**DOSITION** paper of the Arab Trade Union Confederation (ATUC) on social protection

## in the Arab region

# "It's time for a change"





#### Introduction

Half a century has passed since the establishment of insurance and social protection systems in the Arab region that had many achievements. However, social protection systems still need huge efforts to achieve comprehensive and inclusive social protection, especially for the marginalized, the poor, daily-wage workers, farmers, drivers, seasonal workers, and domestic workers.

Insurance systems have not been successful, especially during COVID19-. Daily-wage workers and workers in the informal sector were excluded from insurance and social protection, which seriously impacted them and their families, economically, socially, and health-wise.

The position paper presented by the Arab Trade Union Confederation (ATUC) discusses social security and insurance systems in the Arab region in general. The present paper will offer suggestions to be signed by trade unions and their regional members as a tool of resistance to strengthen social protection in accordance with international conventions and the Universal Declaration of Human Rights for a decent life for the Arab citizen.

#### Problematic

Social security and protection systems in the Arab region witness many problems that include:

• Fragmentation: Social protection systems in the Arab region are fragmented, not interconnected, and with multiple executive agencies, causing, therefore, a lack of a unified policy for work that can prevent conflicts;

• Weak inclusion: It creates injustice and discrimination, especially towards minorities such as daily-wage workers, workers in the informal sector, agricultural workers, drivers, migrants, and domestic workers.

• Limited inclusion: Most social security institutions and funds in the Arab region do not apply health insurance, unemployment insurance, and maternity and family grants.

• The decline in economic and social security (especially for senior citizens): Some insurance systems in the Arab region, such as Lebanon, for example, until today do not provide pension salaries to their clients, but rather give one compensation.

• Lack of clear classification: Lack of a clear and precise classification that allows for the identification of the most vulnerable groups in order to bring them into the social security system without imposing large contributions in order to preserve their wages.

• Lack of trust: in the insurance institutions and systems, leading therefore to hesitancy in joining it.

• Unfair government interventions in social security institutions, especially in the investment aspect, including attempts to seize social security funds, that belong to the people.

• Decline in independence: in social security institutions in many Arab countries, and the reduction of their financial and administrative independence.

• Weak governance: the decline in transparency, accountability, disclosure, and applying guiding principles for the good governance of social security institutions.

### Suggestions

In the light of the aforementioned problems, this paper suggests the following:

Problematic	Suggestions	Slogan
Fragmentation	Unifying insurance systems and restructuring them	No to fragmentation and dispersal of insurance systems
Weak inclusion	Inclusion of all workers in social security	We leave no one behind
Limited inclusion	Apply all insurances in social security laws	It's time for a change
The decline in economic and social security	Immediate application of old-age, disability, and death insurance	Pension salary for every worker
Lack of clear classification	Providing insurance segments that suit all categories and salaries	Equity of subscriptions
Lack of trust	Activating accountability and transparency and restricting governments from interfering in social security institutions	We would like our confidence in our institutions back
Unfair government interventions	Stop governments from interfering in social security boards	No to interference in our institutions. Insurance money is a red line
Decline in independence	Fully qualified institutions. Financially and administratively independent institutions	No to intervention in the social security institutions
Weak governance	Implementation of all guiding principles for the governance of social security institutions	Transparency, accountability, justice



