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Administrative barriers, capacity constraints and solutions for the inclusion of agricultural workers in social insurance schemes in the Middle East and North Africa

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Administrative barriers, capacity constraints and solutions for the inclusion of agricultural workers in social insurance schemes in the Middle East and North Africa

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Food and Agriculture
Organization of the
United Nations



International
Labour
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By Nourjelha Mohamed and Lucas Sato.

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This publication is one of the outputs of the UN-to-UN agreement between the International Policy Centre for Inclusive Growth (IPC-IG), the Food and Agriculture Organization Regional Office for the Near East and North Africa (FAO RNE) and the International Labour Organization for Arab States (ILO ROAS).

The International Policy Centre for Inclusive Growth (IPC-IG) is a partnership between the United Nations and the Government of Brazil to promote South–South learning on social policies. The IPC-IG is linked to the United Nations Development Programme (UNDP) in Brazil, the Ministry of Economy (ME) and the Institute for Applied Economic Research (Ipea) of the Government of Brazil.

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**ADMINISTRATIVE BARRIERS, CAPACITY
CONSTRAINTS AND SOLUTIONS FOR THE
INCLUSION OF AGRICULTURAL WORKERS IN
SOCIAL INSURANCE SCHEMES IN THE MIDDLE
EAST AND NORTH AFRICA**

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ACRONYMS AND ABBREVIATIONS

AW	Agricultural worker
FAO	Food and Agriculture Organization of the United Nations
ILO	International Labour Organization
IPC-IG	International Policy Centre for Inclusive Growth
MENA	Middle East and North Africa
OPT	Occupied Palestinian Territories
OSS	One-stop shop
SI	Social insurance
SP	Social protection
SSC	Social Security Corporation (Jordan)

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1. INTRODUCTION

Extending the coverage of social insurance (SI)¹ schemes to rural areas of the Middle East and North Africa (MENA),² where most agricultural workers (AWs) reside, is often challenging because of high administrative costs and a lack of necessary capacity (ILO and FAO 2021). Reaching rural populations, particularly in remote areas and harsh and inhospitable terrains, is challenging and expensive (Allieu 2019). It takes strong administrative and institutional capabilities to implement social protection (SP) programmes effectively in these areas.

AWs may face difficulties in enrolling in SI schemes due to several challenges including administrative barriers, even when they are legally eligible for SI. Some employees in the agriculture sector can rely on their employers to register and share the co-responsibility to pay contributions and are therefore in formal employment. However, most dependent AWs in developing countries are daily wage workers or in seasonal and temporary jobs, often without a standard labour contract. Self-employed producers and contributing family workers, who comprise the vast majority of AWs, may face additional challenges, including costs associated with registration (e.g. transportation to urban areas where SI offices are concentrated) and the ‘double contribution challenge’ for self-employed workers,³ which may exceed their contributory capacity (ILO 2021b).

Ensuring the compliance of AWs and employers with regulations, among other measures, can promote the extension of SI benefits to workers in the informal economy, encouraging them to become part of the organised sector (Daza 2005). This is particularly relevant for the MENA region, where the agriculture sector was responsible for about 20 per cent of total employment in 2019 (World Bank 2020).

Against this background, this research report aims to **understand the main administrative barriers and capacity constraints that may hinder the coverage of AWs in SI schemes, and suggest possible strategies that could be considered to address them**. It builds on the common approach outline developed by the Food and Agriculture Organization of the United Nations (FAO) and the International Labour Organization (ILO) to extend SP to rural populations (ILO and FAO 2021), a working paper produced by the International Policy Centre for Inclusive Growth (IPC-IG) and the FAO on the state of SI for AWs in the MENA region (Sato 2021), and the Ministerial Forum Declaration ‘The future of Social Protection in the Arab Region: Building a vision for a post-COVID-19 reality’.⁴ On the latter, it is noteworthy to highlight the Ministries’ endorsement of the following topics:

- **“Reviewing efforts to extend social protection** to especially vulnerable groups such as children, older persons, persons with disabilities, women, **workers in the informal and in the rural economy, all migrant workers, refugees and people on the move”**; and
- **“Ensuring access to adequate social protection for workers in all types of employment—formal and informal—and making social protection systems more inclusive and effective as enablers of national formalization strategies”**

1. See the Methodological Note <<https://t.ly/C2r->> for a definition of social insurance and other key concepts.

2. This paper considers the MENA region to comprise the following countries: Algeria, Libya, Mauritania; Morocco, Tunisia; Egypt, Iran, Iraq, Jordan, Lebanon, Sudan, Syria; Saudi Arabia, Kuwait, Bahrain, United Arab Emirates, Qatar, Oman, Yemen and the Occupied Palestinian Territories (OPT).

3. For more details about the ‘double contribution’ challenge and other financial challenges faced by AWs, see the second research report in this series <<https://t.ly/AIyL->>.

4. Read the full declaration at <<https://socialprotection.org/discover/publications/ministerial-forum-declaration-future-social-protection-arab-region-building>>.

This report is the **third in a series of three** resulting from this effort.⁵ The other two reports explore the main risks faced by AWs in the MENA region and the financial barriers to extending SI schemes, respectively, and aim to answer the following main research questions: What are the administrative barriers and capacity constraints to extending SI for AWs in the MENA region? Which interventions can help overcome these barriers?

Following this introduction, the second section of this paper explores the main administrative barriers and capacity constraints facing SI providers and AWs in the MENA region. The third section suggests strategies that could be considered to address these barriers, in addition to innovations adopted by other countries to overcome similar barriers. The research report concludes by summarising the main takeaways of the research.

The methodology used to develop this report and the other two in this series is based on a desk review of relevant literature, workshops (group discussions), and semi-structured interviews with key informants from the MENA region. Two workshops were conducted in 2021 (August and December), with the participation of 43 stakeholders, including representatives of relevant ministries, national social security institutions, researchers and academics, and experts from United Nations agencies. Another 15 semi-structured interviews with representatives of AW unions and associations took place between September and November 2021 (online and via telephone). Stakeholders who participated in both the workshops and the interviews were mainly from Algeria, Egypt, Iraq, Lebanon, Morocco, Occupied Palestinian Territories (OPT) and Sudan. They were invited to discuss the main risks faced by AWs in the region and the main barriers to extending SI schemes in the sector. Details on the methodology of the series can be found in the Methodological Note.⁶

2. WHAT ARE THE ADMINISTRATIVE BARRIERS AND CAPACITY CONSTRAINTS TO EXTENDING SOCIAL INSURANCE FOR AGRICULTURAL WORKERS IN MENA?

Increasing the coverage of SI schemes to include AWs requires SI providers to have a strong administrative capacity to identify, reach and register beneficiaries, keep records, collect contributions, inspect and monitor compliance, process claims, check for errors and fraud, and provide benefits (Allieu 2019). This section summarises the main administrative and institutional barriers that hinder the inclusion of AWs in SI schemes in the MENA region, according to the results of in-depth interviews and focus group discussions with key informants. The findings of the interviews and discussions are corroborated by literature review and available data. The reader can click on the icon of each risk category presented below to be directed to the suggested strategy/ solution related to it.



2.1. Complexity of administrative procedures

AW representatives from **Algeria, Egypt, Iraq, Morocco and Sudan** stated that prolonged procedures to enrol and receive SI benefits, including paperwork, long queues, and documentation required by SI providers, are one of the main barriers for AWs. For instance, a researcher from **Tunisia**⁷ mentioned that although all AWs in Tunisia are legally covered by SI schemes, the implementation of laws and the actual coverage of these workers are still very weak (low effective coverage). This is mainly due to the **difficulties in the payment procedures**, as AWs must travel long distances to pay their contributions, as further discussed in section 2.2. SI providers also face difficulties providing services for AWs due to **weak institutional capacities**—for example, insufficient staff to assist insured workers,

5. See: <<https://ibit.ly/V.0>> and <<https://ibit.ly/6mzE>>.

6. See: <<https://t.ly/C2r->>.

7. Researcher at *Centre de Recherches et d'Études Sociales* (Tunisia).

inadequate budgets and a lack of space for SI offices' daily operations. These difficulties are further exacerbated for insured workers with high labour mobility (who frequently change work or sector), such as seasonal, temporary and daily wage workers, with most SI providers facing challenges in reflecting changes in employment correctly and promptly in their records, leading to unnecessary disruptions to contributions (ILO 2019).

The literature review corroborates the view of AW representatives that the bureaucratic structures and procedures of SI schemes (e.g. registration and payment procedures) impose challenges for AWs to enrol and continue to actively contribute (RNSF 2017). From the employer's perspective, **the time-consuming procedures to interrupt contribution payments if workers stop working (due to the ending of a contract, for example) and registering employees once hired** are disincentives for registering employees in SI schemes, particularly in the agriculture sector, where seasonal and short-term labour contracts are predominant. Additionally, **inspection procedures can also be exhausting for employers** if they are complex and carried out by different entities (Blanc n.d.).

The complex and lengthy processes for enrolling and contributing to SI schemes also **impose indirect costs on AWs, which can severely affect those in the informal sector and self-employed workers**. Examples of indirect costs associated with administrative procedures are **travelling costs to SI offices, fees to issue certain documents, and the foregone earnings** due to spending a long time in queues to complete administrative procedures (ILO n.d.). These costs are particularly challenging for AWs without labour contracts, whose earnings depend on the number of hours worked per day or week and for whom, therefore, time spent completing administrative processes and travelling directly translates into lost income. A study in Zambia, for example, found that having to be away from work every month to pay contribution to SI schemes discouraged informal workers from enrolling (Pellerano and Phe Goursat 2016). It is also important to note that SI schemes may not be (by law or administrative practices) designed to accept or capable of accepting contributions for short periods of time and/or a multiplicity of employers. For instance, most SI systems require continuous employment over a certain period of time (Behrendt and Nguyen 2018). Additionally, given that AWs and employers in the informal sector often lack formal education and can find it difficult to read or write (illiteracy), complex registration procedures can be challenging if written materials are not simple/clear or are not available in a language understood by AWs (ILO n.d.), especially those who belong to ethnic minorities, such as Kurds living in Iraq and Berbers in Algeria.

Furthermore, **difficulties in obtaining benefits** can also disincentivise AWs from enrolling in SI schemes. Administrative inefficiency of SI providers, complexity of processes and excessive documentation requirements make the process of delivering benefits very slow, and it can take several months for insured workers to be paid (RNSF 2017). This inefficiency of the scheme is a disincentive for AWs, particularly those who might be in immediate need (e.g. sickness benefits, agricultural insurance benefits, unemployment benefits). Women are particularly affected by this barrier, as they tend to be particularly affected by irregular and late payment of benefits (ILO and FAO 2021).

Obtaining the supporting documents required to register for SI schemes is also an administrative obstacle (ILO n.d.). Workers in the informal sector, particularly women, elderly people and other vulnerable groups such as migrants and forcibly displaced populations, usually lack the identity cards, work permits and job contracts required by SI providers for registration. For many AWs, these documents can be unaffordable to obtain or require too many bureaucratic steps that are not easy for them to comply with (RNSF 2017; Lopez et al. 2013; ILO and FAO 2021). Besides excluding AWs from SI schemes, the lack of documentation can further increase their vulnerability to exploitation, limiting their access to legal redress and social services such as health and education (ILO and FAO 2021).

According to the AW representative from **Morocco**,⁸ the main issue faced by AWs in the country is the difficulty of obtaining official documents from *Caisse Nationale de Sécurité Sociale* (CNSS), proving the actual total number of their working days. AWs often find that the officially recorded number of their working days in CNSS records is lower than the

8. AW representative of Agricultural Workers' Union (Morocco).

actual number of worked days. This gap between the actual total number of working days and the accumulated number accounted for by SI providers can also be due to the lack of capacity of SI schemes to inspect and follow up with all workplaces, especially those in the informal sector (see section 2.4). Therefore, since their benefits are calculated according to the number of working days recorded by CNSS, they choose to withdraw from the scheme.⁹

Migrants and forcibly displaced people comprise the **majority of the workforce in the agriculture sector worldwide** and are especially vulnerable to exclusion from SI schemes due to administrative barriers (ILO 2021a). They face a primary legal barrier, as labour and SI legal frameworks in most MENA countries exclude non-nationals from contributory schemes. However, even where inclusive systems are in place, undocumented migrants are particularly vulnerable to administrative barriers, as SI schemes require workers to provide identity documents, work permits, proof of residence and other documents, which can lead to the exclusion of these groups (UNHCR 2013; ILO 2021a). Furthermore, **the limited duration of refugees' work contracts** and their frequent movement make it difficult for them to meet the minimum requirements of employment set by the host country, and for employers to register them with SI authorities, leading to their exclusion from SI schemes (ILO 2021a).

It is worth noting that these administrative challenges affect not only the coverage of AWs, as all categories of workers might find it difficult to follow complex procedures and adhere to all requirements and paperwork imposed by SI providers, but also severely AWs themselves, given their vulnerability to a wide range of risks, as discussed in the first report of this series.¹⁰



2.2. Remoteness and lack of infrastructure

AW representatives and researchers from **Egypt, Iraq, Sudan and Tunisia** mentioned that the remoteness of rural areas, particularly for farmers, is a major barrier that prevents AWs from enrolling in SI schemes, making inspection and monitoring of compliance with SI legislation less effective (see section 2.4). Representatives from Sudan,¹¹ Tunisia¹² and Iraq¹³ mentioned that the remoteness of workplaces and houses in rural areas may limit access to a wide range of social services such as SI providers, education, health, training and capacity-building, and social assistance. Particularly regarding SI, there are a **limited number of physical branches/offices in rural areas in the MENA region**, which requires AWs to travel long distances to register and pay for benefits. An AW representative from Egypt¹⁴ highlighted that most farmers live in remote villages and spend at least EGP20 (USD1) for transportation to reach the premises of an SI provider. This price can be unaffordable for the most vulnerable, and many villages also face a lack of transport facilities.

Literature also points out that **remoteness, combined with a lack of affordable transportation to the nearest SI office, and the opportunity costs** (i.e. time spent travelling and in queues, and lost income for daily wage workers) can make registration in SI schemes more difficult and costly for AWs (ILO n.d.). This can be further exacerbated in countries lacking digitisation in their SI schemes. With the underdevelopment of information and communication technology (ICT) and digitisation in most MENA countries, especially for social security outreach, registration and contributions, the expansion of SI schemes may be challenging, particularly for the usually uncovered populations such as AWs (Göll and Zwiers 2018; ILO 2019) (see section 2.6). In some cases, high costs of transportation and poor infrastructure can make the **cost of accessing SI greater than the**

9. For more information, see also Via Campesina [2017].

10 Link to be added once it's published

11. Small-scale farmer [Sudan].

12. Researcher at *Centre de Recherches et d'Etudes Sociales* [Tunisia].

13. AW representative of Union of Trade Councils and Associations for Workers (Kirkuk branch) [Iraq].

14. AW representative of *Edy di Edk Association* [Egypt].

benefits obtained (ILO and FAO 2021). **Travelling long distances is particularly difficult for women in the MENA region** due to the social stigma in Arab States that women are exposed to when travelling alone (ILO and FAO 2021).

From the perspective of SI providers, **limited budgets** can be one of the reasons for their inability **to have enough branches across the country, especially in rural areas**. An ILO study revealed that in **Zambia** the main SI providers are in the main cities, with a limited number of branches in remote areas, which results in not having enough pay points in the country to make the payment of contributions free and quick. This has prevented informal AWs located in distant areas from registering for these schemes (Pellerano and Phe Goursat 2016). Even when there are branches, they may be **in inadequate places and/or open at inadequate hours for AWs** (RNSF 2017).

Moreover, SI providers might also consider that **collecting contributions from remote and difficult-to-access areas may not be worth the administrative costs, given the high expenses and related challenges** (Allieu 2019). To reach AWs in rural and scattered locations, strong institutional capacity is required, especially for those in harsh and conflict-affected areas. It is even more difficult when there is no protection or security provided for SI providers' staff. An interviewee from **Iraq**¹⁵ indicated that accessing conflict-affected areas with little protection is one of the main reasons limiting the presence of SI providers and labour inspection in those areas.



2.3. Lack of awareness and necessary information

The AW representatives from **Egypt, Iraq, Lebanon, Morocco, OPT, Sudan and Tunisia** indicated that **lack of awareness among AWs about their rights to SP and SI benefits** is one of the main factors restricting the inclusion of AWs in SI schemes. Even when AWs have sufficient financial capacity to contribute and have access to SI providers' offices, they are often discouraged from enrolling because they **lack awareness of and knowledge about the value of SI benefits**. For instance, according to a Sudanese AW representative, most AWs prioritise spending money on better agricultural inputs over paying a relatively small contribution to SI schemes, due to a lack of awareness of the long-term benefits of insurance. This also needs to be seen within a context of limited income, as AWs, especially small-scale ones, tend to spend the largest share of their income on food, and when the income is relatively low, this leaves little left for other non-food expenditures (including SI contributions) (Rapsomanikis 2015).

The literature confirms that **access to SP programmes is limited by a lack of awareness**, particularly for those in the rural and informal economies, who often have lower levels of education, live in contexts with high rates of poverty and may face higher opportunity costs to obtain information about SP programmes (Allieu 2019). For instance, the remoteness and isolation of workplaces and houses of AWs, coupled with limited Internet access, would entail having to spend time and money travelling to obtain accurate information. Many factors play a role in AWs' limited awareness of their rights to SP in general and the importance of SI benefits in particular, and how to access them. They include **illiteracy, language barriers and the fact that AWs are mostly not organised (e.g. in unions, associations)** due to the remoteness of their places of work and residence (ILO n.d.) (see section 2.5). Self-employed workers, in particular, can find it challenging to obtain information, as they work alone and sometimes in isolation (e.g. pastoralists). Consequently, having limited or incorrect information can create misunderstandings about SI schemes and the benefits they can provide, especially when benefits are not clear, and rules and procedures are written in official language (Brimblecombe 2012).

15. AW representative of Union of Trade Councils and Associations for Workers (Kirkuk branch) (Iraq).

Furthermore, non-nationals might face more challenges to access information. For instance, in **Jordan**, non-nationals, including refugee workers, are less aware than Jordanian workers of social security benefits and entitlements, as levels of illiteracy are higher among refugees. Non-Arab migrant workers could face additional barriers such as language barriers (ILO 2021c).



2.4. Inspection and enforcement challenges

AW representatives from **Egypt, Iraq, Lebanon and Morocco** reported that the lack of proper enforcement and inspection capacity of SI providers is one of the greatest challenges to expanding SI for AWs in their countries. In particular, the interviewees from **Iraq**¹⁶ and **Morocco**¹⁷ pointed out that the lack of a sufficient number of SI inspectors to cover all registrants limits the inspection capacity of SI providers in these countries. Moreover, according to an **Egyptian** AW representative,¹⁸ the limited ability of SI workers to communicate with AW clients can play a role in discouraging enrolment. For example, farmers choose not to register for SI schemes due to the inadequate communication skills of SI staff, making the completion of procedures even harder and more complex than it is. SI authorities with limited budgets and staff capacities are more likely to have inadequate customer service.

Literature review corroborates AWs' perceptions. Despite the existence of legal entitlements to SI for AWs in some countries in the MENA region, there are still gaps between these legal frameworks and their implementation, mainly due to the **limited capacity** to enforce laws and regulations (Ronconi 2019). Broadly speaking, SI providers' inspection capacity is vital for operating SI schemes, ideally for overseeing the registration, and monitoring the compliance of all workers with respect to SI contribution payments (ILO 2021b). Oversight and enforcement of legislation are key to mitigating fraud, failure to pay contributions, and employers' resistance to complying with legal standards on working conditions and number of worked hours (RNSF 2017). However, in many low- and middle-income countries, labour and SI inspections are very limited in rural areas, particularly in the agriculture sector (ILO n.d.). The limited number of inspection personnel particularly affects informal workers, as staff usually focus on inspecting formal arrangements (RNSF 2017). In **OPT**, despite the existence of laws and legislation on workers' rights to ILO minimum standards and conventions, the employers' compliance with these laws and legislations is very weak, especially the law on the minimum wage, paid leave, end-of-service benefits, health care, and insurance against injury. Such flaws are mainly due to the weak enforcement of laws, in addition to the weak oversight of workplaces, especially for those working in seasonal agriculture (UAWC 2022).

A lack of sufficiently qualified staff at SI providers can further hinder the inclusion of AWs in SI schemes (Ronconi 2019; RNSF 2017). SI providers' staff might be inadequately trained in the tasks they are supposed to perform (e.g. inspections). For example, poorly paid officials might earn money by taking advantage of the lack of knowledge of AWs by imposing additional fees. Officials might demand bribes from AWs to provide services, or from employers to avoid being harassed by SI inspectors (RNSF 2017).

Another issue that makes enforcement of regulations more challenging in the agriculture sector is the **prevalence of non-standard work contracts, particularly informal and non-written arrangements**. For instance, the Labour Law in **OPT** stipulates the necessity for written contracts between AWs and their employers. However, since work in the sector is mostly casual, seasonal or temporary, and done by family workers, oral arrangements are more common. This puts AWs at higher risk of being exploited by their employers, as oral arrangements are difficult to monitor and provide employers with more control over working conditions (UAWC 2022). In **Jordan**, the Labour Law considers both written and oral contracts

16. Ibid.

17. AW representative of Agricultural Workers' Union (Morocco).

18. AW representative of *Edy di Edk Association* (Egypt).

acceptable, but since it is hard to prove what is not written, enforcing oral contracts is more difficult for SI workers, thus leading to limited coverage among those with oral contracts (Razzaz, Pellerano, and Byrne 2021). In addition, challenges related to compliance with regulations are particularly visible in small and micro enterprises, especially when they overlap with affordability constraints these enterprises might face (Silva-Leander et al. 2021).

The coverage of migrants and non-national workers can also be affected negatively by poor enforcement of laws and inspection capacities, even when they are legally covered. The Jordanian Labour Law, for example, does not exclude non-nationals. However, **the actual coverage of migrants and non-nationals is still limited due to weak compliance with the law**, especially in the agriculture sector (Razzaz, Pellerano, and Byrne 2021). Non-nationals are also less likely to denounce exploitation, as they may fear legal authorities (particularly undocumented migrants), lack knowledge about the national law, and live and work in poor conditions that favour abuse.



2.5. Lack of representation and organisation

AWs from **Iraq**, **OPT** and **Sudan** mentioned the capacity constraints of AW unions and labour organisations as a further challenge to expanding SI in the country. They reported that, even when these organisations exist, the lack of skills and capacity of the leaders of some unions and AW producer associations, in addition to their limited political support, might affect their ability to run the organisation properly and expand its coverage to include more AWs. Additionally, when they exist, these organisations (especially trade unions) can sometimes tend to represent the interests of big agricultural producers rather than small-scale ones, as in the fisheries sector in **Tunisia**, where it was found that unions represent the interests of more dominant, industrial fishers, rather than the most vulnerable small-scale fishers (FAO 2019).

A **Sudanese** AW representative¹⁹ mentioned that there is a law that regulates the formation and activities of AW associations²⁰ in the country. However, due to **limited political commitment**, the law is still not being properly implemented. An **Iraqi** AW representative²¹ also reported that unions in the country are currently very weak and play a limited role in the sector. Similarly, an AW representative from **OPT**²² stated that Palestinian AW cooperatives have very limited scope and focus only on facilitating job opportunities. A recent report from **OPT** also indicates that although it has been 15 years since the establishment of AW unions, the sector is still less organised than other sectors due to a **lack of capacity of the union** to deal with all the risks this sector faces (UAWC 2022).

The role that workers' organisations can play in facilitating the inclusion of their members in SI schemes and increasing awareness of their rights is widely recognised in literature (Tsuruga et al. 2021; ILO 2021b), especially when these organisations are well capacitated. For AWs in the MENA region, the lack of workers' organisations leaves them more vulnerable and marginalised, and reduces their chances of being well represented in policy dialogues (ILO 2021b). According to a report by UAWC (2022), 90 per cent of AWs in **OPT** do not belong to any of the trade unions, and half of those workers do not feel safe and secure in their workplaces. The organisation of workers in the informal sector is more challenging, as sometimes it is hard to identify and reach these workers and gather them in one place. This is particularly true for AWs who usually live and work in scattered, isolated areas, and/or with no fixed address (e.g. pastoralists) (ILO n.d.; Assens, Jensen, and Mwamadzingo 2019). Furthermore, most workers in the informal sector cannot afford to take time off to attend meetings, as it translates directly into income losses for them (RNSF 2017).

19. AW representative of Union of Trade Councils and Associations for Workers (Kirkuk branch) (Iraq).

20. The Law of Workers in Agricultural and Livestock Production in 2011. It did not come into effect until 2015 and still has implementation problems.

21. AW representative of the General Federation of Iraqi Trade Unions (Iraq).

22. AW representative of Union of Agricultural Work Committees (OPT).



2.6. Lack of digitisation in SI schemes

AW interviewees from **Algeria**,²³ **Sudan**,²⁴ **Morocco**,²⁵ **Lebanon**²⁶ and **Iraq**²⁷ mentioned that the lack of digital solutions to handle administrative processes is a relevant capacity barrier to the expansion of SI schemes. According to an AW representative from **Algeria**,²⁸ digital tools could facilitate the process for employers to register their employees in SI schemes. Currently in Algeria, employers must create a physical file for each worker,²⁹ which is a time-consuming activity for them, discouraging registration.

Similarly, literature points out that non-digitised systems require SI providers to handle administrative processes (e.g. registration, collection of payments etc.) manually, which is time-consuming work that affects the system's efficiency to provide services and increase coverage. On the other hand, lack of digitisation may require AWs to travel from remote rural places to official SI branches to register (see section 2.2). Despite the potential of digital solutions, AW interviewees from **Egypt**, **Iraq** and **Sudan** acknowledged that they could be hard to implement in some situations due to poor digital infrastructure and Internet connectivity. A **Sudanese**³⁰ informant mentioned that the country faces connectivity and electricity issues, particularly in remote areas, and some AWs may not have access to smartphones. AW representatives from **Egypt**³¹ and **Iraq**³² mentioned that many AWs do not know how to use digital technologies. Despite these challenges, some MENA countries have taken steps towards digitisation and have implemented solutions to cope with these problems, such as **Jordan**, and its online platforms for self-employed workers to register and pay SI contributions; **Lebanon**, with its farmers' registry; **Algeria**, with its *Damankom* (meaning 'your guarantee') electronic services for non-employees (including AWs); and **Tunisia**, with the *Ahmini* application for women in the farming sector. More information about these examples is presented in the following section.

3. HOW TO OVERCOME THE ADMINISTRATIVE BARRIERS AND CAPACITY CONSTRAINTS TO EXTEND SOCIAL INSURANCE FOR AGRICULTURAL WORKERS IN MENA?

To facilitate AWs' access to SI schemes, different administrative aspects should be taken into consideration, such as the ease of carrying out procedures such as registration, making contribution payments and receiving benefits. They should also entail a minimum opportunity cost (minimise lost income), availing sufficient information about SI schemes, access to SI officers in rural villages and/or availability remotely via phone/online platforms, among others. This section presents strategies and innovations applied in some countries to tackle administrative barriers.

23. AW representatives of *Union Nationale des Agronomes* (Algeria).

24. AW representing small-scale farmers and AW representative of *Tayba Association for Agricultural Production* (Sudan).

25. AW representative of *Agricultural Workers' Union* (Morocco).

26. AW representatives of *Agricultural Workers Unions and Committee of Employee Women Union North of Lebanon* (Lebanon).

27. AW representatives of *Union of Trade Councils and Associations for Workers* (Kirkuk branch) and *Union for Agricultural Engineers in Kurdistan* (Iraq).

28. AW representative of *Union Nationale des Agronomes* (Algeria).

29. The physical file is created once [at the time of hiring the employee]. The periodic declaration of income does not require a physical copy.

30. AW representative of *Tayba Association for Agricultural Production* (Sudan).

31. AW representative of *Edy di Edk Association* (Egypt).

32. AW representative of *General Federation of Iraqi Trade Unions* (Iraq).



3.1. Simplifying procedures and requirements

The number of informal workers enrolled in SI schemes could increase with simplified registration requirements, easier procedures for registering and receiving benefits, accessible information and more flexible rules. SI schemes should consider developing simple tools to facilitate information collection and record-keeping. In addition to simplifying administrative procedures for existing registrants, such tools could also reduce administrative costs for providers (RNSF 2017).

Adapting administrative procedures to fit the needs and circumstances of AWs, especially those with casual, seasonal and temporary work arrangements, could be one of the strategies to ensure their inclusion in SI schemes. Examples of such measures include allowing contributions to be paid yearly, daily or at the end of the harvest season, as suggested during the interview with one of the AW representatives from **Sudan**. Additionally, relaxing thresholds on earnings or contributory periods that limit workers' receipt of benefits can also attract temporary and seasonal workers (ILO 2017). One possible approach to **simplify procedures consists of simplifying contributions for self-employed workers and micro-enterprises by unifying SI and tax contributions through a 'monotax'**. In **Uruguay**, this approach has helped to triple coverage of its SI scheme in only three years (Razzaz, Pellerano, and Byrne 2021) (see Box 1). In the MENA region, the Government of **Morocco** is also considering adopting a monotax regime to replace a flat-rate scheme that is applied to self-employed and own-account workers. By adopting the monotax, the government aims to broaden the tax base and expand coverage of health insurance (ILO 2021b).

Box 1. Monotax in Uruguay

Uruguayan small-business owners and rural producers who fall under the *monotributo* (monotax) contributors' category can either pay a *monotributo* on their income or pay the regular social security contributions and taxes imposed by the government. The amount of the contributions paid by *monotributo* contributors varies according to different criteria—for instance, business size, inclusion of family members, and the benefits package provided. The idea is that the *monotributo* substitutes taxes and social security contributions, and in exchange, insured people receive all SI benefits except for unemployment insurance, while family and health insurance is optional (ILO 2021b). The Uruguayan Social Security Institute (Banco de Previsión Social—BPS) is responsible for collecting monotax contributions, taking the share of SI contributions to finance SI benefits for subscribers and their families, and then transferring the share corresponding to tax payments to the fiscal authority. Thus, this can be considered an example of cross-subsidisation, as the government has combined SI contributions and taxes into a single payment (monotax), which has helped close the gap between formal and informal workers (Bolton 2017).

Another suggested approach is to **use technology to simplify procedures and eliminate transport costs for AWs** (see also section 3.6). Using mobile phones to register and transfer payments has been successfully adopted in many countries such as Colombia, Côte d'Ivoire, Kenya, Tanzania, Turkey, Uganda, Uruguay and Zambia (Razzaz, Pellerano, and Byrne 2021). Mobile phones can also enable AWs to receive their benefits faster without needing to visit SI providers' offices. However, challenges related to potentially low digital literacy, especially among AWs, must be taken into consideration when applying such strategies. Globally, mobile money is becoming more prevalent in the market, especially in terms of SI contributions and benefit payments. Examples of this approach include the *Ahmini* platform for female AWs in **Tunisia** (see Box 8 in section 3.6), and the *M-Pesa*³³ mobile application used for electronic payment in **Kenya** (Pellerano and Phe Goursat 2016; Mas and Radcliffe, n.d.).

33. 'M' for 'mobile' and 'PESA' for 'money' in Swahili. This application followed the NHIF decision to achieve universal health coverage by starting to target informal workers and indigent people in Kenya. To address the potential concerns of collecting the contributions from the new target groups, the NHIF has partnered with the mobile money service provider *M-Pesa* to facilitate the payment of contributions remotely by mobile phone. It is important to note that the *M-Pesa* service is widely available across the country, even in remote areas (ISSA n.d.).

Box 2. Registry for rural populations in Brazil and a farmers' registry in Lebanon

Brazil

Rural populations engaged in subsistence agriculture used to have to present a list of documents to obtain access to a special category of SI scheme. Documents used to include proof of work for the last 15 years in agricultural family activities, and purchase, rental or leasing contracts for the land used or a professional licence issued by the rural trade union.³⁴ Many AWs faced difficulties providing all these documents. However, after the establishment of the National Registry of Social Rural Information (*Cadastro Nacional de Informações Sociais Rurais*—CNIS-Rural)³⁵ in 2010, the provision of all the above-mentioned documentation is no longer needed to access the Rural Pension Scheme. Registration has become much easier for rural workers, as it now only requires a questionnaire that can be completed either online or by social security officers during a face-to-face interview with the applicant. After registering, the applicant receives a number through which they can review information saved online, and obtain the pension benefit to which they are entitled (ILO 2021b). To develop the CNIS-Rural, the Ministry of Social Security established partnerships with a number of key organisations³⁶ representing rural workers, which are responsible for collecting data on rural workers. Due to the rapidly changing characteristics of working in rural areas, the data in CNIS-Rural are updated annually (ILO 2013).

Lebanon

The establishment of a farmers' registry in Lebanon could also make the requirement for documents more flexible and guarantee simpler processes for identifying AWs and including them in SI schemes. This registry was started in 2017, when the FAO and the Ministry of Agriculture in Lebanon launched the pilot phase in the governorates of Akkar, in northern Lebanon, and Beka. The project aims to provide Lebanese farmers with a starting point for effective and equitable access to agricultural services and benefits and to establish a base for achieving comprehensive coverage of rural SP programmes, such as health care, crop insurance, pensions, loans and other services for AWs in the country (FAO 2017). During the pilot phase, the project populated the registry with data on rural households such as access to SP; availability of productivity support (loans, subsidies and inputs); and the number of non-family workers in rural areas, taking into account their gender, age, nationality and work status (Sato 2021). It also included information on farmers such as the farm location and size, type of activity and the number of hired workers on the farm, in addition to some information on the living situation of the farmer's family (Annahar 2021). However, the establishment of the farmers' registry in Lebanon has been beset with many challenges that delayed its roll-out, including logistical obstacles and a considerable need for customisation during the software design phase, which was not anticipated during the pilot stage. Most importantly, the project has also faced issues related to the electrical connectivity of the 40 agricultural centres responsible for carrying out the registration of the farmers. While all the centres are connected to the public grid (*Electricité du Liban*), electricity from the grid has recently only been supplied for an average of 2 hours per day, and most centres do not have access to an alternative source of electricity.³⁷ Furthermore, the countrywide power supply issues have also affected the Ministry of Agriculture itself, making it unable to provide a well-equipped server room to host the farmers' registry.³⁸ Farmers' registries have several benefits for AWs. Besides enabling formalisation, they can help identify poor AWs, thus facilitating linking them to social assistance programmes, and immediate enrolment in SI schemes for all registrants (Lorenzon 2018). Having such a database in place can also facilitate reaching AWs during crises, such as COVID-19, with immediate support and with minimal administrative costs.

34. Instituto Nacional de Colonização e Reforma Agrária (INCRA).

35. CNIS Rural is the National Rural Register of Social Information in Brazil that contains registration data on specially insured rural workers.

36. Including CONTAG, the Federation of Workers in Family Farming (Fetraf) and the National Indigenous Foundation (FUNAI).

37. FAO is planning to install solar systems in all agricultural centres to resolve the issue of unstable electricity (personal communication with FAO Lebanon, April 2022).

38. Personal communication with FAO Lebanon, April 2022.

A lack of required identification documents is another challenge, as discussed in the previous section. This is particularly true for migrants, pastoralists and those on the move. **Creating a database with social information about rural workers can help to reduce the number of documents needed for SI registration of AWs.** This was one of the strategies adopted by the Brazilian rural pension scheme and could potentially apply to a farmers' registry such as the one being established in Lebanon (see Box 2). However, reaching and registering AWs and rural workers in general might be difficult and costly. Such a challenge can be addressed by allowing online registration in countries with good Internet connectivity and infrastructure—for instance, the Computerised Fishing Activity Registration System (SisRGP 4.0) in Brazil enables fishers to apply for their fishing licence, submit the required documents and update their registered data online, resulting in a reduced burden of administrative procedures. It also helps combat fraud, maintain data protection and enable fishers request unemployment insurance during closed seasons (Government of Brazil n.d.). It is important to consider that establishing linkages between different registries, including SI registries and other existing SP registries, is key to enhancing the interoperability of data between these registries and promoting coordination between the different institutions in the sector.



3.2. Increasing the presence of SI providers on the ground

Increasing the presence of SI scheme providers' offices in areas near to AWs' homes or workplaces can facilitate registration procedures, contribution payments and receipt of benefits, hence increasing the coverage of SI schemes.

One recommended innovative strategy to do this consists of **establishing one-stop shops (OSSs)** near AWs. OSSs are single-window offices located near the communities and serve as a cost-efficient way to implement and coordinate the collection of contributions and the provision of benefits (Ebken 2014). In addition to improving access to SI premises and a wide range of social services, this approach also enhances coordination between different SP providers and other institutions such as tax authorities, the Ministry of Agriculture, the Ministry of Labour and banks, hence it reduces duplication and inefficiencies in the delivery of social services. Several services can be provided through the OSS social security offices such as registration for SI schemes, collection of contributions, facilitation of access to information, distribution of SP identity cards, and provision of different benefits (Pellerano and Phe Goursat 2016). OSSs can also offer services such as employment promotion, civil registration and banking services, in addition to some specific services depending on the local needs such as land management, and veterinary and livestock services (Langenhove and Peyron-Bista 2016).

This approach has proven its successfulness in different countries, including Brazil, Cambodia, Chile, India, Indonesia, Pakistan and South Africa (Pellerano and Phe Goursat 2016). In the cases of beneficiaries who cannot travel and those in remote areas (e.g. pastoralists), **a mobile OSS (e.g. a vehicle) could be considered to reach those beneficiaries.** Such an approach has been used in **Mongolia**, as detailed in Box 3 (Langenhove and Peyron-Bista 2016). In the MENA region, the Algerian National Social Insurance Fund for Non-Salaried Workers is adopting a similar approach, under its Itinerant Counter initiative, by establishing OSSs near AWs in each *Wilaya* (province) (see Box 3). Nevertheless, given that the OSS model may require intensive human and administrative resources, depending on the population density of the areas in which it exists, it is not necessarily a cost-effective approach. This might be one of the reasons why the model has not been very popular or successful in the MENA region.

Box 3. One-stop shops in Mongolia and the Itinerant Counter in Algeria

Mongolia

Mongolia, the most sparsely populated country in the world, adopted One-Stop Shops (OSSs) in 2007. They became implemented nationally in 2013 as a single point for delivering SP services. This was mainly to overcome the challenge of delivering quality social services and transfers to remote areas across the country. These OSSs strive to enhance the accessibility, awareness, transparency and efficiency of public service delivery while reducing corruption and administrative costs. Moreover, they gather officers from relevant government authorities, including SI, social welfare and employment departments, who report directly to their institutions. Specific services are also provided based on local needs, such as veterinary and livestock services. A mobile OSS facility (a van) was started in 2011 and has been extended since then.

As the OSS approach empowers local authorities, it has provided local administrations with an opportunity to improve coordination at local level, as well as the quality of public services offered. From the beneficiaries' point of view, OSSs have helped them save time and money in accessing services. They have also supported the clarification and simplification of different procedures such as applications and claims. Additionally, they have facilitated access to accurate information about services and the documents needed (Langenhove and Peyron-Bista 2016).

Algeria

To reduce the costs and time involved for insured people residing in remote locations to travel to premises of the Algerian National Social Insurance Fund for Non-Employees, it has launched an initiative called the Itinerant Counter in which each *Wilaya* has an itinerant counter (48 counters in total) consisting of the logistical (e.g. vehicles) and human resources needed to serve insured people. Each itinerant counter offers several services, including receipt of medical records of insured people, reimbursement slips from pharmacists, pension applications, renewal of retirement and disability files, and provision and updating of CHIFA cards.³⁹ It also facilitates collection of contributions, cashing of bank transfers, and delivery and updating of several documents, including certificates of affiliation and cessation. In addition, the itinerant counters raise citizens' awareness of the importance of SI coverage, and COVID-19 preventive health measures. They arrange on-site medical check-ups, and conduct home visits to vulnerable insured people (elderly people, those with disabilities) (CASNOS n.d.). However, it is worth noting that the impact of the itinerant counters on the enrolment rate has not yet been evaluated.



3.3. Increasing visibility and awareness

Improving communication between SI providers, employers and AWs to ensure awareness of their responsibilities and entitlements is key to promoting the inclusion of AWs in SI schemes and enhancing transparency and accountability. This entails adopting communication and media strategies that specifically target AWs (RNSF 2017).

In addition to the traditional channels for information dissemination such as radio, television, newspapers and brochures, different communication approaches (e.g. online platforms, targeted education programmes, workshops/meetings with AW organisations) adapted to the specific needs and circumstances of AWs and their employers should be used. For instance, an ILO study in Zambia suggested conducting a national awareness campaign on social security, designed particularly to reach informal workers in rural areas with little access to information. The study advised using **a mix of media to increase the target audience and reach rural households in the informal sector**, accompanied by **targeted education programmes**. It also suggested, for rural areas, to leverage the trust that local people have in their local leaders and **disseminate information on social security benefits through those leaders** after equipping them with relevant communication materials and capacity-building, in addition to **targeting workplaces with awareness sessions coupled with registration services** (Pellerano and Phe Goursat 2016).

39. CHIFA cards are health insurance smart cards, designed and introduced in 2007 to improve and modernise the SI system in Algeria. It enables real-time transaction processing and maintains data confidentiality, and for health care beneficiaries it simplifies the administrative procedures and eliminates exhausting paperwork (ISSA n.d.; Security Today 2008).

A researcher from **Tunisia**⁴⁰ further suggested that to actively reach communities, the **arrangement of mobile convoys can be useful in which SI providers can interact directly with remote AWs**, inform them about the schemes and benefits they can provide, and the importance of being insured, and show that contributions are quite small compared to the expected long-term benefits of SI. These convoys can also be used to provide different services at the community level, such as registration. This is especially useful for pastoralists and other AWs on move. Given generally lower education levels among AWs, **messages used to communicate with them should be written as clearly and simply as possible to ensure they are well understood**—especially messages containing information about requirements, registration procedures, and mechanisms for paying contributions and obtaining benefits. The experience of Cape Verde is noteworthy because the country used different approaches, including **opening service centres in strategic locations in rural areas** to increase the visibility of SI providers and encourage independent workers (including AWs) to enrol (see Box 4).

Box 4. Improving communication strategies in Cape Verde

In Cape Verde, the coverage of independent workers by SI schemes has increased significantly due to the approach adopted to reach them. The strategy consisted of **three stages**:

- 1. Communication campaigns:** Independent workers in urban areas were specifically targeted by communication campaigns. They included the production of television announcements, brochures, newspapers and radio programmes. Additionally, a set of education and awareness-raising sessions were conducted for independent workers in both rural and urban areas.
- 2. Establishing alliances with independent workers' organisations:** This included conducting workshops with different independent workers' organisations such as trade unions, producers' organisations and women's organisations.
- 3. Opening service centres in rural areas:** Independent workers in rural areas benefited from the opening of service centres in strategic locations near them (Durán-Valverde et al. 2013).



3.4. Improve inspection and enforce compliance

One of the main pillars for a sustainable increase in the coverage of SI schemes is ensuring that contributions are paid, and to simultaneously track employers who fail to pay due to evasion or lack of awareness (Durán-Valverde et al. 2013). SI schemes with positive incentives for compliance, and measures to reduce corruption and/or avoidance will be more likely to achieve sustainability and increase coverage (Pellerano and Phe Goursat 2016). Several approaches can be used to improve oversight and enforce compliance. Some of them are discussed below.

- **Strengthen the inspection system by increasing the human and material resources of SI providers**, including by hiring more inspectors, training them and providing them with sufficient resources to perform their tasks, and arranging for inspections to be frequent and unannounced (Barbero, Fernández Rodríguez, and Zhu 2020). The case of Costa Rica (Box 5) is an example of this approach. The additional investment that an improved inspection system requires, including the wages of the inspectors, could possibly be offset by the increase in the number of contributors that improved inspection would result in.

40. Researcher at Centre de Recherches et d'Etudes Sociales (Tunisia).

Box 5. Inspection arrangements by the SI institution in Costa Rica

A study conducted by Durán-Valverde et al. (2013) found that investments in human and material resources was key to enhancing inspection and expanding the coverage of SI schemes in Costa Rica, especially among **independent workers in rural areas**. The SI institution increased human resources by incorporating many specialised inspectors to enable both day- and night-time supervision of the registration of self-employed workers working in several economic sectors and on different schedules. It also increased the allocation of the physical, material and technological resources needed to conduct inspections.

- **Link SI registration to administrative licences:** Making registration for SI schemes a prerequisite to obtain an official licence to perform their work can persuade AWs and employers to register. This approach requires strong institutional coordination among the agencies involved, as well as the establishment of special conditions for the most vulnerable workers who cannot afford SI contributions. In **Egypt, Morocco and Tunisia**, for example, fishers are required to provide proof of enrolment in an SI scheme to obtain a fishing licence to carry out their work (see Box 6 for the Moroccan case). However, this approach does not necessarily ensure compliance with payment of contributions, when applied alone. For instance, besides linking SI registration to fishing licences, the Moroccan government has provided positive financial incentives to ensure contribution compliance among fishers, by establishing a cross-subsidised scheme in which fishers receive higher benefits than their contributions, which has resulted in a higher coverage rate. In contrast, **Tunisia** has achieved lower coverage rates by only adopting the approach of linking SI registration to possession of a fishing licence, as it was found that fishers tend to choose to enrol in schemes with minimal contributions and benefits. This is because Tunisian fishers perceive the contribution amount as an additional licensing fee, rather than an SI contribution (FAO 2019). **Jordan** is also moving in a similar direction for self-employed workers and taxi drivers in particular (see Box 6).

Box 6. Providing positive incentives to increase coverage of small-scale fishers in Morocco and linking the renewal of drivers' identity cards with registration for social security in Jordan

Morocco

Morocco has increased the coverage of its SI scheme to about 95 per cent of small-scale fishers by making several changes to the scheme. On the administrative side, the country has enforced mandatory registration for SI schemes by making it a prerequisite for obtaining fishing licences and other relevant documentation. Moreover, Morocco has established automatic deductions of a fixed percentage of the catch at the point of sale. This change removed the need for fishers to provide monthly income estimates and actively make payments, facilitating compliance and addressing the challenges of underreported salaries and income. The country created a network of disembarkation points to link small-scale fishers with market access, reducing the role of intermediaries, and services such as facilitating access to water, ice, subsidised fuel and basic health services. Finally, financial incentives were also fundamental to the success of this strategy, as the country established a cross-subsidised scheme in which fishers receive benefits higher than their contributions, therefore recognising their specific vulnerabilities (FAO 2019).

Jordan

As of mid-October 2021, Jordan's Social Security Corporation (SSC) applied mandatory inclusion of all drivers of public vehicles (yellow taxis and service vehicles) under its umbrella, as part of the recent amendments it made to its insurance scheme to include self-employed workers. Enforcement of this decision was made by linking the renewal of drivers' identity cards with SSC registration, in which the SSC was authorised by the Jordanian Transport Authority to issue the identity cards. With the aim of easing the financial burden on newly insured drivers of paying SI contributions, the SSC offered several options for old-age insurance: either full coverage or the choice of packages entailing 75 per cent, 50 per cent, 25 per cent or 10 per cent of the old-age insurance subscription rate (Alghad 2021; ILO 2021c).

- **Improve grievance mechanisms:** AWs and employers should be able to submit their complaints to SI providers easily and anonymously, trusting that their concerns will be addressed. AWs in particular should be able to submit complaints about their employers and/or SI providers (RNSF 2017).



3.5. Organising AWs in associations/cooperatives

Organising AWs in associations, cooperatives or unions can help to increase **their power to advocate for their causes when engaged in negotiations with employers and the government**—notably to defend their interests against those of employers, and promote political participation by their members (Aguilar, Pacek, and Thornton 1998; RNSF 2017). In particular, it can also **facilitate access to SI schemes and simplify contribution payment**. One innovative instrument is the collective registration mechanisms through which self-employed and informal workers organised in producers' associations or cooperatives can have collective agreements with SI schemes to facilitate registration of workers and the provision of benefits (Durán-Valverde et al. 2013). An illustrative example from Costa Rica is the Collective Insurance Agreements the farmers' associations have with SI authorities (see Box 7). Another arrangement is to leverage well-established and capacitated organisations (e.g. farmers' associations) to function as aggregators for SI schemes—i.e. collecting contributions and supporting enrolment. For instance, in Zambia, the outgrowers' schemes in the agriculture sector, with its large and well-structured organisations, have functioned as aggregators for social security schemes by helping them enrol and collect contributions from a significant number of employers and workers. Such an approach would allow piggybacking on aggregators' existing membership, systems and networks to expand SI coverage, especially among informal workers (Pellerano and Phe Goursat 2016). It is worth noting that this approach is most relevant in contexts with a high prevalence of small-scale farmers, which is the case of most countries in the MENA region (FAO, CIRAD, and CIHEAM-IAMM 2017).⁴¹

Box 7. Collective Insurance Agreements with farmers in Costa Rica

The Government of Costa Rica has recognised the role that independent workers' organisations can play to facilitate the inclusion of their workers in SI schemes by introducing a collective registration model called 'Collective Insurance Agreements.' The country has organised independent workers in self-managed cooperatives and associations to endorse Collective Insurance Agreements that cover all members of the organisation. Under these agreements, the organisation is responsible for collecting contributions and transferring them to SI providers. It is worth noting that the contribution amount is determined based on the organisation's activities and its contribution capacity. In contrast to individual registration, the contribution is based primarily on specific and regular reference incomes for certain members. Furthermore, different contribution scales are established within the same organisation for individual members. Each organisation decides what scale is most appropriate depending on the member's income and is periodically verified by inspectors. Moreover, the government has also subsidised contributions. This has resulted in a significant increase in the coverage of contributory schemes among independent workers in rural areas, especially farmers (Durán-Valverde et al. 2013).

During the interview with the AW representative from **Sudan**,⁴² the interviewee stressed the importance of organising AWs (including pastoralists) in producers' associations and cooperatives as a key step to ensuring their inclusion

41. The study examined the characteristics of small-scale family farming in six countries from the MENA region: Egypt, Lebanon, Morocco, Mauritania, Sudan and Tunisia.

42. AW representative of *Tayba* Association for Agricultural Production [Sudan].

in SI schemes. In his view, these associations can play a crucial role in persuading AWs of the benefits of joining an SI scheme, collecting contributions, assisting poor members who cannot pay, and transferring contributions to SI providers. One illustrative experience mentioned in the same interview is that when the main health insurance provider in Sudan decided to extend its coverage to include AWs, it started targeting those organised in associations because they are easier to reach. In this case, associations reduced the administrative cost of reaching farmers individually. Other interviewees from **Egypt, Iraq, Lebanon, Morocco, OPT and Sudan** mentioned that AW organisations can facilitate several services to their members, such as collecting contributions for SI schemes, providing training and raising awareness, representing AWs in negotiations with the government and decision makers, upholding AWs' rights, obtaining funds to buy agricultural inputs, and facilitating loans.



3.6. Promoting digital options

Digital tools can facilitate the expansion of SI for AWs by relaxing the complexity of administrative procedures—as discussed above—**enabling them to perform certain processes remotely with minimal cost and effort**. For SI providers, **online digital tools can be effective in identifying and reaching those in rural, remote and hard-to-access areas with minimal administrative costs**. This is useful for AW formalisation, developing policies and interventions tailored to them, facilitating access to productive and social services, and improving SP coverage (Sato 2021). Nevertheless, it is also necessary to recognise that digital tools are not accessible for all AWs, mainly those in countries that face Internet connectivity and electricity issues. Therefore, digital solutions should be used in tandem with other above-mentioned interventions, as well as campaigns to increase the digital literacy of AWs, in-kind distribution of digital tools for rural populations, and expansion of Internet coverage in remote areas.

Some MENA countries such as **Jordan** and **Tunisia** are already implementing online platforms to facilitate access to SP. In **Jordan**, for example, during the COVID-19 pandemic, the SSC introduced several electronic services through its online platform to reduce the number of visits that insured people would need to make to branches and offices. Online services introduced include registration, booking appointments with SI officials, submission of applications requesting support, and electronic transfers. In particular, the SSC has launched the *Eshmil Nafsak* ('Include Yourself') and *Badir* ('Initiate') electronic services. Through *Eshmil Nafsak*, the SSC allows self-employed workers (including informal workers) who were not previously registered with the SSC to register online through SSC website. With *Badir*, the SSC allows private institutions to register online (SSC 2021; SSC 2020). The **Algerian** National Social Insurance Fund for Non-Employees has also introduced several electronic services through its online portal, including the *Damankom* ('Your Guarantee') electronic services that enable non-employees (including AWs and their families) to register online, pay contributions and request certain documents remotely (Ministry of Labour, Employment and Social Security 2020; Mohamed 2021). In **Tunisia**, the *Ahmini* platform was specially designed to facilitate the inclusion of women farmers in SI schemes, as Box 8 details.

Box 8. *Ahmini* platform to include Tunisian women farmers in SI schemes

In Tunisia, a mobile application called *Ahmini* ('Protect Me') was developed to facilitate the integration of female AWs into the government SI system, in addition to increasing the coverage of health services and pensions. Through the platform, rural women can enrol in the SI scheme using their mobile phones, without leaving their home/workplace and spending time and money travelling. To enable rural women to pay their SI contributions remotely, the *Ahmini* platform was connected to the IT infrastructure of the social security fund. Furthermore, with the online registration process that *Ahmini* supports, including scanning, transmission and validation of certified documents, volunteers and humanitarian staff can register the rural women directly in their communities. With *Ahmini*, it is estimated that over 500,000 rural women will be able to access social security and health care (Sato 2021; Ahmini n.d.; Hammami 2019).

4. MAIN TAKEAWAYS

This research report aimed to understand and address the main administrative barriers and capacity constraints preventing AWs in the MENA region from being included in SI schemes. It is important to remember that this report considered a broader definition of AWs. The agriculture sector, however, consists of a range of subsectors with different forms of employment and particular needs. The specific needs of plantation workers, for example, might be different from individual farmers who are self-employed, their contributing family members or artisanal fishers. These specific characteristics should be taken into account by policymakers when developing strategies to expand contributory systems in their country. Table 1 summarises the main findings.

Table 1. Main takeaways

Main barriers	Possible solutions
Complexity of administrative procedures: Prolonged procedures to enrol and obtain SI benefits, paperwork, long queues and documentation required by SI providers impose barriers and additional opportunity costs for AWs.	Simplify procedures and requirements, and adapt administrative processes to the specific needs of AWs, including by reducing the number of supporting documents required for registration. Innovative instruments are using technology and mobile money, and combining SI contributions with other government fees (e.g. monotax regimes). Country examples: Uruguay, Brazil, Lebanon
Remoteness and lack of infrastructure are significant barriers, as the distance between AWs who live in rural areas and SI providers, as well as precarious transportation lead to the exclusion of AWs.	Increase the presence of SI providers on the ground, including by establishing OSSs and mobile OSSs (vehicles). However, such strategies are considered costly and might not be feasible for all countries in the MENA region. Therefore, in cases of limited administrative and financial capacities of SI providers, leveraging existing rural networks and institutions can help to reach people living in those areas at minimal cost. Country examples: Mongolia, Algeria
Lack of awareness and information about the right to SP and SI benefits is considered one of the main barriers, especially in rural context and the informal sector, where levels of education are low, poverty rates are high, and there are high opportunity costs for obtaining information.	Improve communication between SI providers, employers and AWs to ensure awareness of their responsibilities and entitlements by using a mix of media channels to reach rural households and those working in the informal sector, accompanied by targeted education programmes, dissemination of information through local leaders, arrangement of mobile convoys, and opening of service centres in strategic locations in rural areas. Country examples: Cape Verde
Inspection and enforcement challenges, including a lack of qualified SI inspectors, and the prevalence of non-written labour contracts in the sector create disincentives for AWs to contribute to SI schemes.	Several initiatives can improve inspection and enforcement of labour laws and SI contributions for AWs, such as strengthening the inspection system by increasing the human and material resources of SI providers, linking SI registration to administrative licences and improving grievance mechanisms. Country examples: Morocco, Jordan
The lack of representation and organisation of AWs in the MENA region leaves them more vulnerable and marginalised and reduces their chances of being well represented in policy dialogues, including by adding difficulties to access SI schemes.	Organise AWs in associations/cooperatives/unions and strengthen these organisations to be able to facilitate registration for SI schemes for their members, in addition to increasing their awareness about their right to SI and the importance of having SI for their long-term protection. Country examples: Costa Rica
A lack of digitisation in SI schemes makes administrative processes time-consuming for SI providers, AWs and employers, affecting the system's efficiency and disincentivising contributions.	Online platforms can help AWs apply for SI schemes, pay contributions and obtain accurate information easily, and are, therefore, useful for increasing coverage of SI schemes. Digital solutions should be used in tandem with campaigns to increase the digital literacy of AWs, in-kind distribution of digital tools for rural populations, and expansion of Internet coverage in remote areas. Country examples: Tunisia, Jordan, Algeria

It is worth noting that many measures discussed in this report are not necessarily specific measures needed to include AWs in SI schemes, but more broadly measures to strengthen social protection systems and specifically SI schemes in the MENA region. This includes investing in the digitisation of SI schemes, strengthening inspection and enforcement mechanisms, improving communication with employers and workers to raise their awareness, increasing presence at decentralised levels, and simplifying procedures and requirements.

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