المرصد التونسي للإقتصاد
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Universal Social Protection in North Africa: Current Landscape and Financing Alternatives

Tunisian Observatory of Economy

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Table of Contents

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Introduction

Social protection is essential for the well-being of individuals and families, serving as a foundation for stable societies. When effectively managed, it acts as an instrument for empowerment and social progress, improving work capacity and productivity. A fundamental goal of a national social protection system should be to develop mechanisms that strengthen the ability of individuals and families to face situations of vulnerability, where there is a high exposure to certain risks combined with a reduced capacity to protect themselves or cope with the negative consequences[1]. The OHCHR defines these situations of vulnerability as the lack of work-related income, unaffordable healthcare, and insufficient family support particularly for children, and considers that the right to social protection should be maintained without any discrimination[2].

According to the international labour organization (ILO), although more than half of the world's population is covered by some form of social protection, 3.8 billion people remain entirely unprotected. The economic and climate crises have contributed to widening this social protection gap, making governments' efforts to strengthen their social protection framework crucial as it addresses the root causes of vulnerability by preventing poverty and social exclusion and reducing inequality[3] .

The discussion around social protection systems falls into two camps: one views social protection as a universal human right, advocating for inclusive programs with broad or universal coverage, while the other supports the approach of poverty targeting promoted by the IMF and World Bank[4]. The two approaches result in very different types of social protection policies. The inclusive approach builds long term planning -programs directed at all stages of the life cycle, such as old age pensions and disability and child benefits, it is a provision of basic social protection to citizens from the cradle to the grave. This approach is strongly aligned with the right to social protection as defined by article 22 of the universal declaration of human rights[5]. On the other hand, targeted safety nets programs are usually imposed by IFIs on developing countries through debt-related diktats, and they often target poor households rather than individuals. These programs have significantly lower coverage compared to inclusive schemes and are often marked by substantial errors[6], frequently excluding more than half of the intended beneficiaries, with many performing even worse[7], which make them against human rights and international standards.

IFI's often claim that universal, lifecycle social protection systems are a privilege of high-income countries, as they are the only ones with the financial capacity to sustain them, while low and middle-income countries are limited to poverty-targeted social assistance programs[8]. However, it's proved that with the right level of political support, countries could introduce multiple universal schemes to build broader universal lifecycle social protection systems at an affordable cost, and there's already 52 low- and middle-income countries that are implementing universal, lifecycle social protection benefits[9].

This article will explore the feasibility of shifting the paradigm in North Africa, particularity in Tunisia, Algeria, Morocco and Egypt, toward inclusive and universal social protection systems, by assessing their potential costs and identifying preliminary financing options.

1 Bonilla Gracia, and J.V.Gruat. (2003, November). Social protection: A lifecycle continuum Investment for social justice. ILO

2 OHCR. About the right to social security and human rights. United Nations Human Rights office of the high commissioner

3 International Labour Organization. (2024, 12 September). World social Protection report 2024-26. September 2024)

4 Kidd, S (2018, 28 March). Pro-poor or anti-poor? The World Bank and IMF's approach to social protection. Bretton Woods project.

5 ESCAP. 12 Steps to Inclusive Social Protection Systems

6 Mechmech, S. (2023, Decembre). Rebuilding Social Protection in the MENA Region in breaking out from IFI reforms. The Tunisian Observatory of Economy

7 Kidd, S (2018, 28 March). Pro-poor or anti-poor? The World Bank and IMF's approach to social protection. Bretton Woods project.

8 World Bank. (2023, 13 March). Fit-for-Purpose Social Protection Targeting Key to Supporting Those in Need

9 Daisy Sibun, and Holly Seglah. (2024, Feburary). Taking stock of progress: A compilation of universal social security schemes in low- and middle-income countries. Development Pathways

I. North Africa's Social Protection systems: Limited coverage and underfunded

A. Social protection benefits and types

According to the Committee on Economic Social and Cultural Rights (CESCR), the social security system should include these main components: healthcare, illness, old age, unemployment, work accidents, family and child assistance, maternity, disability, and survivors and orphans[10]. These components represent the risks and uncertainties that should be covered by social security schemes, which can be either contributory or non-contributory.

10 CESCR General Comment No. 19: The Right to Social Security. (CESCR, 2008)

Figure 1 Inclusive life cycle social protection system[11]

Source: ESCAP

11 ESCAP. 12 Steps to Inclusive Social Protection Systems

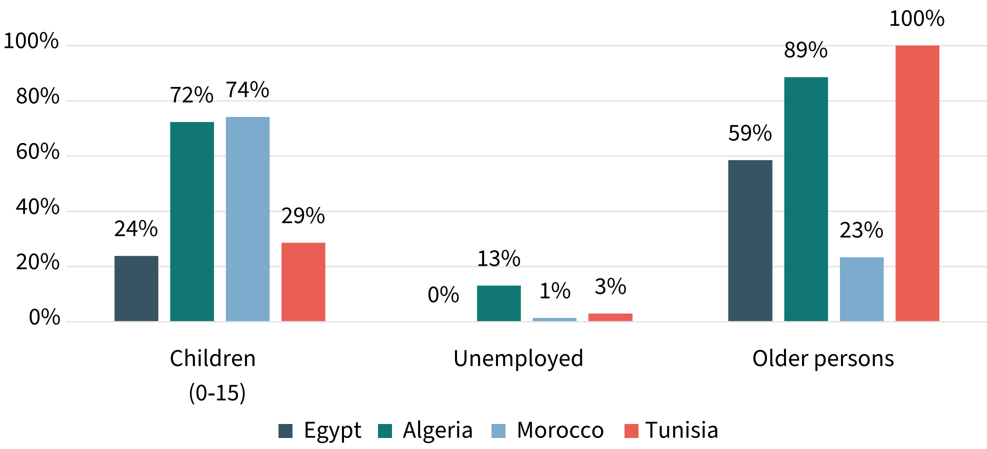
Contributory schemes, primarily in the form of social insurance, link benefits to the individual's previous earnings and contributory history, requiring a minimum number of contributions to qualify for benefits. In contrast, non-contributory schemes (tax-financed) provide support based on residency, categorical eligibility, or means-testing (such as social assistance). Non-contributory schemes are usually financed through taxes or other state revenues or in certain cases, through external grants or loans. Benefits can be in cash or in kind[12].

12 International Labour Organization. Frequently asked questions - Social security (Minimum standards) Convention, 1952 (No.102).

B. Social protection main characteristics in the region

An analysis of the coverage of different populations concerned by social protection programs in North African countries, as shown in Figure 1, reveals that the unemployed are the least covered category in all four countries. In contrast, older persons are the most covered category in Tunisia, with a coverage rate reaching 100%, followed by Algeria at 89% and Egypt at a lower rate of 59%. Coverage remains low in Morocco, where it does not exceed 23%. As for children, their protection is significant in both Morocco and Algeria, surpassing 70%, but remains low in Tunisia and Egypt, where it does not exceed 30%.

Figure 2 People protected by social protection systems including social protection floors* (% of relevant population group)



*Social protection floors are nationally defined sets of basic social security guarantees which secure protection aimed at preventing or alleviating poverty, vulnerability and social exclusion. These guarantees should ensure at a minimum that, over the life cycle, all in need have access to essential health care and basic income security[13].

As illustrated in Table 1, the population coverage by at least one social protection benefit, along with the breakdown of scheme types (contributory and non-contributory) by country. Coverage varies across North African countries. while Algeria and Tunisia exceed the global average, Egypt and Morocco have not yet reached it.

Table 1 Population coverage by at least one social protection benefit, 2023 or latest available year

Country/region	Contributory Scheme	Tax Financed Scheme	Total
Tunisia	41,6%	11,8%	53,8%
Algeria	52,7%	7,4%	60,2%
Egypt	22,2%	14,5%	36,6%
Morocco	28%	14,6%	42,6%
Africa	10,3%	8,7%	19,1%
World	35%	17,3%	52,4%

Source: ILO, 2023

Most of the non-contributory (tax financed) schemes in the region align with the "poor relief" approach, promoted by the IFIs, that targets the most vulnerable categories. These schemes have low coverage, as appears in the table, this means that a large category of the population called the "missing middle[14]" are not reached by either a social insurance, that covers only workers of the formal sector, or non-contributory scheme[15]. Taking the example of Tunisia were 60% of the population has no access to any kind of social protection[16] and Egypt where informal workers are not protected although they represent respectively 63% of the Egyptian labour force and contributes 30-40% of the GDP[17].

When we look at the efforts made by these countries to finance their social protection systems, we find that they are still far from the level required to be universal. As shown by the International Labour Organization

13: International Labour Organization. Definition of Social Protection Floor

14 The "missing middle" are informal workers caught in the middle of not being poor enough to make them eligible for social assistance programmes and not earning enough as well as facing administrative complexities to access social security services that prevent them to contribute to regular contributory programmes for formal sector employees and self-employed. Source: ISSA Guidelines:

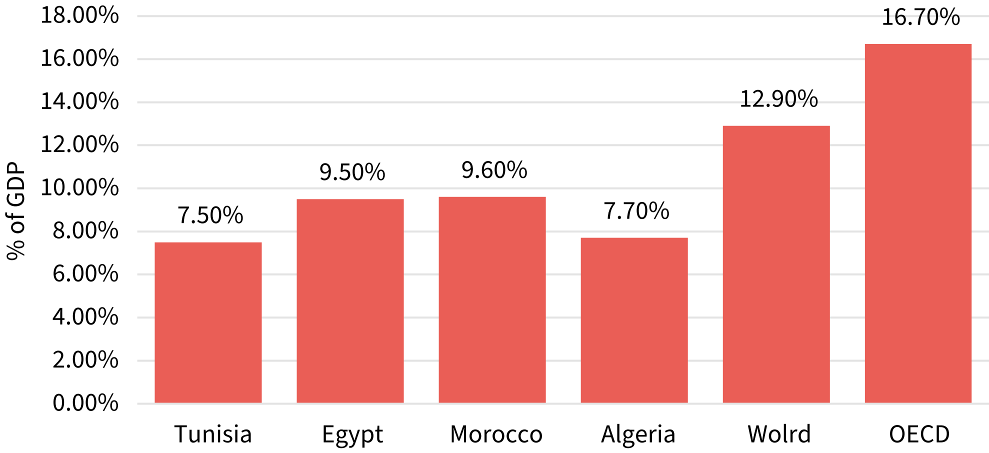
15 Inclusive Social Security Policy Forum. The role of World Bank and IMF in shaping social security policy in the MENA region ISSPF

16 Porcher, C. (20 September, 2023). For a universal social security system in Tunisia. The Tunisian Economy Observatory

17 Kidd, S. Social security in Egypt: is it time to move on from the current 19th Century model?. Inclusive Social Security Policy Forum

data illustrated in the graph below, social protection expenditure as a percentage of GDP (excluding health but including contributory scheme) in these North African countries remains below the global average of 12.9%. Tunisia and Algeria do not even exceed 8% and are significantly behind the OECD average of 16.7%.

Figure 3 Social protection expenditure excluding health by country, 2023



Source: ILO, 2023

II. A simulation of a universal social protection (USP) cost

Before exploring suitable options for financing a universal social protection system in North African countries, it is essential to first assess the cost of such an approach. For this estimation, we will use the MENA Interactive Costing Tool for Inclusive Social Security developed by Inclusive Social Security Policy Forum (ISSPF).[18]

In our simulation, we are considering a scenario of universal tax financed schemes where all individuals are eligible for programs such as Child Benefit, Child Disability Benefit, Adult Disability Benefit, and Old Age Benefit and will receive transfers funded by general taxes. Additionally, it assumes administrative costs for delivering the benefits will correspond to 5% of the transfers and that these transfers will be indexed to inflation to maintain their purchasing power over time.

To determine the transfer value, we will use international averages[19] as a reference, as indicated in Table 2.

18 Costing Tool – ISSPF-Mena

19 The global average benefit for social pensions and disability ranges from 15% to 20% of GDP per capita, while child benefits range from 3% to 6% of GDP per capita.

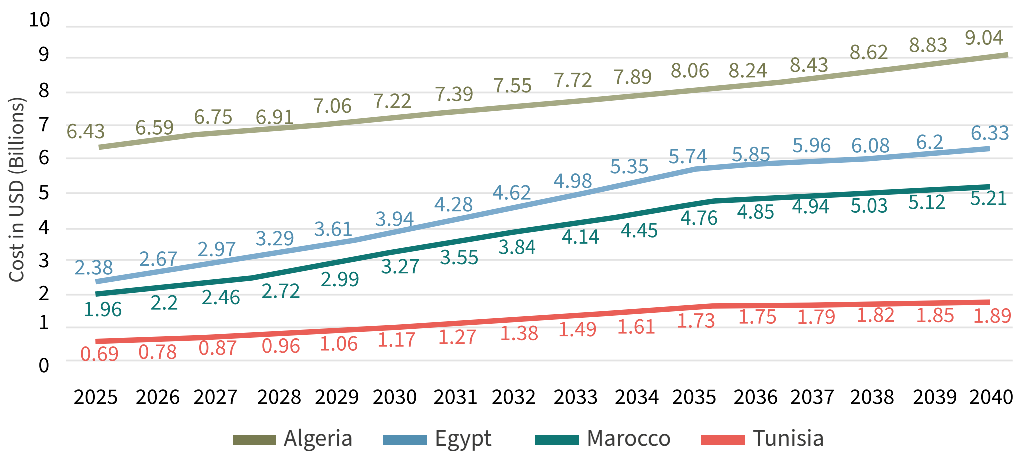
Table 2: Hypothesis used for a Universal social protection system

Type of scheme	Age eligibility	Transfer value (% GDP per capita)	Transfer value in 2025 (LCU* per month)			
			Algeria (DZD)	Egypt (EGP)	Morocco (MAD)	Tunisia (TND)
Child Benefit	0-17	3%	1822	222	96	31
Child Disability Benefit	0-17	15%	9108	1109	478	154
Adult Disability Benefit	18-64	15%	9108	1109	478	154
Old Age Benefit	65+	15%	9108	1109	478	154

LCU*: Local currency unit

In this scenario, we consider that the programs are introduced progressively. While preserving the transfer value, for all programs, the coverage rates of population will start at 50% in 2025 and gradually increase by 5% each year until reaching 100% by 2035. The logic behind this strategy is to ensure a sustainable and manageable fiscal transition, allowing governments to gradually mobilize resources and strengthen administrative capacities. As shown in Figure 2, the total cost of these programs varies from one country to another, depending on the number of recipients and the economic growth of each country.

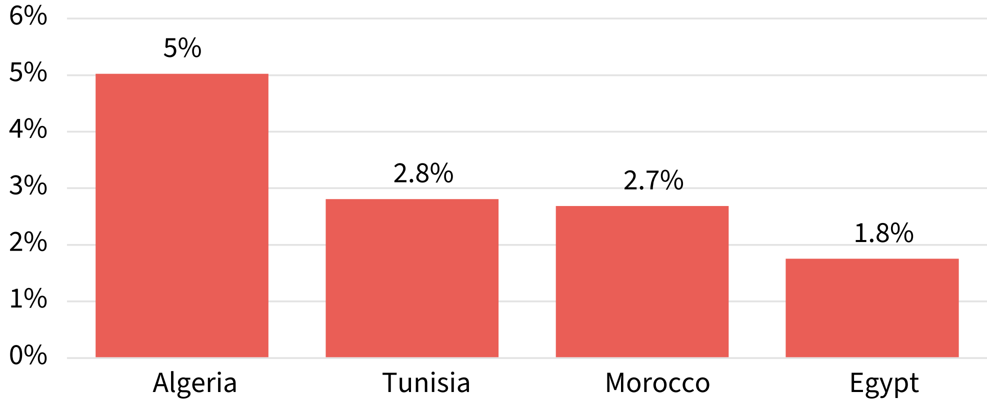
Figure 4 Evolution of the annual social protection programs' cost



Source: Estimation of the author, MENA costing tool

If this scenario is implemented, the costs for the first year, as a percentage of each government budget, will be as shown in this graph.

Figure 5 The estimated cost of inclusive social protection programs as % budget for the first year -2025.



III. North African countries capable of financing universal social protection (USP) systems

A. Available solution for USP program financing

Returning to the definition of fiscal space, according to the ILO, UNICEF, and UN Women, it refers to the resources available as a result of a government's active exploration and utilization of all possible revenue sources. Based on this definition and drawing inspiration from the ISSPF Working Paper on "Fiscal space for social protection in the MENA region"[20], we will explore three financing options for these countries: increasing tax revenues, reallocating public expenditures, and managing debt.

B. Adapted solution for USP financing

Creating fiscal space by rising tax revenue and reviewing tax expenditures is a viable option for both Tunisia and Morocco. Both Tunisian and Moroccan investment incentive policies rely heavily on tax incentives. In 2024, tax expenditure[21] in Morocco accounted for more than 5%[22] of the government budget, while in 2022, it exceeded 10% of Tunisia's budget[23]. These incentives must be regularly reviewed in terms of their social and economic effectiveness, especially considering their high fiscal cost. Eliminating inefficient incentives may create fiscal space for inclusive social protection programs.

Even though Tunisia is classified as a country with the highest tax revenues as a percentage of GDP in Africa[24], a closer look at the tax revenue breakdown reveals an unfair distribution of the burden. In 2024, corporate tax revenue accounted for only 13% of total revenue, while VAT contributed 27% and income tax 28%. This imbalance is largely due to the country's low CIT[25] rates and extensive tax incentives. There is room to increase corporate taxation to ensure a fairer contribution, and this reform has already begun with the 2025 budget law[26].

Algeria is a major oil and petroleum producer in the world and a member of the OPEC organization[27]. It is considered the third largest oil producer in Africa and among the top 20 in the world[28]. It is also the 7th largest gas exporter in the world and the leading gas exporter in Africa [29].The 2019 Hydrocarbon Law reduced taxes and duties on exploration and production activities to attract investment[30]. However, it also led to a decline in tax revenue, shrinking the fiscal space available to finance social protection programs[31]. A more thorough review and cost-benefit analysis of this reform are necessary to ensure a balanced approach.

20 Ben Rouine, C. (July, 2023). Fiscal space for social protection in the MENA region. Inclusive Social Security Policy Forum

21 Tax expenditures refer to the losses in tax revenue caused by tax incentives

22 وزارة الإقتصاد والمالية بالمغرب. (2024) ملخص تقرير النفقات الجبائية 2025.

23 القاهري، اية . (2024، ديسمبر). قراءة في الملحق عدد 12 النفقات الجبائية في تونس: توزيعها وانعكاساتها. المرصد التونسي للإقتصاد

24 OECD. (2024). Revenue Statistics in Africa 2024 Tunisia

25 Corporate Income Tax

26 فضيلة، سحر. (2025، جانفي) قانون المالية 2025: أي أُفق للعدالة الجبائية؟. المرصد التونسي للإقتصاد

27 Connaissance des Énergies. (2025, Janvier). OPEP: pays membres, chiffres, histoire.

28 Ouanezar, M. (2025, Mars). Global Firepower à propos des réserves de pétrole pour 2024, L'Algérie : 3e pays en Afrique. L'Expression.

29 Connaissance des Énergies. (2024, Mars). Les exportateurs de gaz, dont la Russie, se réunissent en Algérie.

30 Krol, D. (2020, January). 2019 Algeria Hydrocarbon Law. Black Duck Resources.

31 CEIC Data. Algeria Tax Revenue, 1997- 2024

It could be also interesting to consider allocating a part of tax on fuel (gasoil and diesel) activities revenue or by applying a new fiscal mechanism to directly finance a part of the social protection programs. This measure could be effectively implemented in Morocco, where fuel companies (import and distribution) are among the most profitable in the market and benefit from excessive margin after the liberalization of the sector in 2015 [32]. In 2023, these major companies were fined for anti-competitive behaviour linked to their oligopoly position taking advantage of the absence of regulation and control from the state which allowed them to define prices and rise tremendously their margin and profit[33].

In 2024, Egypt's debt-to-GDP ratio exceeded 90%, making it the highest in the region. The country's extensive debt policy has led to high debt servicing costs, which have significantly reduced the government's fiscal space. A report by the Central Bank of Egypt estimates that debt service costs for 2025 will reach $22.46 billion, accounting for 17% of the government's budget. Tunisia also faces a heavy debt burden, with debt servicing reaching 31% of the government's 2024 budget which is more than six times the public health expenditure[34]. As for Morocco, debt service in 2025 will be equivalent to the total expenditure on public investment[35].

A debt management strategy is needed in these countries to reduce their extensive dependence on debt and minimize its costs, it is essential to abandon the policy of prioritizing debt service at any cost, particularly at the expense of social rights, and to shift towards alternative financing sources that reduce dependency and the high costs of debt[36]. It is also important to establish public debt audit mechanisms alongside the debt management strategy, as this allows for a systematic review and evaluation of debt obligations and helps to assess their sustainability and legitimacy, especially since some debts could be considered odious, illegal, illegitimate or unsustainable and could represent a significant burden on budgets and human rights.

Reforms in monetary policy are also crucial, especially for Egypt, where the decision to float its currency has increased external debt costs and caused a surge in inflation[37].

Another viable option would involve reallocating some of the state's resources toward universal programs. This strategy is notably pertinent in the case of Algeria, where public expenditures for military total 9.15 billion USD in 2022, accounting for 5% of GDP[38]. Minimizing some of the military expenditure can give more fiscal space for social protection programs.

32 Boursenews. (2022, Septembre). Hydrocarbures : Les entreprises les plus rentables du marché.

33 Collas, A. (2023, Novembre). Au Maroc, les grands pétroliers mis à l'amende pour pratiques anticoncurrentielles.

34 فضيلة، سحر. (2024،جانفي). قانون المالية 2024: بين الخطاب السياسي وواقع السياسات. المرصد التونسي للإقتصاد

35 الصديقي، عبدالسلام, (2025، جانفي). الديون العامة المغربية: هل هي مستدامة؟. مدار 21

36 Ben Sik Ali, A. (2025, Janvier). L'annexe 7 de la loi des finances 2024 révèle les dessous de l'évolution alarmante de l'endettement Tunisien. Observatoire Tunisien de L'Economie.

37 بن سيك علي، أماني. (2024، مارس) تخفيض الجنيه المصري ...مصر تحت ضغط صندوق النقد الدولي و التضخم. المرصد التونسي للإقتصاد

38 Macrotrends Data. Algeria Military Spending/Defense Budget 1963-2025.

Conclusion

International financial institutions have consistently advocated the adoption of pro-poor social protection systems, arguing that low-income countries are not able to finance universal systems. Using the MENA Costing Tool, we attempted to simulate the cost of introducing a universal system in North African countries (Tunisia, Algeria, Morocco, and Egypt) by gradually increasing the population covered over the years. We found that the cost of introducing such a policy in the early years could potentially be affordable if political decisions are directed toward minimizing some of its costs, such as tax expenditures, or debt service, or excessive specific spending and generating additional resources through the adoption of progressive and more equitable tax reforms.

Other economic reforms are always needed. Focusing on sustainable economic growth through structural and monetary reforms, as well as providing incentives for people to enter the formal sector, are critical strategies to facilitate the creation of universal systems.

Further analysis of the financing gap for universal social protection systems in the region is needed, and this will be an ongoing effort that we will update on an ongoing basis.

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Annex

Country	GDP per capita (LCU) (2023)[39]	Inflation rate (2024)
Tunisia	12358	7%[40]
Algeria	728665	4,1%[41]
Egypt	88683	28,3%[42]
Morocco	38216	2,4%[43]

39 GDP per capita (current LCU) - Tunisia | Data

40 Indice des prix à la consommation, Décembre 2024 | INS

41 ONS : l'inflation en Algérie chute à un taux annuel de 4,1 % en 2024

42Capmas الجهاز المركز للتعبئة العامة والإحصاء

43 تراجع التضخم السنوي في المغرب إلى 2.4 بالمئة خلال 2024 | اتحاد الغرف العربية

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