributions over ten consecutive months, AFIP terminates the membership; the health care system can suspend coverage after three consecutive or five non-consecutive months of non-payment.	Once enrolled, in the case of non-payment of contributions over two consecutive months, the membership is suspended (with a notification sent by email). To reactivate the membership, arrears need to be paid and the individual is required to present themselves in a BPS branch office.
<b>Funding sources</b>	Member contributions and government subsidies	Member contributions and government subsidies
<b>Coverage</b>	Self-employed persons who comply with billing parameters, specified business surface area, electricity consumed and rental caps. As of 2022, the maximum gross annual income from sales must not exceed 4,662,015.87 pesos (with a maximum unit price not exceeding 49,646.21 pesos) or 3,276,011.15 pesos for income from provision of services (June 2022).	Self-employed persons with annual earnings below 944,500 pesos (one-person enterprise) or 1,574,166 pesos (microenterprise/de-facto enterprise).
<b>Contributions</b>	From \$3,334.24 to \$25,090.13 a month, based on the insured's declared income, according to <a href="#">11 classes</a> related to income, business surface, electricity consumption and rental. Small contributors with annual income below \$743,382.07 are exempted from pension contributions and pay only 50% of the health premium (Monotributo Social). Members of cooperatives with an annual income below \$466,201.59 pay only the combined pension and health insurance contribution (exempted from paying the tax component) (June 2022).	Insured persons pay a single monthly contribution for social security, which is calculated based on an assumed monthly income of 6,848.50 pesos (November 2022). Under the <b>Monotributo Social</b> , the contribution rates paid under the regular <b>Monotributo</b> are phased in over a three-year period, with 25% of the full contribution paid in the first year, 50% in the second year, 75% in the third year, and 100% as of the fourth year.
<b>Financial incentives</b>	Timely payment of monthly Monotax obligations is rewarded with an annual reimbursement of one month's worth of the tax component payment.	No specific financial incentives. However, timely contribution payments are rewarded with discounts under both the general scheme and the <b>Monotributo</b> .



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