



المركز التونسي للإقتصاد  
Observatoire Tunisien de l'Économie



# For a universal social security system in Tunisia !

[www.economie-tunisie.org](http://www.economie-tunisie.org)



This infographic is produced in collaboration with Inclusive Social Security Policy Forum (ISSPF)

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## For a universal social security system in Tunisia!

Throughout our lives or those of our loved ones, we might come through challenging periods that require help to meet specific needs, manage risks, or to cope with the consequences of accidents or crises.



And if we sometimes go through the same ordeals, we don't always have the same means to face them.

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These difficult situations could have been avoided or better overcome if

a minimum income is guaranteed for those who can't work:

In the event of unemployment



Access to quality health care was universal

In the event of paternity/ maternity



Children's food, education and health were guaranteed, regardless of family situation

In case of old age



Other social benefits were available to meet specific needs, such as coping with the loss of a close relative on whom one depended (husband, wife, parents).

In case of illness or disability



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The right to social protection aims to provide income security and support to all people throughout the life cycle, with particular attention to the most marginalized. This support, whether financial or otherwise, must be available, adequate, accessible and provided without discrimination, in accordance with international standards, some of which have been ratified by Tunisia.

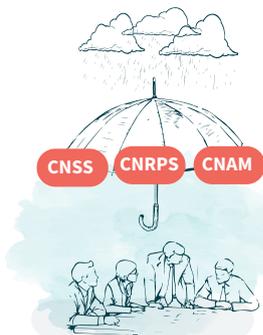
This right in general is also enshrined in the Tunisian constitution



The objectives of solidarity and social justice, which are the foundations of social protection, are indeed part of the social contract.

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Tunisia's social security system has developed along two lines:



### "Contributory schemes"

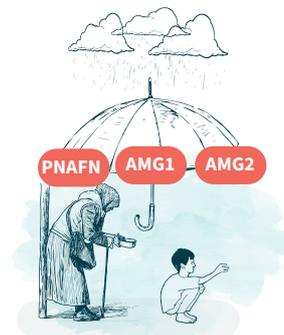
i.e. social security for employees in the formal sector and the self-employed who are able to pay contributions to national funds.



### "Missing Middle"

While coverage has broadened, it excludes what might be called the "missing middle" such as:

- Informal sector workers
- Categories considered "not enough poor"



### "Assistance programs for the poor"

created to respond to certain very specific risks (health - AMG) or to certain categories of households (PNAFN).

(CNSS) : National Social Security Fund, for the private sector  
(CNAM) : National Health Insurance Fund  
(CNRPS) : National Pension and Social Insurance Fund, for the Public Sector

(PNAFN) : Assistance Programme for Needy Families, Elderly and Disabled  
(AMG) : Free Medical Assistance

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With this coverage, to which you have to contribute individually, on the one hand, and this logic of charity on the other, %60 of the population has no access to any kind of social protection.

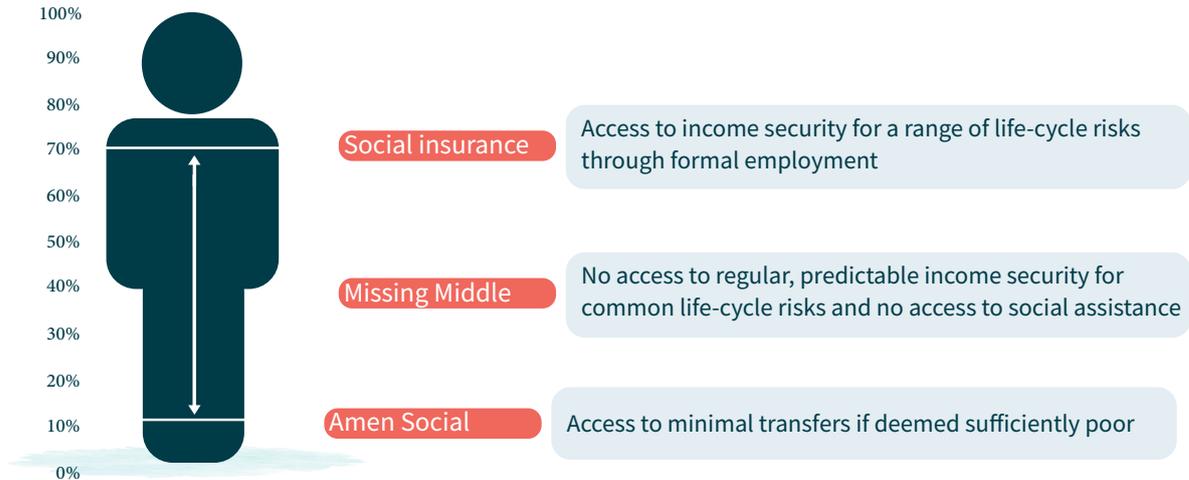


Figure: Tunisia's poor relief social security system (Chad Anderson 2022)

Anderson, C. (2022), Overview of Jordan Social Security System. Jordan: ISSPF-MENA, <https://isspf-mena.com/wp-content/uploads/2023/04/Jordan-Summary-v3.3-14.03.2022.pdf>, [2022-04-01]

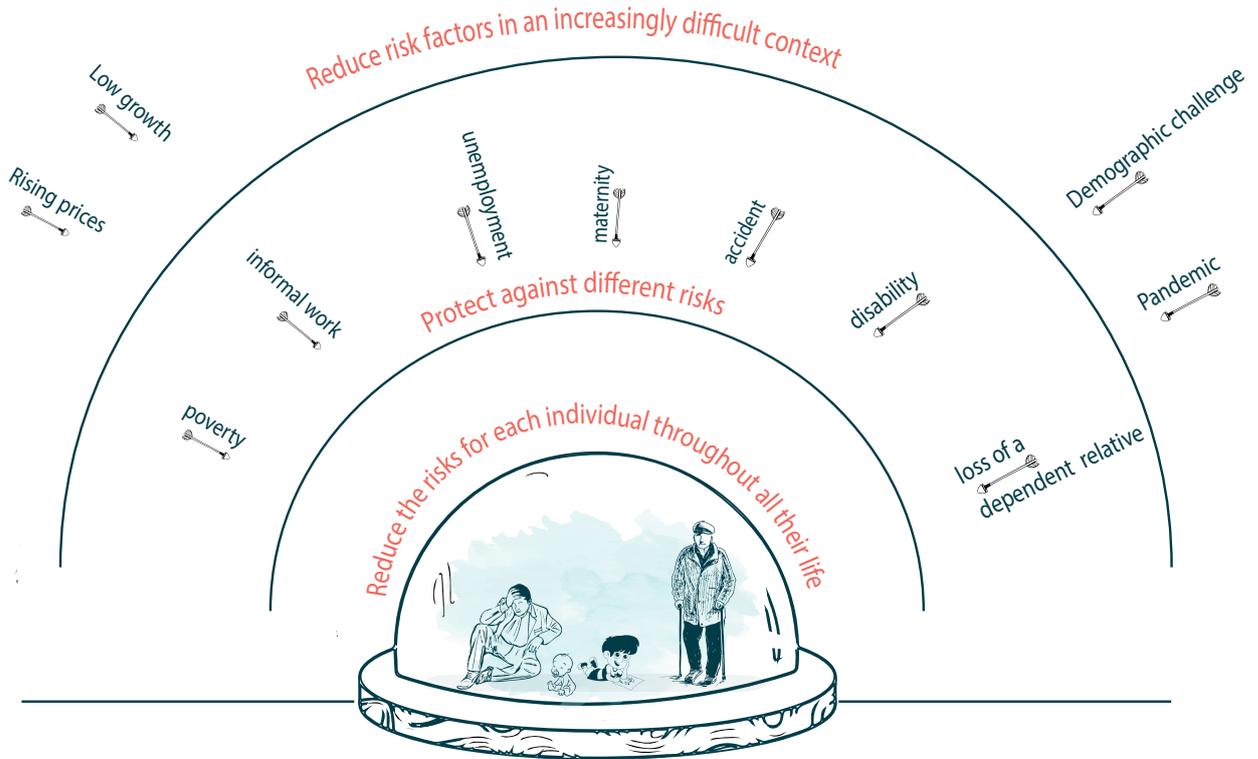
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Reform is necessary

But how?

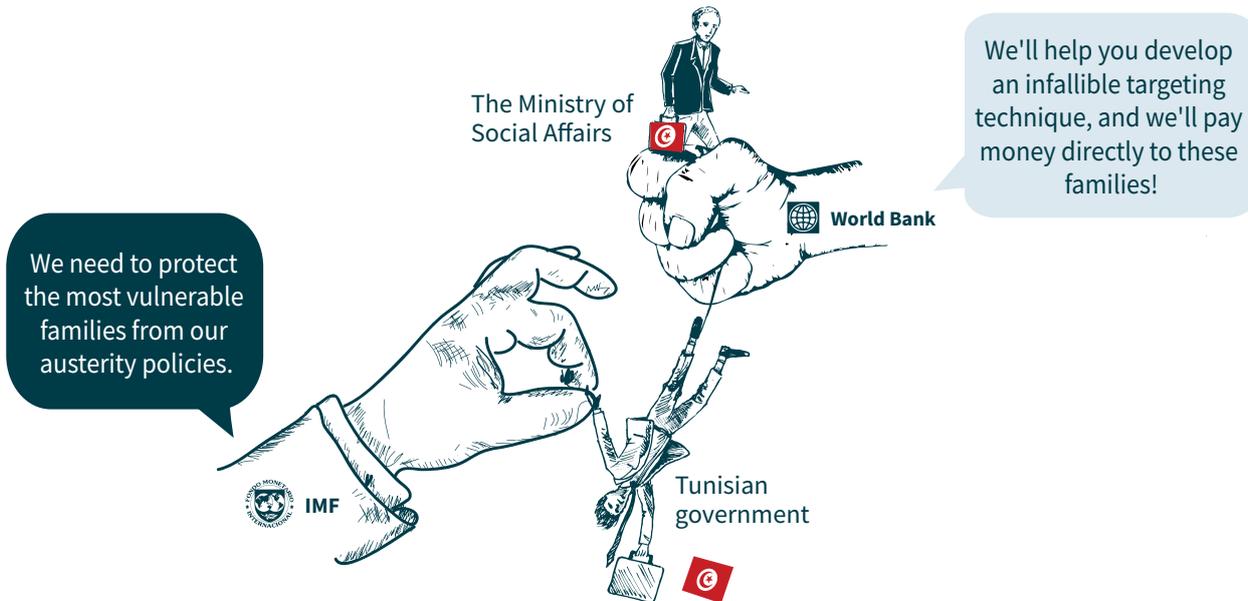


# For a universal social security system in Tunisia!



## For a universal social security system in Tunisia!

The IFIs tell us there is no budget for universal protection, and that existing universal protection systems like subsidies are unfair because they benefit rich and poor alike!



## For a universal social security system in Tunisia!

The Amen Social Program was thus created.

**Program name:** AMEN SOCIAL

**Launch date :** January 30, 2019 by Organic Law no. 10

**Project:** To encompass existing programs (PNAFN, AMG1, AMG2 and other smaller ones) under a single structure. Target and deliver cash transfers to the poorest households.

**Responsible:** Ministère des affaires sociales

**Responsible ministry:** Ministry of Social Affairs

**Nature of IFI assistance :** The World Bank supports:

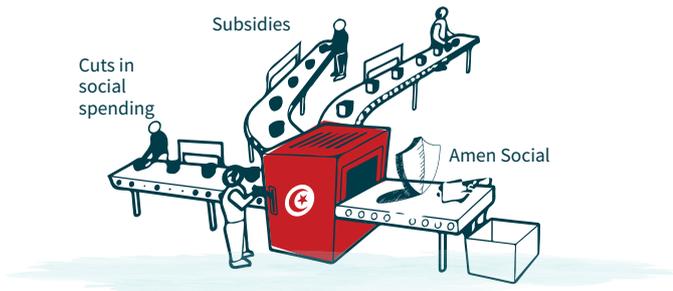
- Drafting legislation to implement the program;
- Financing the payment of permanent cash transfers and family allowances;
- Developing management and information dissemination systems;
- Other foreign donors provide financial support for the program.



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Full of promise, the Amen Social program is regularly put forward as the means to combat poverty in general, but also as the appropriate response to the lifting of subsidies and other cuts in social spending.

However, the Amen Social program remains a targeted aid program based on direct financial transfers to households, as was the case in the past, which failed to achieve the desired results.



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This targeting system is always subject to significant margins of error.



80% of the poorest households (20% of households in Tunisia) would have been erroneously excluded from PNAFN/AMG1 programs according to 2015 data.



### Beja Governorate

- the poverty rate is 32%
- only around 4% of households benefit from the PNAFN.



### Tunis Governorate

- the poverty rate is 3.5%
- 6% of families are covered by PNAFN

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The tools promoted by the World Bank, such as the "Proxy mean Test" or the social register, are not miracle cures.

Even with the best targeting system in Tunisia:

Half of Tunisia's poorest decile would be excluded.



In practice, many more would be excluded due to administrative and other implementation errors.



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These "safety nets" do not respond reactively and appropriately to shocks. For example, they have not prevented 600,000 people in Tunisia from falling into poverty in 2021 as a result of Covid 19 implications.

In 2020, temporary measures insufficient to cope with the Covid 19 pandemic:

Specific Covid aid for one or two months maximum (April and/or May 2020)

Monthly assistance of up to 200 dinars/household

0.6 % of GDP = annual PNAFN budget



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The government is bound hand and fist to the conditions of the IFIs and foreign backers to finance its system, in the absence of an in-depth reform that rethinks the financing of social security.

I will finance cash transfers to families if social security programs meet my conditions and represent only %0.13 of GDP



(IFI) : International financial institution

## For a universal social security system in Tunisia!

How can we break out of these narrow, inefficient patterns and move towards inclusive social protection?

ShapeThink of welfare reform as an investment in human capital ... not a budgetary burden.



ShapePrioritize tax-based financing ... not just individual contributions or foreign donations and loans.



ShapeProgressively broaden the scope of beneficiaries to achieve universality in a sustainable way ... and abandon inefficient and unfair targeting.



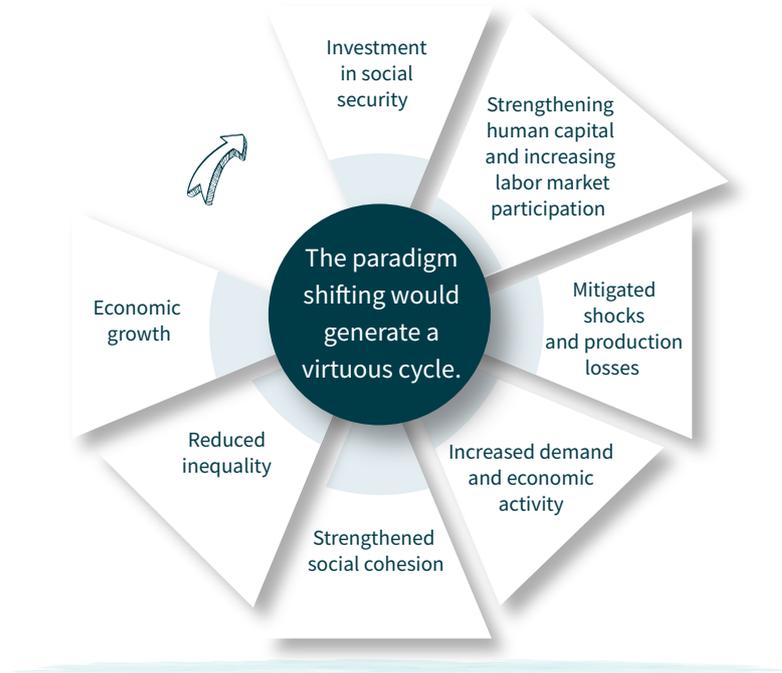
## For a universal social security system in Tunisia!

Universal social care for individuals throughout their life cycle, thanks to fiscal policies, is the alternative that guarantees the rights of all.



## For a universal social security system in Tunisia!

An inclusive and financially sustainable social security system is eventually not a utopy



## For a universal social security system in Tunisia!

Throughout the world, countries in the South have implemented forms of universal social security based on the life cycle, which have shown significant results in reducing poverty and inequality.

Morocco has invested in universal allowances for children

Mauritius has invested in a universal pension system for the elderly



Children

Family allowance



Working population

Unemployment and sickness benefits

Survivors' benefits (widows, widowers, orphans, etc)

Maternity benefits



Seniors

Retirement pensions

Benefits in the event of disability

## For a universal social security system in Tunisia!

In Tunisia, various alternatives are available for setting up and financing these universal systems, with priority given to children, the elderly and the disabled.

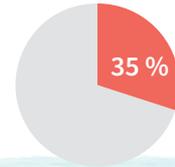
According to the best-case scenario, some examples of impacts in Tunisia:



✓ The poverty rate would fall by 42 %



✓ It would result in a 30 % average increase in welfare for those in the lowest welfare deciles



✓ The poverty rate among children (aged 9-5) would fall by 35 %





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