

**Globalization and Social Protection  
in Western Asian Arab Countries**

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During the last two decades, there have been mounting pressures on developing countries to undertake structural adjustment strategies in order to streamline their societies with the growing and ever expanding demands of globalization. The Western Asian Arab countries in general are still lagging behind not only in terms of bringing their economies in line with the requirements of the global market economy, but also in terms of adopting appropriate measures to mitigate the negative impact of market liberalization and privatization on the underprivileged, the poor, the elderly, the unemployed and the marginalized sectors of their populations. The aim of this paper is to identify and analyze the impact of globalization on social risks in Arab countries that have been recently going through structural adjustment, assess the social protection measures they have adopted, and develop a framework of action for enhancing welfare measures.

***Key words: Globalization, Social Protection, Western Asian Arab Countries***

## Introduction

During the last two decades, regional and international interests in fighting poverty and providing various types of social protection for marginalized and deprived classes in the Third World have significantly increased. These efforts have come about following the adoption of economic restructuring policies pursuant to the recommendations of global organizations, such as the International Monetary Fund and the World Bank, which aim to integrate the economies of developing countries within the global market economy, and to eliminate all barriers that may hinder this goal.

In this context, the Arab states have been subjected to, and are still under, intense and increasing pressures to align their economies with the global capitalist market and to prepare their societies to deal with its demands. In this regard, these states are facing numerous new challenges, including

*...“adapting to the changing nature of social risks, poverty, and unemployment resulting from the increasing global ties to trade and capital markets; limiting and softening the increasing national and international social and technological disparity; maintaining the political will of national policies and their ability to provide the resources required for social protection while increasing efficiency with regards to the costs, performance, and transparency of the public sector within its limited resources; and the ability to deal with the increasing influence of new effective parties such as multinational corporations, foreign investors, and the various types of international institutions.”* (Nasr, 2001b).

Taking all this as a background, this paper aims to:

1. Identify the requirements of globalization and the changes it imposes on the roles of Arab governments toward providing social protection and social safety nets in the context of increasing poverty and rising unemployment in the region;
2. Review the existing social protection systems and related policies in Arab states and define the most important challenges they face;
3. Evaluate the traditional social protection systems—families, local communities, and religious institutions—and determine their ability to provide social protection;

4. Identify the new roles of relevant institutions and other partners in the private sector, grassroots and international organizations, civil society, and international donors in determining and applying the various aspects of social protection in the countries of the region;
5. Suggest appropriate alternatives to provide social protection for the marginalized classes and workers of the informal sector with the aim of enhancing social solidarity and enabling the state and society to confront the rising poverty and unemployment.

### **Globalization: Definition, manifestations, and symptoms**

Several definitions of globalization have been introduced by Arab academics, and there have been differing opinions and theories as to its manifestations, impacts, and results. Globalization is considered by some as “the clear interdependence of economic, social, political, cultural, and behavioral matters without significant regard to political boundaries of sovereign states or allegiance to a specific homeland or state, and without government procedures.” ( Abdallah, 1999, p. 45). While Yassin (1998) stresses on the global economic manifestations which are prominent through forming economic blocs, the activities of international companies, and global economic institutions such as the World Bank and others (p. 32).

Those who question globalization, consider it “...the result of policies and choices of governments and multinational corporations, not just the result of cultural, information, and communications developments. There are aspects of globalization that are reversible and not necessarily inevitable. These aspects are represented by liberal economic policies, the tendency toward a market economy and rejection of planning, and withdrawing from the social obligations of the state...” ( Al-Issawi, 1998, p. 50)

Whatever the case might be, one must admit that “Globalization is full of many opportunities and risks. Globalization brings great investment and banking opportunities, and also brings great political and cultural risks. Reducing globalization to opportunities

and ignoring the risks is wrong, and reducing it to risks and ignoring the opportunities is also wrong and contains a misunderstanding, nay, a lack of understanding.” (Al-Atrache, p. 52)

Several key features of globalization have been emphasized in the economic literature, chief among them are: the liberalization of trade from restrictions and barriers, and the consequent growth of foreign trade; the liberalization of investment activities lifting restrictions on foreign direct investment, and offering incentives to attract these investments; and the growth and facilitation of the movement of capital across borders. As to the accompanying phenomena of globalization, one could single out the privatization and liberalization of national economies from the direct interference of governments, and the shrinking of the authority of the nation state and its ability to set and implement independent economic policies; the exposure of the employment market to severe shocks, and the lack of security for institutions as a result of the liberalization of trade, competitiveness, and the reduction of customs barriers; the prevalence of new patterns of consumption that are not necessarily in accord with local economic and social needs, interests, and priorities; the reduction of taxes on high-income individuals and institutions, opening the field to the widening of the gap between those and limited income members of society; and the prevalence of social safety nets in societies in general, and specifically in developing countries, to mitigate the negative impacts of globalization. This includes direct assistance, unemployment protection, and other measures (Al-Misri, 2004, pp.22-24).

That is with regard to the advantages of globalization and its manifestations. As for its risks, the developing countries will face a group of difficulties in their attempts to deal with and integrate within the global economy. This will, at least in the foreseeable future, exacerbate the increase in poverty, social marginalization, class disparity, reduction of social justice, and the lessening of stability in the labor market

At the root causes of such challenges lie a number of factors, among them are, the weak investment capabilities and the shortage of capital; the reduction in the quality of human

resources and their suitability to the market economy; the weakening of the institutional and legislative structures capable of successfully dealing with the market economy; the weak enforcement of the demands of workers' rights, poor job security, and a shortage of social safety nets; the regression of the various social services in health, education, culture, and others; the weakened capability to face the extreme competitiveness in the market (Al-Misri, 2004, pp.26-27).

Thus, we see that globalization and the consequent reform policies or restructuring have forced nations to review their traditional roles and their economic, social, and even their political roles in light of the domination of market forces and international organizations. Restructuring programs have enhanced the control of international investors and lending countries in the economies of developing nations, and have increased the power of the two multifaceted global institutions, the International Monetary Fund and the World Bank while, at the same time, weakening the position of countries that depend heavily on foreign capital and aid.

The weakening of the role of the state in the Arab countries was and remains the subject of heated discussion among Arab researchers; there are those who see that "what is needed is a minimal state that employs every tool to facilitate the processes of globalization and, therefore, the proposition is to redefine the functions of the state and its institutions, and their methods of operations" (Abd-Al-Fadil, 1998, p. 205), while others see that the change occurring in the roles of the state is nothing but "a general regression and retreat of its influence, and a gradual desertion of its position," and that "it must dismantle itself...and turn over its old tasks and functions, one after the other, to be taken up by giant international companies or institutions that govern in the name of these institutions and work for them...This task requires a special type of state; it is a state that dismantles, not builds, and leaves the task of building to others...All of this requires characteristics that may be described as 'the soft state'...to indicate the willingness of the governments of developing countries...to allow the private interests of their individuals to come before the general good..." (Amin, 1998, p. 161)

Whatever the case with regard to the new roles of the state, the financial burdens and large debts that developing states in general, and Arab states with weak economies in particular, are suffering from have paralyzed the ability to develop and enhance social welfare states. This has brought about the concentration of their efforts to replace social welfare states with social safety nets as an alternative, because international organizations and institutions have the most prominent role in them. (Deacon, 2000, p. 19)

### **Social protection systems in the Arab countries**

Social security or social insurance is a socio-economic system based on the principle of providing protection against poverty and risks for all individuals through unity and solidarity in a manner that accomplishes the social well-being of society.

Arab countries have attended to the humanitarian aspects of social security for social groups, and have issued laws for social assistance, some of which—as is the case in the Arab Republic of Egypt—date to the mid-1950s. Egypt adopted the pension system by issuing the Insurance and Savings Law in 1955, which was developed into a system for providing security for the elderly, the disabled, and widows in 1961, followed in 1963 by the Law of Social Insurances for State Employees, and then modified it to cover the great majority of employees and laborers in both the public and private sectors, covering 1) insurance for old age, 2) insurance against work injuries and industrial diseases, 3) health insurance, and 4) unemployment insurance. It should be noted that this system covers every foreigner working in Egypt on a work contract longer than one year. Furthermore, the Comprehensive Social Insurance system was created to protect those not covered by social insurance and the self-employed. Egypt also emplaced a voluntary system to provide social insurance for Egyptian expatriates. Additionally, there is social assistance for pensioners, including the establishment of care facilities, clubs, and preferential services for beneficiaries, such as transportation and food subsidies. (E/ESCWA/SDD/2003/26), 49-50.

In the Kingdom of Saudi Arabia, implementation of the social insurance system began in the late 1960s. The kingdom's expenditures on pensions and social security aid is

estimated at 11 billion riyals during the period from 1995-1998. The number of employees covered by this system reached approximately 3 million in 2003. It is noteworthy that the social insurance in the kingdom opens the way to the self-employed to join the program. Among the contribution provided by the government (5.4 billion riyals in 2000), assistance related to social insurance made up 55.2% of the total, while expenditures on social affairs and welfare were 15.5% of the total contribution. (E/ESCWA/SDD/2004WP.2), 36.

The United Arab Emirates has focused on the humanitarian needs; the government provides monthly salaries for poor families of its citizens and special cases within the social security program. The Social Assistance Law was promulgated in 1972, and was amended to widen the scope of coverage by adding new classes and increasing the levels of assistance provided to groups that include widows, divorced women, the handicapped, orphans, unmarried young women, the disabled, the sick, and married students. (E/ESCWA/SDD/2004WP.1), 60-61.

In Kuwait, the Social Insurance Law was promulgated in 1976 with the aim of establishing a comprehensive insurance system for all Kuwaiti citizens covered by the law, including insuring individuals and their families against the risks of disease, injury, old age, and death. It encompassed the public sector, the private sector, the oil sector, ministers, and council representatives. The system covers approximately 97% of economically active Kuwaitis. Retirement pensions are a minimum of 65% of an individual's salary, up to a maximum of 95%. The minimum age for retirement is 45-55 years, which is the lowest age of retirement in the region and the world. It is worth mentioning that a fund was established to support retirement pensions and finance the anticipated increases to deal with inflation. The fund depends on the government, employers, and employees for its funding. (E/ESCWA/SDD/2004WP.6), 52-54.

Qatar has emplaced a social security policy that cares for the needy classes. This policy covers the disabled, the elderly, divorced women, widows, poor families, illegitimate children, orphans, and individuals with special needs. (E/ESCWA/SDD/2004WP.9), 58.

In the Republic of Yemen, responsibility for social insurance lies with the General Authority for Insurance and Pensions, which provides insurance coverage for employees of the government and mixed sectors. The General Foundation for Social Insurance covers private sector employees. (E/ESCWA/SDD/2004WP.3), 88.

### **Challenges of Social Security Systems**

Social security systems in the Arab countries face a number of difficulties and challenges resulting from a number of factors such as the lack of financial resources, lack of comprehensive coverage for all social groups in society, a lack of appropriate legislation and laws, and mismanagement of social security funds.

The United Arab Emirates is affected by fluctuations in the prices of oil and the consequent reduction in the availability of the jobs required to assimilate citizen graduates whose specialties are mostly of a theoretical, nontechnical, nature. This requires the enlistment of the help of imported labor, which leads to high unemployment among the native workforce. Unregulated import of foreign labor further exacerbates the problem. (E/ESCWA/SDD/2004WP.1), 53.

Syrian retirees over the age of sixty who are unable to work suffer from the erosion of their pensions without the ability to augment them, despite the relative improvement since 2003. Additionally, despite the existence of a number of free care facilities for the elderly, there is no system in place that guarantees the elderly appropriate health care, housing, and a minimum income. (E/ESCWA/SDD/2004WP.1), 83.

In the State of Qatar, the accelerating economic growth and the inability of the development programs to keep up with it have led to the creation of socially-deprived groups that may be defined as the unskilled classes for whom there is no place in the market. The country also suffers from the increasing size of imported unskilled labor and families that have lost their provider. Therefore, Qatar faces the problem that the social

security system is unable to cover the increasing demands of the population. Therefore, it is necessary to reexamine the current system in light of the latest economic and social conditions to include all social groups, including the unemployed and students. (E/ESCWA/SDD/2004WP.9), 58.

In Yemen, pensions are insufficient to maintain a standard of living approaching the poverty line on one hand, and lacks coverage against the risks of unemployment on the other—two major shortcomings of the program. The lack of skilled employees and proper technology and equipment across the country, as well as the limited ability of social services centers and facilities precludes services from keeping up with the needs of the targeted groups. (E/ESCWA/SDD/2004WP.3), 89-90.

In general, the majority of social insurance systems in the Arab countries cover employees who are subject to labor laws and those who are paid monthly salaries, and excludes business owners in the free trades, the self-employed, the families of business owners, agricultural workers and seasonal laborers, and small business employees. In Egypt, for example, those form approximately 56% of employees in the formal sector and 93% of employees in the informal sector. (Issa, 1996, p. 52). Note that the fields covered by social security systems in the Arab countries are among the fields mentioned in Arab States' agreements (health care, work injuries, insurance against disability and old age, life insurance, motherhood, unemployment, and family benefits) that were not ratified by more than six countries, and of which little is implemented.

Most systems suffer from incomplete compliance of the private sector with social security laws by not reporting their employees in order to avoid paying financial obligations to the fund. Those systems also suffer from erosion and shrinkage of the real values of savings as a result of inflation in Arab countries, which makes them exposed to financial crises in the near future.

Despite the number of international agreements on the need to create and develop mandatory insurance systems for private professionals, freelancers, the disabled, the

elderly, and orphans, the positions of the Arab states vis-à-vis these agreements vary with regards to ratifying them. In fact, some of the states that signed the agreements have not complied fully with them, and have not completely enforced their terms for economic or political reasons.

Implementation of social insurance systems in the Arab countries in the last three decades has shown a number of defects and shortcomings that have precluded achieving comprehensive social security for their citizens. Among the often mentioned defects are (i) lack of a general strategic vision for the role and objectives of social insurance programs, and therefore a lack of the financial resources and political will needed to develop these systems; (ii) limited opportunities for productive development of insurance funds that help to develop the areas of social services and enhance the benefits for the target classes; (iii) despite still-favorable demographics, most systems are accumulating large implicit pension debts that threaten macro economic stability and have the potency to become the source of important adverse intergenerational transfers; (iv) despite public substantial financial contribution, most programs effectiveness remains in doubt, since they lack objective standards for evaluating the performance, monitoring gaps, and assigning priorities of social security systems, especially social services; (v) most social security systems in the Arab countries have excluded state institution employees because they fall under the governmental retirement system. (E/ESCWA/SDD/2003/26), 10-11

A relatively recent study published by the World Bank (Robalino,2005) points out that social security systems in the Arab region suffer from fragmentation, which prevents transferring financial privileges across funds. Fragmentation also leads to increased administrative costs, which are a source of inequality among the beneficiary groups. Moreover, coverage percentages of these systems are, generally speaking, low. They are not expected to increase in the foreseeable future, which prevents considerable groups from accumulating savings sufficient for retirement. It is also noted that the social security systems are facing an overwhelming obligation to cover incomes at retirement, as the percentage of retirement pensions are high in the region in comparison with international standards. Additionally, the lack of an upper limit for incomes and the high

minimum for retirement pensions lead to negligence at work and the inability of the funds to fulfill their financial obligations. With some exceptions, the benefits and their conditions weaken motivation and expose them to all sorts of exploitation and cheating with early retirement pensions, along with discrimination based on gender and age, and against unskilled laborers who had stable incomes throughout their careers. While a number of social security systems have attempted to serve women by providing them with more flexible retirement options and alternatives, others have discriminated against women by limiting their ability to transfer their retirement pensions to their heirs ( pp. 86-87 ).

### **Social Safety Nets**

Social safety nets are a cornerstone of all aspects of social welfare, and a pillar of stability, cohesiveness, and equality among members of the same society. States seek to accomplish this through legislations, laws, charitable works, and social services afforded by the needy and marginalized groups, and by raising their entitlements in order to integrate them into society in a manner that accomplishes stability in life, family, and the community.

The efforts of the United Arab Emirates have focused on combating poverty by addressing the causes before they occur. Despite the fact that poverty is absent, the state works to provide care for families and individuals by integrating them into society as effective and productive members through productive family training programs, programs for the disabled, and by providing living facilities for the elderly who have no providers. The state also focuses on the vocational aspects of individuals; it gives them the necessary skills to manage the development process. To this end, the Institute of Administrative Development was established, to develop the skills of public sector employees and train new graduates and prepare them to fill positions appropriate to their qualifications and educational levels in order to avoid the burden of unemployment. (E/ESCWA/SDD/2004WP.1), 51-60.

The State of Kuwait has, since the 1960s, worked to establish a legislative framework and social organizations to protect the social groups likely to be afflicted with poverty. The national constitution guarantees assistance to citizens; it provides social assistance to widows, orphans, the sick, the disabled, the elderly, unmarried young women who have no incomes, the financially challenged, families of inmates, and students. In the year 2001, the number of families benefitting from these assistances was 18,213 families. The assistances totaled 50,674,275 Kuwaiti dinars provided by various institutions at the forefront of which was *Bait Al-Zakat* and civil society organizations. Note that these support institutions have begun to adopt a new philosophy of transforming recipient groups into productive ones through programs such as *Min Kasb Yaday* (from the labors of my hands). The Ministry of Social Affairs and Labor offers social, medical, and psychological services to the disabled, children with unknown parents, and juveniles through social welfare institutions. (E/ESCWA/SDD/2004WP.6), 52-55.

The Ministry of Labor and Social Affairs in the Arab Republic of Syria offers annual assistances to charitable organizations. The state also provides public services to informal residential communities and subsidies for some commodities. In 2002, the state established the Anti-unemployment Authority and initiated a five-year multi-axis project for which the state authorized 50 billion Syrian liras to train the unemployed, offer easy-term small loans to individuals and groups to establish small projects, and to offer grants and nonrefundable assistance for animal breeding and other projects. The state offers employment opportunities to the disabled and provides them with some facilities. In 1986, a decree was issued to offer facilities and waivers to the agricultural and tourism sectors as part of the economic reform program. This was followed by a law to encourage local, Arab, and foreign investment. (E/ESCWA/SDD/2004WP.8), 82-83.

The social protection and social safety net programs in Qatar are still lacking in coordination and balance in distribution; despite the financial boom, some social groups of society are still experiencing pressures and poor financial situations. The majority of programs provide assistance in a framework of charity. In Qatar there are also grassroots aid institutions such as the Zakat Fund, the Red Crescent Society, and charitable

associations that care for marginalized and needy groups. (E/ESCWA/SDD/2004WP.9), 57-58,61.

To mitigate the effects of the economic, financial, and administrative program, the Yemeni government has established the social safety net with the aim of reducing the pressure on revenues, employment, standards of living, and has emplaced programs with the aim of protecting the poor. The assistance provided includes the Social Welfare Fund to provide assistance to the poor, the Social Fund for Development to design projects in remote areas and the Fund for Encouraging Agricultural and Fish Production to finance projects in the areas of agriculture, animal breeding, and fishing. The Public Works Program is a development program tied to education, health, roads, and water. The Program to Combat Poverty aims to create jobs and finance small income-generating projects. Social welfare programs cover the handicapped, the juveniles, the elderly, and the disabled. (E/ESCWA/SDD/2004WP.3), 86-88.

The Civil Service Bureau in Jordan provides employment services for job seekers at ministries and government agencies. The Ministry of Labor offers employment services for Jordanians looking for jobs in the private sector through 22 work directorates in the various governorates. There is also the Development and Employment Fund that was established in 1992 and which provides low-interest loans and technical support to young adults who are looking for work to motivate them to establish small projects in all areas. It also implements training and work rehabilitation programs for the poor and unemployed and creates financial incentives for trainees and employers. In 1997, the government emplaced a strategy to combat poverty and unemployment and to raise the standards of living and social standards of the less fortunate groups in society; it designed the “Social Safety Bundle” with the aim of increasing productivity of Jordanians in general and the dispossessed in particular by improving economic and investment opportunities and developing capacities to become more capable of fulfilling its development needs. The Jordanian government also established the National Assistance Fund in 1986 as an independent institution to limit the increasing poverty, and to enhance security and stability through providing financial aid to needy individuals and

families. In 2001, the number of individuals benefiting from this aid reached 154,476 persons. The state also provides health care for those unable to purchase it, as well as job and production opportunities, and professional training and qualification for beneficiaries of the Zakat Fund at relevant institutions and agencies. Handicapped and sick individuals receive care and rehabilitation, which allows them to live a normal life. The Institutional Care Program provides shelter and protection for the elderly and homeless. The Ministry of Social Development oversees the implementation of this program through volunteer associations by supporting them with annual cash donations. There are eight senior care institutions. Jordan also has a number of different welfare channels related to schools, goodwill packages, Ramadan food outlets, alms, clothing, and holiday sacrificial animals. (E/ESCWA/SDD/2004WP.5), 73-75, 79-80.

Egypt has known the retirement pension system since the mid-1950s. The system was developed over the years to include laws for compensation for the disabled and the elderly, work injuries, health insurance, and unemployment insurance. Social insurance has come to cover the great majority of workers in both the public and private sectors. These systems are applied through the General Authority for Insurance and Pensions and the General Authority for Social Insurance, which are part of the state budget. (E/ESCWA/SDD/2003/26).

### **Challenges of Social Safety Nets**

Social safety net programs in the Arab countries face a number of difficulties and challenges that are not due only to the shortage in financial allocations and the fact that their services do not cover all needy groups, but also because they were not planned, from the very beginning, to reduce the severity of poverty in their perimeter, which makes their role marginal and unreliable for confronting the negative effects of the economic reform policies and restructuring undertaken by most Arab countries.

Calculating unemployment in the United Arab Emirates is hindered by the fact that no population census has been performed since 1995. This phenomenon is a problem of

graduate unemployment in a labor-importing state, because it is connected to the issue of nationalization, which has become an urgent need that requires accompanying policies that enhance this process. The United Arab Emirates is also affected by fluctuations in the prices of oil and the consequent reduction in the availability of the jobs required to assimilate citizen graduates whose specialties are mostly of a theoretical, nontechnical, nature. This requires the enlistment of the help of imported labor, which leads to high unemployment among the native workforce. (E/ESCWA/SDD/2004WP.1), 48-49, 52.

Kuwaiti labor represents 19.2% of the total workforce, 80% of which is concentrated in the governmental sector because of the private sector's preference for employing cheap imported unskilled labor, as well as the preference of Kuwaitis to avoid employment with the private sector, which is unable to offer employment opportunities that match the Kuwaitis' qualifications. Unemployment is a matter of some confusion; data show a massive unemployment rate, especially among women. In 2002, total unemployment was 93.19%. This is the result of the Law to Support National Labor which allowed every person who wishes to be employed to register as a job seeker, which drove many, especially housewives who had never been employed or sought employment, as well as owners of private enterprises, early retirees, and employees of family businesses to register. Data show that in the year 2000, the number of unemployed was 667 individuals, increasing to 3,246 in 2002. (E/ESCWA/SDD/2004WP.6), 38-39 (Table 22) 88.

Trends in the Arab Republic of Syria leaned toward reducing the state budget deficit in current spending through reduction of government subsidies for food staples, and reducing government expenditures on public services and social welfare as a result of the economic recession that has caused per capita GNP to shrink. The state's cessation of public sector expansion deprived wide swaths of the population from employment opportunities in the governmental sectors. The private sector has not offered replacement opportunities, which has caused unemployment to grow among adults under 30, who make up 80% of the unemployed. Note that there is no official or grassroots agency that provides support and assistance to the unemployed. With the implementation of the

economic reform program unaccompanied by policies and processes to establish social safety nets as recommended by the World Bank, new entrants into the employment market are paying the price as public spending controls have led to stabilization and erosion of wages. The matter of confronting poverty and mitigating its effects has not been introduced in the government's agenda. Additionally, no national program to fight poverty, as mentioned in the World Summit in Copenhagen in 1995, was employed. (E/ESCWA/SDD/2004WP.8), 76-78, 80, 82-84.

The social aspect of the progress of development in the Kingdom of Saudi Arabia represents a challenge that impacts upon the perpetual desire to raise the level of social services and to expand their scopes horizontally and vertically. In addition, the statistics do not indicate the size of the marginalized and needy groups that should be targeted (E/ESCWA/SDD/2004WP.2), 38.

The deterioration of economic indicators in the Republic of Yemen has led to increased inflation rates and reduced purchasing power of the local currency, and therefore a reduced per capita share of GNP in the 1990s. The negative effects of economic and financial reform and cancelling subsidies on basic commodities and services led to the exacerbation of poverty and the increase in the number of needy families. In addition, the low educational levels of the working class, widespread illiteracy, and high fertility exacerbated the economic situations of Yemeni families. In Yemen, the capability of the Social Welfare Fund is still far from the desired coverage and suffers from the difficulty of applying a poverty line to determine the poor, as well as their dispersion in remote areas. (E/ESCWA/SDD/2004WP.3), 82-84.

According to 1999 World Bank estimates, one third of the population of Jordan live below the poverty line, accompanied by low education levels. Poverty also increases in direct relation to the number of family members; approximately half of the poor have families of eight persons or more, which adds to the financial burden of these groups and the difficulty of raising their standards of living. (E/ESCWA/SDD/2004WP.5), 72-73.

It is noted that social welfare systems in the ESCWA region are disparate, and their levels of coverage and inclusiveness vary according to the prevalent economic conditions. The Arab Gulf countries stand out and, as a result of the financial abundance, offer their citizens social welfare at levels appropriate to their needs. We find, for example, that the Kingdom of Saudi Arabia and Kuwait initiated social insurance systems more than two decades ago that offer their citizens retirement pensions and special care for the elderly and individuals with special needs, support poor families with monthly compensation that affords them a dignified life above the poverty line, and provide health and education services. Note that despite the financial abundance enjoyed by the State of Qatar, the efforts to provide social welfare to its subjects within its current system still cannot cover all marginalized and needy groups, and is seeking to develop and expand the social safety net to provide a wider protection for all social groups.

Arab countries with poor economies have a noted disparity in their social offerings. Jordan, with the joint efforts of both the public and private sectors was able to emplace a number of programs and to establish social welfare funds able to provide a cornucopia of offerings and social support. As for Syria, despite its social support offerings and efforts to improve these services, the economic weakness that it suffers has precluded developing its social services network.

It is noted that social insurance and programs to prevent falling into poverty in the majority of the Arab countries are still insufficient; that the majority focuses on insurance against old age, disability, death, and work injuries; and that health insurance, despite its necessity, does not receive sufficient attention despite the high cost of medical care.

Unemployment does not receive a clear nod in social policies, despite the fact that Arab countries suffer from high unemployment rates, including some oil states, because these states do not have programs for professional training and qualification that help the unemployed to find a position in the employment market, confront the competition arising from high inflation rates, the impacts of the policies of economic restructuring and converting the economy to a market economy, and the accumulation of the debts of these

countries, all of which have prevented expansion in investment projects to create new jobs. This has led to growing unemployment, exacerbation of poverty, and an increase in marginalized groups in some Arab societies.

The following is a summary of the most important challenges facing social safety nets:

(i) The absence of a strategic vision to combine social safety nets with social policies of the Arab countries in a broader socioeconomic framework; (ii) the lack of information and precise and regular statistic data about unemployment, poverty, and the characteristics of the marginalized groups obstruct proper planning for social safety programs. Additionally, the scarcity of research about the impacts of these programs limits their effectiveness in monitoring the aspects of change attached to them due to the changing nature of these problems; (iii) shortage of financial resources allocated to social safety nets in comparison with the size and nature of the difficulties that they seek to deal with reduces their effectiveness and ability to reduce the size of these problems; (iv) the focus of most social safety net programs on the consumption aspects more than the investment and production aspects; the budget to subsidize food commodities in the region form 1-5% of GNP, equal to the combined allocation for health and education, in addition to financial assistance, which form 1-2% of GNP; (v) as for the functions of the social funds, public work, and small loans, in addition to the scarcity of information about the sustainability of their benefits, their administrative costs are exorbitant, and they discriminate in providing service between men and women. Therefore, their effectiveness in targeting the poorer groups in society is questionable; (vi) moreover, the complete dependence on the national budget to fund the social safety net programs and partial dependence on the resources of international organizations and institutions threaten their continuity in the event the state's budget is reduced or if foreign support stops; (vii) the inability of social safety nets in the Arab countries to properly capitalize on the efforts of charity and charitable donations and *Zakat* to achieve a better targeting of the dispossessed and marginalized groups; (viii) poor coordination between the private sector and civil society organizations and trade unions on one hand with regional and international organizations and institutions to fight poverty, limit unemployment, and

achieve social solidarity on the other; (ix)and the inability of social safety net programs to enlist their beneficiaries in the decisionmaking process.

### **Traditional social protection systems**

#### **The family**

As a result of the recent economic recession, some Arab states have had to borrow and reduce the ability of governments to fulfill the social needs of their citizens. Additionally, the recourse of some of them to economic reform programs in cooperation with the World Bank has led to neglecting the social impacts of implementing them. The great majority of those affected are the poor in remote and marginalized areas that have no social services in most cases, such as health, education, power, water, etc. However, the pattern of traditional networks and family and social relations in the Arab world played and continue to play a principal role in absorbing the results and damages of local disasters, and supporting and strengthening the economic situation of groups in a manner that can be relied upon in confronting these risks.

Thus we see that the care that children provide to their parents in the Arab culture is the principle protection and guarantee against old age and disease. Difficult living conditions such as those suffered by the jobless, orphans, widows, and disabled individuals are usually confronted by family members who take up the burden. In other words, this traditional solidarity and support has enabled Arab families to confront economic and social crises that have afflicted them over the ages. The money transfers that Arab expatriates send home to their families is the best example of the continuity of this support. In some cases, these transfers represent a major source on national revenue (Yemen, Morocco, and Egypt).

It remains to be said that the difficult economic conditions prevalent during the last two decades have imposed changes on the traditional roles of the family, and has reduced its ability to provide the various social protections for its members.

Thus we see that the inability of the traditional social safety mechanisms to meet the needs of the needy and the poor have forced those to seek other mechanisms to deal with the threats such as reduced consumption, immigration, and child labor, regardless of the rewards and negative impacts, including a lack of welfare and an inability to better capitalize on human resources. Workers in the informal sector and inhabitants of rural and marginalized urban areas are among those who suffer most from these conditions that have weakened the abilities of these families to provide any assistance. Instead, they have become unable to confront any difficulty, no matter how insignificant.

### **Civil society organizations and institutions**

Civil society organizations and institutions are essential elements in providing social safety nets in the Arab region, and their role is growing and diversifying in terms of the means of the social aid that they provide to needy families in a manner that supports accomplishment of sustainable economic and social development. The roles and effectiveness of these organizations vary from country to country according to the restrictions and conditions that the government imposes on establishing them. Traditional organizations based on charity and donations are 80-85% of the total charitable institutions (Nasr, 2001). The newer grassroots organizations tend towards societal development by providing training and skills to members of poor families and finding them work, and by providing support and assistance to small income-generating projects and marketing their products.

As for religious charitable organizations, they depend for the assistances they give on *Zakat* or on the resources of parishes in local communities, and on the donations of wealthy and charitable individuals to support social activities, such as building hospitals, clinics, mosques, churches, and schools. These resources are a source of charitable assistance to ease the suffering of the poor, the marginalized, and the members of society most exposed to social and economic risks, but the negative aspect of these assistances is that they are not continuous and regular throughout the year, because they are mainly

focused on the month of Ramadan and religious occasions. Thus, the resources of the poor and needy remain tied to economic changes and the flow of aid.

These types of support excel in the fact that they are more effective in terms of the speed with which they adapt to changes in providing for the needy, their ability to mobilize the population, and in that they are closer to the local communities and are therefore more aware of their needs. They also stand out in that they are removed from the governmental bureaucracy that might limit their effectiveness in providing the necessary services, and in that they enhance the civic spirit and have a positive impact on the aspects of social solidarity (Fakhro, 2003, pp. 22-23).

Among the obstacles that limit the effectiveness of these institutions are their lack of resources and the poor government support for them in the best of cases, and complete prohibition of their growth and development of their services in the worst by way of restrictions that governments place on establishing grassroots organizations and their activities, in addition to the weakness of planning, coordination, oversight, and evaluation mechanisms, and the absence of accountability and transparency. They are also manipulated by special interests, political ambitions, and sectarian interests.

One of the studies conducted in ten Arab countries indicate the ambiguity of laws regulating the work of non-governmental organizations (NGOs) and the lack of clarity about the fact that some of their stipulations allow the governments to disband the organizations or stop their efforts. Additionally, a number of these laws were not updated since they were created, and therefore do not reflect the importance of these organizations as partners in society. These laws reflect the desire of governments to dominate this sector rather than simply to regulate it (NGO Law, p.13).

The majority of the work of these organizations is based upon providing assistance instead of adopting the causes of beneficiaries and defending them. Their role in developing skills and spreading awareness is very limited. Thus, they are unable to form a social movement or affect political and social decisions in these countries. In the

context of globalization and the economic and political challenges that it imposes on Arab societies such as openness and the spread of democracy, Arab NGOs are required to change their vision and to adopt new strategies allowing them to cooperate with international organizations. This will give them the opportunity to promote their role in decision making and participation in sustainable development processes.

### **International institutions and organizations**

The role of international NGOs has grown during the last two decades with regards to dealing with social cases and problems as a result of the integration tendencies of globalization. Despite some concerted efforts to attain agreement regarding a social agenda to confront the negative impacts of globalization (Deacon 2000), this has not led to the emergence of a unified vision about the future of the welfare state, and about the appropriate model for social development and globalized social organization. Therefore, the alternatives supported by these organizations are made up of various patterns of neo-liberalism that does not propose a democratic social agenda based on distribution of the fruits of globalization. Additionally, efforts regarding globalized social policies in the post-Washington Accord stage have not accomplished any significant progress on the liberal social model. To the contrary, the alternative proposals are based on a firm belief that liberalism, with new organizational mechanisms will protect from its worst social impacts. Therefore, the World Bank and the International Monetary Fund prefer a limited role of the state in economic planning and in providing social safety nets as public services. Moreover, the emergence of the World Trade Organization as a player in the field has supported the tendency toward the privatization of educational, health, and public services and social protection systems. These neo-liberal tendencies have received an increased support from economic interests and the international development lobby, the primary beneficiary of foreign development aid, and the major player in anti-poverty program (Yeates, 2005, p. 5).

To this background, Deacon (2000) determines four tendencies that impede making fair social progress on the international front:

- The World Bank's belief that the roles of governments is to provide the minimum level of social protection
- The Development Aid Committee of the Organization for Economic Cooperation and Development's interest in financing basic education and health care only
- Replacing state services with the special interests of international NGOs
- Movements within the World Trade Organization to speed up the privatization of health care, social care, education, and social security services (p. 7).

Concentration on policies with liberal tendencies has resulted in the emergence of reactions from some civil society organizations that demand rectification of the social impacts of globalization. Therefore, the United Nations has initiated the implementation of a social agenda seeking to create a globalization with a "humanitarian face." The International Labor Organization, UNESCO, and UNICEF have recognized education, health care, and social security services as public aid provided by the state. The World Bank has adopted the principles of social safety nets and risk management as strategies to enable individuals to manage social risks facing their families and local communities. The International Monetary Fund soon followed suit in supporting reduced state expenditures on health, education, and social protection for the poor and other marginalized classes and the unemployed while guaranteeing transparency and accountability in providing these services (Deacon, 2000, pp. 8-10).

### **Recommendations**

In the context of economic reform policy and restructuring, a number of negative social effects emerged, including exacerbation of poverty, increased unemployment, and social disparity, which most strongly affected the marginalized groups already suffering from deteriorating living conditions, even if this varied from wealthy states on one side and weak economy and poor states on the other. Thus, it is necessary to review and redirect social policies and to intervene to mitigate the negative effects of globalization and achieve sustainable development and social cohesion by taking the proper steps toward just distribution of benefits and the damages related to total economic growth. Important

social cases in the ESCWA region include change in the prevalence of poverty, extreme disparity in income distribution, high unemployment and underemployment, high costs of living relative to income among the majority of the population, and social marginalization issues. Therefore, it is important to review the experiments of states and the factors that participated in the effectiveness and success of their social policies to extract lessons learned and examples in the planning and implementation of social policies. Attention must be given to the historic, cultural, and structural characteristics of any society, so lessons may not be transferred unmodified from one country to another.

### **General recommendations**

- Under a globalization in which interdependency deepens among states and under which national economies and commercial exchanges merge, and all of the challenges posed by this, it is important to review the role, function, and philosophy of the state to make it stronger and more effective in managing and directing the requirements of globalization. At the same time, decentralization of decisionmaking should be adopted to enable citizens full participation in local development processes.
- Work to create a virtuous cycle in which economic growth and human development are contained so that each of them enhances the other.
- Design a comprehensive strategy for social development that stresses the human dimension, makes humans the central issue and open life opportunities to citizens at all levels and in all fields in order to enhance their abilities, uplift their capabilities, and broaden their opportunities for a better life.
- Create a comprehensive vision of society to determine an appropriate strategy for sustainable development in order to limit the risks of globalization and to capitalize on the opportunities that it provides on the local, regional, or global levels that focus on human beings.
- Design a new contract between all shareholders in society that stresses finding a new, strong, and solid partnership between governments, civil society, and the private sector through redistribution of tasks and responsibilities among them in order to achieve sustainable human development.

- Work to enhance the partnership among civil society, government agencies, and the private sector on one side, and international organizations and global civil society institutions on the other side in a manner that accomplishes a fruitful cooperation with the goal of raising the levels of social protection, including safety nets and social security, so as to protect the more deprived classes from the risks they face and work to enhance their abilities and capabilities.
- It is necessary that the state should perform a leadership role in designing policies, determining the social agenda, and ensuring that they are aligned with the to appropriate economic policies with the goal of accomplishing its broader social objectives of fighting unemployment and poverty.
- Work to find a balance between the social needs of citizens, the requirements of restructuring imposed on the state, and the financial pressures that it faces.
- Confront the challenge of transforming from a state that provides social welfare based on the national economy to a welfare state in harmony with the dynamic of global economy in a manner that preserves the commitment to social justice and solidarity.
- Adopt policies of economic liberalization concurrent with, or even preceded by comprehensive reforms, environmental protection procedures, and policies that target the poor and marginalized and at-risk groups. These policies should be considered part and parcel of social development strategies, not second tier policies that should only be resorted to when market mechanisms fail.
- There is an urgent need for a serious commitment by governments and the various organizations at all levels to the importance of social issues and problems, and to accord them the top priority. Furthermore, the scientific method should be applied in planning, implementation, and evaluation of the social protection systems.
- Treat economic restructuring strategies as socially detrimental to the poor, the marginalized, and at-risk groups, and therefore not dealing with these groups through remedial and temporary measures such as social safety nets, but by adopting more inclusive social policies that ensure continuous health and education services.

- Design educational and training systems that provide citizens with the skills required to deal with the new world order.
- Review established social policies through the integration of the mechanisms of social development and the eradication of poverty with those of social protection .

### **Research**

- Develop a research agenda related to the characteristics of poverty, unemployment, and their causes, and other social problems to contribute toward finding viable scientific solutions.
- It is important to provide an accurate database that would allow evaluation of social policies on education and illiteracy, poverty, unemployment, social inequality, and social protection programs to monitor changes and obstacles that they face, in order to accomplish constructive planning and good decisionmaking.
- Reliable and regular information and a periodically updated set of qualitative and quantitative indicators on the impact of social spending is important in order to assess the effectiveness of targeted programs .

### **Families**

- Enact legislation that supports the functions of families to enable them to perform their political, environmental, cultural, social, developmental, educational, recreational, athletic, and artistic roles.
- Adopt educational orientation policies that aim to instill the values of solidarity among young people, and work on the implementation of welfare programs and rehabilitation of young people to enable them to participate actively and integrate socially.
- Work to activate and promote all types of solidarity and traditional social cohesion at the family and community levels in order to boost their capabilities and best use their resources to increase their contribution to social protection.

### **Civil society organizations and institutions**

- It is necessary to improve and develop effective, organized, and programmed forms of solidarity to reduce the risk of economic reforms, and to involve all civil society organizations and institutions in the formulation of development policies.
- It is necessary to develop coordination between civil society organizations and institutions and to consolidate their efforts and capabilities in order to activate their role in sustainable development, combating poverty, and reducing unemployment.
- It is necessary to find, develop, and strengthen the partnership between Arab civil society organizations to exchange expertise and formulate policies to bring about sustainable human development.
- Enact laws and legislation to regulate the work of civil society organizations and institutions and reduce restrictions on their work to ensure the widest popular participation in decisionmaking in compliance with the principles of transparency and accountability.
- It is important to ratify, honor, and activate the agreements and regional and international covenants signed by governments to guarantee the rights of national and expatriate workers.

### **Empowerment of women**

- Take action to enact the necessary laws and legislation to achieve gender equality and the empowerment of women economically, socially, and politically through equal access to protection and social insurance programs, educational programs, and training and vocational rehabilitation programs, in addition to the elimination of all forms of discrimination against women.

### **Employment**

- Adopt an active approach in the fight against unemployment by designing programs to train and qualify the labor force to add more skills and competencies to enable them to move from low-productivity sectors to sectors with high productivity and competitiveness in global markets.

- Provide financial facilities and loans for the financing of small and medium-sized enterprises in the formal sector, and supporting the independent businesses trades and professions financially and technically in the informal sector.
- Provide adequate vocational guidance and designing qualification programs for the preparation of graduates of higher and secondary education in keeping with the requirements of the labor market.
- Establish a network of offices to assist the unemployed in finding appropriate jobs.

### **Social insurance**

- It is necessary to build a vision for the future in order to develop social security systems to be an integral part of the Arab social policies and work to strengthen the role of social security in its support for the stability of individuals, families, groups, and Arab societies.
- Continue development and updating of systems and social security legislation and to keep pace with domestic developments and variables, and to respond to regional and international changes.
- Expand the scope of social insurance systems so as to introduce new forms of insurance against hazards arising from restructuring policies and economic reform.
- Expand the social security umbrella in the Arab countries to protect not only workers in the formal sector, but also agricultural and seasonal workers and those who engage in marginal activities in the informal sector.
- Work to emplace, monitor, and implement bills and regulations aimed at promoting social insurance services and ensuring the continuity and development of their resources.
- Strengthen and develop mechanisms of the current social insurance system to guarantee benefits and their suitability to ensure acceptable living standards when due.
- Review the age of retirement and years of service to discourage early retirement.

- Create a fund to insure against disability and old age for people not covered by existing funds financed by the general budget of the State.
- It is necessary to consolidate efforts to integrate the various social insurance funds to ensure competent management and efficient use of resources, in a manner that simultaneously enables workers to save their rights when moving from one job to another.
- Improve the financial performance of the retirement funds so that the participants' contribution may be safely invested that allows its future accumulation.
- Develop and modernize the legislation and laws on retirement benefits, allowing working women to transfer the benefits to their heirs.

### **Social safety nets**

- Integrate social safety nets into the larger framework of the state's social development policies so that their programs form part of a comprehensive social vision within a broader socio-economic framework to ensure their effectiveness vis-à-vis the alleviation of poverty and inequality.
- It is necessary to deal with social safety net programs as complementary and supportive measures to more comprehensive social policies, because social safety nets alone are not able to cope with the problems of poverty, unemployment, and marginalization due to their compensatory nature for the effects of economic reform and restructuring.
- When planning and designing social safety nets, it is necessary to comply with the principles of adequate coverage, effectiveness and transparency of targeting, and ensuring acceptable levels of benefits for beneficiaries while making them aware that benefits are temporary.
- Modernize and strengthen existing social safety nets and plan for the establishment of new ones that are more targeted to the poor, the marginalized, and the unemployed.
- It is necessary to link the use of conditional financial support programs for poor families to the health, educational, and economic conditions so as to contribute to their improvement.

- Take the necessary measures to make social safety nets universally available, especially public work programs, social funds, and small loans, to all needy groups without discrimination on the basis of gender throughout the nation without focusing on specific regions to the exclusion of others.
- Work to provide social safety nets in a manner that contributes to developing and strengthening the abilities and capabilities of manpower to confront risks and current crises without depletion of endogenous capacities to meet the challenges and risks ahead, and make them effective actors in sustainable development.
- Work to involve local civil society organizations and institutions, and coordinate with international bodies and organizations to mobilize financial and technical resources to design and implement integrated social protection programs.
- Take measures to support the development of and strengthen the traditional social protection mechanisms—families, charitable associations, trade unions, municipalities, and the private sector to contribute to the reduction of risks and crises facing the poor and marginalized members of society.

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