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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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The third and final Research Report in the series "Expanding Social insurance for agricultural workers in Middle East and North Africa (MENA): identifying key constraints and discussing policy options" focuses on understanding the administrative barriers and capacity constraints that may hinder the coverage of agricultural workers (AWs) in social insurance (SI) schemes, and which strategies could be considered to address them. The main administrative barriers mentioned by different interviewees during the key informant interviews and workshops are the following:

- Complexity of administrative procedures: Protracted procedures to enrol for and receive SI benefits, excessive paperwork, long queues, and documentation required by SI providers impose barriers for AWs to enrol in SI schemes. SI providers also face difficulties to expand their coverage to AWs due to weak institutional capacities.
- Remoteness and lack of infrastructure: The remoteness of workplaces and houses in rural areas, particularly for AWs, together with a lack of affordable transportation, limited number of SI branches in rural areas and high opportunity costs can make registering for SI schemes more difficult and costly for AWs.
- Lack of awareness about necessary information: The lack of awareness among AWs about their rights to social protection and SI benefits are barriers hindering their inclusion to SI schemes. This is particularly true for those in the rural and informal economy, who often have lower levels of education, live in high-poverty contexts, and may face higher opportunity costs to obtain information about social protection programmes.
- Inspection and enforcement challenges: The lack of proper enforcement and inspection capacity of SI providers, especially in rural areas, are challenges facing the expansion of SI schemes to AWs. Despite the existence of legal entitlements to SI for AWs in some countries in the region, there are still significant implementation gaps, mainly due to the limited capacity to enforce laws and regulations.
- Lack of representation and organisation: Lack of AWs' organisations (unions, associations/cooperatives) may limit their inclusion in SI schemes.
- Lack of digitisation in SI schemes: The lack of digital solutions to handle the administrative processes is a relevant capacity barrier. This is particularly relevant in situations where the digital infrastructure and internet connectivity necessary for the provision of SI services electronically may be lacking, especially in rural areas. The non-digitised systems require SI providers to handle administrative processes manually, which is often more time-consuming, negatively affecting the system's efficiency.

Considering these challenges, the report explores some possible strategies that could be adopted by MENA countries, illustrated with country cases:

- Simplifying procedures and requirements and adapting administrative processes to the specific needs of AWs, including reducing the number of supporting documents. In addition, the use of innovative instruments could be considered, such as mobile money and combining SI contributions with other governmental fees or taxes (e.g., 'monotax' regimes). Country examples: Uruguay, Brazil, and Lebanon.
- Increasing the presence of SI providers on the ground, including establishing One-Stop Shops (OSS) and mobile OSS (vehicles). In cases of limited administrative and financial capacities of SI providers, leveraging existing networks and institutions at the rural level could help reach people living in those areas at minimum cost. Country examples: Mongolia, and Algeria.
- Increasing visibility and awareness: Improve communication between SI providers, employers, and AWs to ensure awareness of their responsibilities and entitlements by using a mix of media channels, together with targeted education programmes for people in rural areas and the informal sector. Country examples: Cabo Verde.
- Improve inspection and enforce compliance: Strengthening the inspection system by increasing the human and material capital of SI providers, linking SI registration to administrative licences, and improving grievance redressal mechanisms. Country examples: Morocco, and Jordan.
- Organising AWs into associations/cooperatives and strengthening them to be able to facilitate registration to SI schemes for members, in addition to increasing their awareness about their right to SI and its importance in their long-term protection. Country examples: Costa Rica.
- Promoting digital options: Online platforms can be an option to increase the coverage of SI schemes by facilitating AWs' applications, contribution payments and ensuring accurate information. Digital solutions should be used in tandem with campaigns to increase the e-literacy of AWs, distribution of digital tools for rural populations, and expansion of Internet coverage in remote areas. Country examples: Tunisia, Jordan and Algeria.

Reference:
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