

Conclusions on the Future of Social Security in Arab countries- ALO

Based on the Arab experiences in social security as discussed, it has become clear that there are no complete social protection systems in Arab countries; only social insurance schemes that cover workers in various production sectors. In order to achieve full social security coverage in the Arab countries, the following should be done:

- 1- Unify social legislation in all Arab countries to secure the provision of equal social protection for all workers.
- 2- Expand the social insurance coverage horizontally and vertically to cover all income and wage workers, workers in the unorganized sector, and other groups currently excluded from coverage, so as to cover new risks such as unemployment, sickness, and maternity.
- 3- Establish social insurance schemes in Arab countries that have not yet established those schemes.
- 4- Urge Arab countries whose social insurance schemes cover only nationals to work on extending coverage to include all Arab workers within their regional boundaries securing the rights of Arab workers to social insurance when commuting to work in Arab countries.
- 5- Urge Arab countries which have not yet ratified ALO Convention No. 3 of 1971 on the Minimum Level of Social Insurance and ILO Social Security (Minimum Standards) Convention (No. 102) of 1952 to ratify them.
- 6- Urge Arab countries to work on reforming and developing their social insurance schemes.
- 7- Urge Arab countries that have not yet adopted social assistance programs to establish such systems that would be funded by the countries to provide social protection for unemployed nationals.
- 8- Raise minimum pensions to keep up with living expenses.
- 9- Study the experiences of developed countries in social security, and reflect those experiences in Arab countries.
- 10- Invest social insurance funds with a view to achieving the biggest possible profits considering that it is one of the main sources for funding social insurance systems.

- 11- Conduct actuarial studies and work on the establishment of an Arab institute for actuarial studies.
- 12- Conduct training and promote the potentials of staff of social insurance institutions.
- 13- Promote a social insurance culture and insurance awareness through various communication networks.
- 14- Adopt up-to-date technologies and promote the use of computerized systems in all insurance procedures in Arab countries to provide proper insurance services.
- 15- Follow the Arab Strategy on Social Insurance when implementing or reforming national legislation.
- 16- Prepare a generic Arab draft law for social security to be considered by Arab countries when setting their national legislation on social security.
- 17- Conduct specialized social security studies and research.
- 18- Promote the role of ILO, ALO, and ISSA in promoting social insurance schemes in Arab countries.