



Food and Agriculture Organization
of the United Nations

Social protection for small-scale fisheries in the Mediterranean region

A review



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A review

FOOD AND AGRICULTURE ORGANIZATION OF THE UNITED NATIONS
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Finally, the present review was conducted in the framework of the FAO Strategic Programme on Rural Poverty Reduction, with the objective to support the strengthening of social protection systems in support of sustainable rural poverty reduction, in FAO member countries.

All errors are those of the authors alone.

Abbreviations and acronyms

AMO	Assurance Maladie Obligatoire (Compulsory Health Insurance)
CNSS	Caisse National de Security Sociale (National Social Security Fund)
CNAM	Caisse National d'Assurance Maladie (National Health Insurance Fund)
DPM	Departement de la Pêche Maritime (Department of Maritime Fisheries)
ENPTP	Emergency National Poverty Targeting Programme
EU	European Union
FAO	Food and Agriculture Organization of the United Nations
GDP	Gross Domestic Product
GFCM	General Fisheries Commission for the Mediterranean
GRT	Gross Registered Tonnage
ICESCR	International Covenant on Economic, Social and Cultural Rights
IIED	International Institute for Environment and Development
ILO	International Labour Organization
IMF	International Monetary Fund
NGO	Non-Governmental Organizations
NPTP	National Poverty Targeting Programme
NSSF	National Social Security Fund
ONP	Office National de la Pêche
PNAFN	Programme National d'Aide aux Familles Nécessiteuses (National Aid Programme for Needy Families)
PNAL	National Plan for Coastal Development
RAMED	Regime d'Assistance Médicale pour les Économiquement Démunis (Medical Assistance Programme for the Economically Deprived)
SPF	Social Protection Floor
SSF	Small-Scale Fisheries
UTAP	L'Union Tunisienne de l'Agriculture et de la Pêche (Tunisian Union of Agricultural Workers and Fishers)
UNHCR	United Nations High Commissioner for Refugees
UNRWA	United Nations Relief and Works Agency for Palestine Refugees in the Near East
WFP	World Food Programme



Executive summary

This review was commissioned by the Food and Agriculture Organization of the United Nations (FAO) with a view to strengthening social protection systems in support of sustainable rural poverty reduction, in FAO members' countries.

It also responds to a call from the 2016 conference “Building a future for sustainable small-scale fisheries in the Mediterranean and the Black Sea” (Algeria, March 2016), jointly organized by FAO, the General Fisheries Commission for the Mediterranean (GFCM) and other partners. This review includes the findings of a desk study, complemented by consultation and validation missions, on social protection systems in place and available to small-scale fishers in Mediterranean riparian states, and it outlines the specific cases of five Mediterranean countries (Albania, Egypt, Lebanon, Morocco and Tunisia), setting out best practices and sharing recommendations.

The review appraises various aspects of providing social protection benefits, notably social security, social assistance, state subsidies, state health and health insurance, and private insurance as well as the benefits offered by civil society, mutual societies, cooperatives, communities and, where appropriate, *zakat*.

Across the five case studies a number of factors emerge as enablers of successfully providing effective social protection benefits for small-scale fishers, and in some cases, also as enablers of environmental protection outcomes. These enablers may be grouped into ten broad themes:

- ⊙ the policy environment: coordination and coherence across sectors;
- ⊙ an active national discourse on social protection;
- ⊙ institutional coordination, capacity and credibility;
- ⊙ registration of small-scale fishers;
- ⊙ small-scale fisheries (SSF) worker organizations;
- ⊙ fisheries infrastructure investment;
- ⊙ financing across sectors;
- ⊙ incentives: institutional and individual;
- ⊙ the social and economic significance of the SSF sector; and
- ⊙ linking social protection to fisheries management.

A number of disabling factors that inhibited providing benefits for small-scale fishers were also identified during this study and may be summarized as:

- ⊙ low national social protection coverage and a lack of universal social protection systems;
- ⊙ a poor fit between the modalities of the social security system and the realities of the SSF sector;
- ⊙ limited data on the sector and the need for a tighter definition of SSF to guide policy; and
- ⊙ limited institutional capacity.

Having reviewed the provision of benefits, a number of relevant points that apply across the region for small-scale fishers may be drawn from this study and are summarized below.

- ⊙ Declining fish stocks as a result of overexploitation, unsustainable fisheries practices and pollution are compromising the viability of livelihoods from SSF in the region. In this context small-scale fishers require social protections of various types to prevent impoverishment and to enable them to cope with the range of risks to which they are vulnerable.
- ⊙ Social protection, in the form of social security benefits can have an impact on both poverty and fisheries resource sustainability. Where social protection benefits are credible and widespread and a link is established between continued access to social security benefits (particularly old age pensions) and the maintenance of fish stocks, incentives are created for sustainable fishing and the effective management of stocks.
- ⊙ A legal requirement for fishers to register with the social fund is most likely to be successful when adequate social security and social assistance benefits are provided in return, alongside a package of interventions that also promote profitability. In this way, social protection benefits can form part of a package of incentives that stimulate formalization of the professional activity, as well as regulation and compliance with sector management interventions. This can create a virtuous cycle of formalization, improved welfare, improved fisheries management and improved profitability. However, this outcome requires policy coordination among a range of ministries, including those responsible for social security, fisheries and port management.
- ⊙ Where resources are available, including physical infrastructure and basic services for SSF in formal port facilities, they can reinforce incentives for formalization and enhance the potential for a virtuous cycle involving formalization, social security benefits, enhanced value of fishery products and sustainable fishing practices.

-
- ⊙ State social security benefits may be provided either through the participation of small-scale fishers in existing contribution-based schemes, through specially tailored schemes offering a more limited range of benefits on the basis of reduced contributions, or through highly subsidized schemes with only nominal contribution requirements. Alternatively, they could be included in non-contributory social assistance programmes targeted to the poorest.
 - ⊙ Where benefits are contribution-based, extended participation can likely be promoted by introducing mechanisms to promote automatic deductions, by simplifying contribution mechanisms based on affordable fixed rates, by providing flexible contribution options that reflect the nature of SSF incomes, and/or by providing accessible pay points. An effective method of incentivizing participation is to ensure that the criteria for eligibility to receive benefits is consistent with the income flows of small-scale fishers; this may require either exceptionalism in design to accommodate the irregularity and seasonality of income flows or it may require allowing the provision of benefits to be based on a nominal contribution.
 - ⊙ Budgetary constraints and increasing demand are limiting the ability of existing social funds to maintain levels of social security benefits across the region. Further expansion to improve the SSF sector coverage would therefore require a political commitment to increase state investment, as the SSF sector is typically not self-funding.
 - ⊙ Where budgetary and administrative constraints limit full social security benefits, focusing on a limited number or a single benefit could be an option, with pensions and health insurance being particularly highly valued among small-scale fishers.
 - ⊙ Subsidies currently play a role in promoting the profitability of the SSF sector overall, inasmuch as small-scale fishers use fuel and can make use of technical subsidies to enhance their performance. These interventions, however, may offer less of a benefit to the poor fishers and some design revisions may be required if they are to benefit the poorest members of the sector.
 - ⊙ Extending the provision of social protections in the form of non-contributory social assistance and free health care may be less complex to administer for small-scale fishers than social insurance-based interventions. To date, however, the case study countries have not achieved significant non-contributory coverage and it is not currently part of their national social protection discourses. Current non-contributory coverage by state and non-state actors is therefore limited and largely *ad hoc*.
 - ⊙ The private sector, fisher organizations (mutual societies, collectives and cooperatives) and civil society have a role to play in complementing the public provision of social protections

for SSF, particularly to address idiosyncratic risk by providing social assistance and insurance. The state, however, has a key role in overseeing and regulating complementary provision systems.

- ⦿ Innovations will be required to extend benefits to poor informal fishers, including the most marginal and unorganized, who are currently excluded from receiving existing state and civil society benefits.
- ⦿ The potential for expanding the provision of benefits for SSF is linked to the institutional context, the prevailing national discourse on providing social protection in terms of ideological preferences and resource availability, and the extent to which SSF are politically and economically significant.

The case studies indicated that social protection has the potential to contribute to vulnerability reduction among SSF. It can be provided as a reward or incentive for formalizing the sector, which can subsequently also support interventions to increase valorization, enhance environmental protections and improve fisheries management. In this light, interventions in social protections, fisheries and infrastructure can be seen as mutually reinforcing.

In terms of providing long-term benefits (pensions, disability payments, etc.), private or state benefits are the primary options. However, the case studies indicate that providing benefits long-term is only possible for SSF if the state has the fiscal capacity to subsidize them – making them either non-contributory or ensuring that the contribution level is affordable to fishers and if practical barriers relating to the periodicity of registration and payment processes are addressed.

Finally, the potential for social protection benefits to contribute to positive environmental and fisheries management outcomes is dependent on inter-ministerial cooperation. This cooperation is also essential to ensure policy coherence and to ensure the conditions are in place to support a virtuous cycle of mutually reinforcing outcomes.

Social protection policy and programme design recommendations are drawn from the case studies with a view to informing future FAO support to governments in relation to the SSF sector in the region. These recommendations are summarized below:

- ⦿ In order to promote sector formalization and social security registration, make SSF registration conditional on registration with the social fund.

-
- ⊙ Ensure ease of contribution, either by ensuring physical access with multiple social fund offices or by providing alternatives such as deductions at the point of sale to remove the physical barriers to participation.
 - ⊙ Promote the flexibility of social security contribution payment options, potentially including an annual lump sum contribution, or other deviation from regular contributions, in order to accommodate the irregularity of small-scale fisher incomes and to prevent exclusion from benefits.
 - ⊙ Ensure social security benefits are meaningful and valued by small-scale fishers in order to promote participation.
 - ⊙ Consider a nominal contribution to a social security pension and/or providing universal contributory or non-contributory pensions to extend coverage to all small-scale fishers.
 - ⊙ In a constrained fiscal context, reduce the range of benefits provided in order to enhance the value of the priority form of support.
 - ⊙ Subsidize social security benefits for small-scale fishers through cross subsidies within the social fund or through direct state subsidies.
 - ⊙ Where state benefits through social security are limited, explore alternatives. Promote and regulate complementary providers, such as civil society, fisher organizations and the private sector.
 - ⊙ Pending the expansion of state social assistance and insurance benefits, provide support from the Ministry of Agriculture and external actors such as the FAO to fisher organizations, mutual societies, cooperatives and collectives, in order to promote the viability and performance of these organizations in providing complementary social protections.
 - ⊙ Ensure current data is available on SSF in order to inform the legislation and policy design required to extend benefits. Such data should provide insight into the scale, demographics, needs, production, income and potential contributions in order to facilitate actuarial modelling and costing, as well as the design of appropriate institutions for registration, contributions and distributing benefits.
 - ⊙ Research the most vulnerable and invisible segments of the SSF sector who are currently excluded from receiving benefits in order to design future social protections with a poverty reduction goal.

-
- ⊙ Include social protection in fisheries development strategies to increase efficiency, promote complementary incentives and stimulate virtuous cycles of formalization, valorization, reduced impoverishment and to reduce adverse coping strategies such as unsustainable fishing practices.

The review concludes that interventions to support the small-scale component of the fisheries sector will become increasingly important in the case study countries. The fishing sector in this region overall, faces rising costs and falling stocks, potentially resulting in reduced profitability. However, the relatively low-cost nature of SSF activity, coupled with the potential for increasing productivity with improved fishing and marketing infrastructure, points towards the potential for low catch volumes with high values offering economic and ecological benefits simultaneously. In fact, the case studies illustrate the transformative potential of SSF when infrastructure and marketing support are provided, enabling SSF to shift from a situation characterized by poor market integration to one where they function as suppliers of high value, high quality fish through improved integration into domestic and export markets.

The livelihoods of small-scale fishers may be affected adversely by a range of political, security, institutional, economic and environmental factors rooted in broader geopolitical and economic policy choices. Furthermore, the profitability and viability of the sector is at risk across the region without strategic state intervention. Although social protection does not directly address these factors, it can play a key role in protecting the welfare of small-scale fishers and may also have the potential to contribute indirectly to improved environmental management and sustainability of fish stocks.

This research, therefore, supports the notion that social protection can help to reduce social and economic risk and vulnerability and can help alleviate extreme poverty and deprivation by providing predictable and regular support. Such support can enable households to manage risks and promote livelihoods; this is particularly relevant for small-scale fishers who are highly exposed to risks and poorly equipped to face both human-induced and natural shocks.



Introduction

1.1 Background

In the Mediterranean, the fisheries sector is primarily composed of small-scale fisheries (SSF), accounting for 83 percent of the fleet and 59 percent of employment onboard fishing vessels (FAO, 2018a). Furthermore, SSF are deeply rooted in the social and cultural fabric of Mediterranean fishing communities, playing a crucial role in sustaining economic activity and ensuring food security within coastal communities (FAO, 2018a). Despite data indicating that these fisheries are profitable, overall revenue, and in turn remuneration of fishers, is typically low when compared to larger scale fisheries and other sectors. Small-scale fishers, with their low incomes, are also a highly vulnerable population susceptible to risk (environmental, economic, health-related, social, political, security, etc.) and, at times they are unable to cope with the adverse effects of shocks (Adger, 2006). Social protections consist of the policies and programmes that address economic, environmental and social vulnerabilities to food insecurity and poverty by protecting and promoting livelihoods (FAO, 2017a). They can include health insurance, unemployment insurance, pensions and many other social safety net programmes designed to stabilize incomes and increase resilience to vulnerabilities. Furthermore, social protection systems can also enable and incentivize people to comply with resource management regulations and to engage in sustainable livelihood activities by providing an alternative to negative coping mechanisms that incentivize short-term gain at the expense of long-term sustainability (FAO, 2017b).

To build knowledge on the role that social protection systems play in supporting SSF, a study of five Mediterranean countries (Albania, Egypt, Lebanon, Morocco and Tunisia) was carried out. This review presents the results of the study findings and shares recommendations for enhancing the provision of social protection benefits for small-scale fishers in the region.

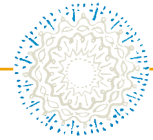
1.1.1 Motivation and institutional context

At a global level, social protection is a specific target of the United Nations 2030 Agenda, under Sustainable Development Goal 1 (Poverty Eradication), and it is identified as a key strategy to achieve other related goals (UN General Assembly, 2015). In its efforts to reduce rural poverty, the Food and Agriculture Organization of the United Nations (FAO) recognizes the critical role social protection systems play and is working to i) strengthen its support to member countries and partner organizations to extend coverage of social protection systems to the most vulnerable, including rural households and fisheries-dependent households, and ii) strengthen its understanding of the linkages between social protection and natural resource management.

FAO increasingly supports the development of the sustainable SSF sector through implementing Voluntary Guidelines for Securing Sustainable Small-Scale Fisheries in the context of Food Security and Poverty Eradication (SSF Guidelines). This includes promoting improved livelihoods for small-scale fishers and enhancing the socio-economic development of fisher households and fishing communities in accordance with the recommendations of Chapter 6 of the SSF Guidelines: *Social development, employment and decent work*.

Similarly, the General Fisheries Commission for the Mediterranean (GFCM) as the Regional Fisheries Management Organization with competence over the Mediterranean and the Black Sea has also intensified its efforts to enhance livelihoods for SSF. In 2016, GFCM adopted a mid-term strategy (2017–2020) to promote the sustainability of Mediterranean and Black Sea fisheries. The inclusion of a dedicated target within this strategy on supporting livelihoods for coastal communities through sustainable small-scale fisheries, underlines the important role of SSF in providing income and ensuring food security, particularly within economically vulnerable coastal communities.

Moreover, a regional conference was held on “Building a future for sustainable small-scale fisheries in the Mediterranean and the Black Sea” (7–9 March 2016, Algiers, Algeria), jointly



organized by GFCM and FAO together with other partners. A recommendation of the conference was to “produce a desk study on social protection systems in place and available to small-scale fishers in the Mediterranean and Black Sea riparian states, with a view to identifying and promoting the most successful options.” This report is a direct response to this conclusion.

1.1.2 Structure of the review

This review paper seeks to shed light on existing practices in providing social protection for SSF in the Mediterranean region, as well as highlighting best practices and useful policy solutions. As this paper is designed to be of use to both fisheries administrations and social protection practitioners, a review of the key concepts for SSF and social protection are presented below.

The main findings follow the section detailing the methodology and research activities carried out through this study. In particular, the main vulnerabilities and risks facing small-scale fishers in the five case study countries are described and the main social protection responses are outlined, including an overview of the range of contributory and non-contributory instruments adopted. Useful examples and best practices from each of the case study countries are highlighted throughout the report.

A discussion of key enabling factors and key challenges for successfully providing social protection benefits is then presented. Insights are drawn from across the case studies in order to generate lessons and recommendations for the region.

1.2 Definitions and key concepts

1.2.1 Small-scale fisheries

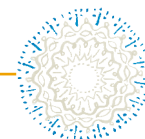
In this review the term “small-scale fisheries” (with the acronym SSF) is used to describe this sector; however, “artisanal fisheries” and “coastal fisheries” are terms that may also be used interchangeably to refer to SSF. A description of SSF activity in the Mediterranean, as well as key issues facing this sector, are described below. Please also refer to the glossary for a list of key terms in relation to SSF.

a) Defining and characterizing small-scale fisheries

One of the main challenges in developing policy solutions for SSF is that this sector is not easily defined or characterized. This topic has been regularly debated in various fora at the global level, as well as within the GFCM context. In fact, the SSF Guidelines recognize the great diversity of SSF around the world and acknowledge that there is no single, agreed-upon definition, nor would such a definition be desirable for such a diverse and dynamic sector.

Mediterranean countries vary in the way they define SSF at the national level, and several lack a formal definition, relying instead on informal working definitions. In general, a common thread can be found, which typically defines SSF in relation to boat length (most commonly, under 12 metres) and gear type (most commonly, passive or non-towed gears); however, this definition is not universal among countries. Recently, FAO and GFCM have begun work to improve the characterization of SSF using a multidimensional approach that considers more dynamic characteristics, such as ownership and length of fishing trips; however, the results of this work are pending (FAO, 2018a).

For the purpose of this report, the working definitions used in each country have been retained rather than attempting to enforce consistency (see Table 1). The definitions vary in each country and even within national contexts. These definitions can include a range of vessel types, varying from those of less than 5 metres in length with a crew of only one or two, which rely on oars for propulsion and operate close to shore, to those of up to 12 metres in length and with engines of up to 75 horse power. Also, it should be noted that the definitions of SSF in use in each country are typically tied to vessel characteristics and therefore do not accommodate the gleaners (pêcheurs à



pieds) or those working on shore to support fishers, often resulting in these workers being invisible and excluded from mainstream discussions. For the sake of this study, gleaners and those engaged in on-shore support functions are considered as members of the SSF community of workers.

Table 1 Working definitions of small-scale fisheries in case study countries

Working definition	Albania	Egypt	Lebanon	Morocco	Tunisia
Boat length	<12 m	<12 m	n/a	<7 m	<12 m
Operating limits	Up to 12 miles offshore	Up to 6 miles from shoreline	n/a	Up to 3 miles offshore	n/a
Motorization	75 hp maximum	Outboard engine (not inboard)	n/a	4–25 hp	n/a
Gross tonnage	n/a	n/a	n/a	<3 GRT*	<5 mt
Crew	n/a	5–7	n/a	1–4 people	n/a
Crew payment	n/a	n/a	n/a	Catch share	n/a
Consumption	Production for personal consumption only	n/a	n/a	n/a	n/a

* Gross Registered Tonnage (GRT) is the volume of space within the hull and enclosed space above the deck of a merchant ship which is available for cargo, stores, fuel, passengers and crew.

Sources: Various, supplied by the national ministries of fisheries

The variety of working definitions means that the SSF sector is diverse and, as such, the social protection experience may vary in each country, depending on the scale of operation in which fishers are engaged. Despite the lack of formal definitions, the term SSF is used widely by administrations, researchers and fisheries professionals in each country. In general, it is recognized that there is a need to identify SSF as a separate type of fishing activity within a future legislative framework for extended social protection benefits.

b) Socio-economic characteristics of small-scale fisheries in the case study countries

The scale of SSF and its importance to the local and national economy varies across the five case studies. Some countries estimate that the sector is growing (in terms of both formal and informal components such as number of fishers and boats, their contribution to the economy and local welfare) due to low entry costs and the lack of alternative employment opportunities, particularly where the sector is experiencing increased profitability (e.g. Morocco). On the other

hand, some countries estimate that the sector may be shrinking in terms of the numbers of boats and fishers, due to falling profitability resulting from increased competition and falling stocks, as is the case in Tunisia, indicating that there is no general regional trend. Improved empirical analysis supported by accurate and recent data is needed to confirm these observations. Official data on the size of the SSF fleet and its role in providing livelihoods are summarized in Table 2¹.

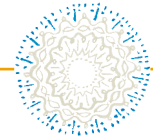
SSF also provide significant employment in coastal areas, particularly when the associated direct and indirect employment along the value chain is also considered, such as making and mending fishing gears, selling and processing fish, etc. Depending on the size of the sector and its profitability, it can make a significant contribution to both aggregate employment and to agricultural production and exports. The official data on the number of fishers directly employed onboard SSF vessels, as reported to GFCM (Mediterranean only, excludes estimates of the Moroccan Atlantic coast or the Red Sea in Egypt) indicate that SSF accounts for between 14.8 percent (in Egypt) and 90 percent (in Lebanon) of employment in fishing. The absolute number of fishers ranges from 266 in Albania to 35 450 in Tunisia and even up to 45 000 in all of Morocco, according to the most recent data and estimates in each country (of varying dates). In Lebanon and Albania, the SSF catch is primarily used for local consumption, whereas in Morocco it makes a significant contribution to exports.

Table 2 Small-scale fisheries fleet size and employment

	Albania	Egypt	Lebanon	Morocco	Tunisia
SSF fleet	343	785 officially reported Mediterranean only (1 865 estimated)	1 962	2 665 (Mediterranean only) 15 891 (all Morocco)	12 123
SSF as % of total fleet	60.8%	25.4% officially reported Mediterranean only (43% estimated)	100%	88%	92.4%
SSF employment	266	3 320 officially reported Mediterranean only	3 811	8 091 (Mediterranean only) 40 700/45 000 (all Morocco)	35 450
SSF as % of total employment in fisheries	27.4%	14.8% officially reported Mediterranean only	100%	60.7% (Mediterranean only) 40–44% (all Morocco)	76.6%

Sources: Various, supplied by the national ministries of fisheries

¹ For further official data and analysis, see FAO (2018a).



c) Challenges facing the small-scale fisheries sector

Despite the limited data on the SSF sector, the available data suggest that maintaining SSF as a viable and profitable component of the fisheries sector can be important for the local economy, and potentially also for the national economy. In general, SSF tend to engage in more selective fishing using passive gear that is perceived to have a lower environmental impact, indicating also the important role of this sector for marine resources management.

As previously noted, an important challenge for improving policies to support SSF is the limited availability of accurate, robust and timely data on this sector. Difficulties in collecting accurate data for this sector are exacerbated by the informal and irregular nature of SSF activity. Catches are often landed along the coast at informal landing sites and may be sold directly to consumers or exchanged as compensation to crew, with limited records of sale. Furthermore, SSF can be a highly seasonal activity, with small-scale fishers often engaged in both fishing and other economic activities, depending on the time of year.

SSF activity is typically characterized either by self-employment or by casual employment in very small fishing enterprises that typically employ one to three fishers. In these scenarios formal contractual employment is not common. Small-scale fishers are not salaried, and instead are typically remunerated by a share of the catch. Operating expenses are often deducted from the gross proceeds of the sale of the catch and the net proceeds are then divided among the boat owner and the members of the crew according to an agreed formula. Given this informal model of employment and remuneration, small-scale fishers may be excluded from laws governing formal employment. As a result, participation in national social security systems is hindered.

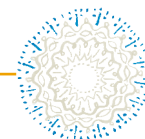
Similarly, union membership is low among small-scale fishers in the countries studied. In this regard, Tunisia is an exception, as a significant number of small-scale fishers are members of *L'Union Tunisienne de l'Agriculture et de la Pêche* (UTAP), the agriculture and fisheries union.² Small-scale fishers are likely to identify more with community organizations and cooperatives than with formal trade unions, which are perceived as representing the interests of larger scale and salaried workers. Although, in Lebanon levels of union and cooperative membership are similar. Representation of small-scale fishers through unions or worker

² 15 000 of the 600 000 members of L'UTAP are fishers, but the total number of SSF who are members is not known.

organizations tends to be correlated with better representation in the social protection policy dialogue (particularly in Egypt, Morocco and Tunisia). Unions may also play a role in enabling the dialogue, as in Tunisia.

A particularly informal and often overlooked subsector of SSF includes the significant number of workers in the region who work on shore, such as gleaners collecting shellfish, working as labourers in fish landing sites or providing support functions in terms of net maintenance. While key participants in this study considered this group to be part of the SSF sector, they are typically not captured through existing fisheries data collection frameworks. Therefore, these workers remain largely invisible in formal analyses of the sector, in terms of their numbers, their contribution to the sector and their welfare needs, as their livelihoods strategies and socio-economic characteristics are poorly documented. Gleaners, who are predominantly female, and labourers were identified as a particularly poor and vulnerable subsection of SSF due to the extreme seasonality of their work, low levels of remuneration and their vulnerability to environmental change and fish stock depletion.

An additional challenge for SSF is income stability. To counteract this challenge, many fishers engage in mixed livelihood strategies, combining fishing with agricultural or other seasonal activities in order to ensure adequate household income. Furthermore, in three of the five case studies, small-scale fisher incomes tend to be low due to the fact that most sell their catch to middlemen and fishmongers outside formal ports or markets. These agents are monopsony buyers and so can act as price makers, keeping returns to fishing low. This limited participation in the value chain has meant that most small-scale fishers are unable to add value to their catch and rely on other actors for marketing, processing and packaging. Similarly, small-scale fishers often lack access to credit and key services and may rely on these middlemen for credit, key inputs, as well as assistance during times of vulnerability. This further reduces their ability to negotiate higher prices for their catch. One example of this is found in Lebanon, and to some degree in Egypt, where most fishers are dependent on auctioneers or fishmongers to supply bait, hooks and lines, as well as for loans and to pay for medical and other emergencies. They are, thereby, under a moral obligation to sell to this fishmonger or through this auctioneer. Not to be overlooked, however, are the potential positive aspects of such a relationship, inasmuch as auctioneers are obliged to buy the catch from fishers, even in the absence of buyers.



Morocco provides a notable exception, as investment in port facilities has created incentives for small-scale fishers to sell directly to the market, resulting in significantly increased profitability. Small-scale pilot initiatives in Tunisia are also promoting value addition by linking fishers and consumers directly, such as in the *Club Bleu Artisanal* initiative (see Box 1). However, where such initiatives are not in place, overall profitability in the sector remains low.

BOX 1**Adding value to production in Tunisia: The Club Bleu Artisanal initiative**

The *Club Bleu Artisanal* project, initiated in 2007 and co-funded by the European Union and the Italy-Tunisia Cooperation Programme, was designed to develop artisanal fishing and tourism while promoting export cooperation and trade. The programme creates a short and integrated supply and demand chain, linking SSF directly with restaurants, under the guarantee of the *Club Bleu Artisanal* label. It promotes product quality, traceability and also environmental protection and fish stock conservation by enabling restaurant owners to communicate directly with fishers, ensuring the supply of quality products and promoting SSF products within national and international markets. The *Club Bleu Artisanal* label guarantees the quality and freshness of the products from the fishery for the end consumer and also earns a price premium for the small-scale fisher.

1.2.2 Social protection

The term social protection may be used to define a wide range of interventions. FAO describes it as “the policies and programmes that address economic, environmental, and social vulnerabilities to food insecurity and poverty by protecting and promoting livelihoods.” (FAO, 2017a). For reference, a list of key social protection terms and their associated definitions is provided within the glossary. This study focuses on the set of formal national interventions that aim to ensure basic income security while addressing poverty and inequality, together with the main non-state interventions that provide similar support. These interventions offer a mix of contribution-based benefits to address challenges throughout the life cycle as well as non-contributory social assistance for the poorest, in line with the package defined by the International Labour

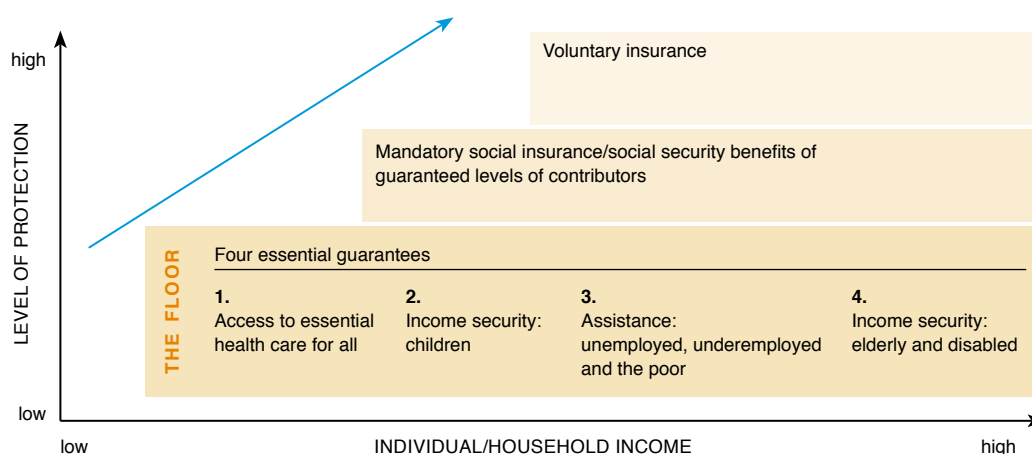
Organisation (ILO) as the Social Protection Floor (SPF) (ILO, 2012)³, which includes the following elements:

- ⊙ Income security for all children to facilitate access to basic social services: education, health, housing (through family/child benefits).
- ⊙ Access to social assistance for the poor and unemployed of working age.
- ⊙ Old age, invalidity and survivors’ pensions to ensure income security for those unable to work.
- ⊙ Access to essential health care.

This ILO SPF model envisages benefits consisting of a combination of contributory social insurance benefits and non-contributory social assistance provided by the state, complemented by non-state actors from the private sector and civil society. This model is illustrated through the “social protection development staircase” in Figure 1.

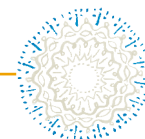
It is also important to note that social protection may be provided formally or informally. The formal provision of benefits includes actions taken by the public sector (alone or in conjunction

Figure 1 The social protection development staircase



Source: Based on Cichon and Diop, 2009

³ The Social Protection Floors Recommendation, 2012 (No. 202) was ratified by ILO member states, including all those included in this study, and promotes the creation of comprehensive social security systems and the extension of social security coverage by prioritizing the establishment of national floors of social protection accessible to all in need. The recommendation aims to ensure that all members of society enjoy at least a basic level of social security throughout their lives, reaffirming that social security is a human right and a social and economic necessity.



with other parties such as non-governmental organizations (NGO) and donors) and private sector arrangements with legal backing, while the informal provision of benefits includes arrangements and actions taken by an individual or a group such as a fishers cooperative, to minimize risks or to help cope during difficult times, and which are not guided by formal legal regulations. Few social protection programmes are designed to meet the specific needs of fishers and fish workers (FAO, 2017a), but during research for this project multiple forms of formal and informal social protection benefits were found to be available to small-scale fishers provided by a variety of actors. In terms of state contributions to social protection, the key interventions are social insurance and social assistance. The provision of social security is a right and is articulated in several pieces of international legislation, most explicitly in Article 9 of the International Covenant on Economic, Social and Cultural Rights (ICESCR)⁴, which was adopted by the UN General Assembly in 1966 and which came into force in 1976. It was ratified by all the countries included in this study. The ICESCR specifies that states have an obligation to respect, protect and fulfill economic, social and cultural rights, including the right to social security, and requires that states take positive action to ensure access to social security. It recognizes that some aspects of respecting, protecting and fulfilling economic, social and cultural rights may require financial resources that are not immediately available to all states, and as such allows for progressive realization, meaning the rights may be realized gradually on the basis of the state's own prioritization of providing benefits.⁵ The choice and design of specific national social protection instruments was based on particular visions of society, linked to the political priorities and social and economic imperatives of a particular state, and is shaped by the available fiscal, institutional and political context, but has traditionally focused primarily, if not exclusively, on support for those in formal employment, based on contributions to a social fund.

Technical recommendations adopted by the ILO are used to interpret the right to social security in terms of options for providing it. The 2012 Social Protection Floors Recommendation (No.202)⁶ set out non-binding guidelines for states to establish nationally defined SPFs that provide basic income security and essential health care for all throughout their lives. The recommendation was significant inasmuch as it highlighted the need to extend benefits beyond to those who are

⁴ <http://www.ohchr.org/EN/ProfessionalInterest/Pages/CESCR.aspx>

⁵ <http://socialprotection-humanrights.org/introduction-to-the-right-to-social-security>

⁶ http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_INSTRUMENT_ID:3065524

formally employed, the traditional beneficiaries of contributory social security benefits, to include those working in the informal economy, a significant and in many countries growing proportion of workers (ILO, 2017). The associated SPF initiative calls for states to honour their obligations under international human rights law, defining their own approach to make the universal provision of benefits on the basis of rights guaranteed in national law, on a progressive basis.

The recommendation identifies the need to develop delivery systems that are in harmony with the challenges and obstacles faced by vulnerable and disadvantaged groups and take special measures to protect these, arguing that a human rights-based approach to social protection obliges states to give special attention to the most disadvantaged and marginalized groups in society.⁷ This is the challenge now being faced in the case study countries as they consider

BOX 2

Social security obligations under the Work in Fishing Convention 188 (2007)

Article 34

Each Member shall ensure that fishers ordinarily resident in its territory and their dependents, to the extent provided in national law, are entitled to benefit from social security protection under conditions no less favourable than those applicable to other workers, including employed and self-employed persons, ordinarily resident in its territory.

Article 35

Each Member shall undertake to take steps, according to national circumstances, to achieve progressively comprehensive social security protection for all fishers who are ordinarily resident in its territory.

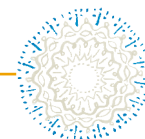
Article 36

Members shall cooperate through bilateral or multilateral agreements or other arrangements, in accordance with national laws, regulations or practice:

- (a) to achieve progressively comprehensive social security protection for fishers, taking into account the principle of equality of treatment regardless of nationality; and
- (b) to ensure the maintenance of social security rights that have been acquired or are in the course of acquisition by all fishers regardless of residence.

Source: ILO, 2007

⁷ <http://socialprotection-humanrights.org/inclusion-of-vulnerable-groups/>



extending benefits to informal workers in the SSF sector. The extension of a commitment to support informal workers in general under the SPF was prefigured for SSF in the ILO “Work in Fishing Convention” of 2007 (No. 188)⁸, which came into force in November 2017 (see Box 2), although of all the case study countries, only Morocco has ratified the convention to date.⁹

1.3 Methodology

The countries participating in this review were selected on a voluntary basis on the occasion of the nineteenth session of the GFCM Scientific Advisory Committee on Fisheries (May 2017, Ljubljana, Slovenia). The methodology adopted for this review follows the approach set out in an appraisal toolkit prepared for the inception workshop of this review. The approach entailed having national experts from government institutions responsible for fisheries management produce initial desk studies in each country. These studies were then used as a basis for in-country research by international consultants working in collaboration with the national report authors, entailing one-week visits to each location and a series of key interviews, focus group discussions, site visits and document reviews as well as triangulation of information from the desk studies. These visits took place between November 2017 and June 2018.

⁸ http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:C188

⁹ ILO member states are required to submit any convention adopted at the International Labour Conference to their national competent authority for the enactment of relevant legislation or other action, including ratification. An adopted convention normally comes into force 12 months after being ratified by two member states. Ratification is a formal procedure whereby a state accepts the convention as a legally binding instrument. Once it has ratified a convention, a country is subject to the ILO’s regular supervisory system responsible for ensuring that the convention is applied.





Findings

2.1 Small-scale fisheries: vulnerabilities and risks

Small-scale fishers are perceived to be a particularly vulnerable segment of the labour force across the case studies. This means that they may have a limited capacity to adapt or cope to shocks. Small-scale fishers are subject to intense pressure from a range of significant risks that threaten the viability and sustainability of their individual livelihoods and the sector overall. Their employment is highly seasonal, unpredictable and hazardous, due to its contingency on weather conditions, as well as being adversely affected by climate change and reductions in fish stocks. As a result, their income is also seasonal, irregular and unpredictable. Among small-scale fishers, the most vulnerable are those owning smaller boats, particularly those with small or no engines and those without their own boats who are paid by a share of the catch, rather than a regular wage and receive a smaller share than boat owners.

In addition to the risks inherent in the SSF sector, most notably income and catch unpredictability, seasonal limitations and the physical danger associated with working at sea, small-scale fishers also face risks due to the economic and political developments that have taken place in recent decades. These have resulted in overexploitation of marine resources, environmental damage, climate change, pollution and competition with other fishing sectors. The extent to which these adversely affect the sector is mediated by state regulation and enforcement capacity, which varies across the case studies. The main environmental, economic, social, health, political and security risks facing the SSF sector in the case study countries are detailed in the sections below.

2.1.1 Environmental risks

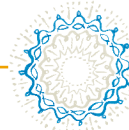
A number of environmental factors create serious risks for small-scale fishers. In addition to facing natural disasters and poor weather conditions, small-scale fishers also face risks that stem from anthropogenic impacts on the environment, i.e. impacts resulting from the influence of humans on nature. One of the most notable risks is the collapse of the fish stocks upon which small-scale fisher livelihoods depend. This risk is particularly acute in the Mediterranean, which is considered to be one of the most overexploited seas in the world (FAO, 2018b) because of unsustainable fishing practices. The underlying causes of overexploitation are many, but one of them is the negative coping mechanisms adopted by fishers to ensure household income. Another is the limited credibility of regulatory systems that can incentivize fishers to prioritize short-term economic gain over long-term sustainability measures. Small-scale fishers may, in some cases, also pursue illegal fishing methods, such as dynamite fishing, which exacerbates environmental degradation and stock reductions.

The status of fish stocks is also threatened by damage to the marine environment, including pollution. For example, poor waste management and land-based pollutants, such as metallurgical wastewater discharges, chemical releases and plastic litter, have an impact on the health of the marine environment and living marine resources. In particular, marine pollution and environmental degradation are posing problems for fishers in Tunisia and Lebanon.

Climate change is also adversely affecting the range and quantity of species available and is leading to changes in fisheries and the emergence of non-indigenous species. For example, the emergence of the blue crab in Tunisia is undermining the sustainability of traditionally fished species. In Egypt, there is a general perception that warming waters, particularly in the Red Sea, are forcing bigger fish to move to cooler and often deeper waters. This has made pursuing the fish both financially and technically challenging for many small-scale fishers. Furthermore, as a result of climate change, hazardous storms and natural disasters are also increasingly more common.

2.1.2 Economic risks

The key economic risks faced by small-scale fishers are the unpredictability and seasonality of catches, resulting in fluctuating incomes over the course of the year. The most vulnerable are



those paid by a share of the catch and the risk is greatest among fishers who work exclusively in the SSF sector, without alternative seasonal employment.

2.1.3 Social risks

In contexts where SSF profitability is low and declining due to the factors outlined above, the sector is shrinking and the availability of workers with the necessary skills to provide support services, such as the makers and menders of specialized nets and mechanics able to service boat engines, is also declining. This is the situation in parts of Tunisia and also Lebanon, where delays in providing services when demand for support services is high can result in periodic suspensions of fishing and in this way further reduce sectoral profitability and hence sustainability.

2.1.4 Health risks

Fishing is one of the most hazardous industries and fishers are susceptible to illness and injury due to their working conditions, as well as the risk of death in service. For fishers, disability, illness and infirmity mean the inability to work and earn a living.

2.1.5 Political risks

Where enforced, regulation may entail closed seasons for certain fisheries or limit the ability of small-scale fishers to make a living in other ways. Inadequate marine fisheries regulation and enforcement is an important additional risk across all the case studies. Where enforcement has been weak and policy credibility low, fishers may choose not to comply with seasonal closures, quotas, size-based limitations or other management measures in place. In some cases, when faced with other risks, small-scale fishers may adopt coping strategies that adversely affect the sustainability of their livelihoods.

2.1.6 Security risks

Finally, the geopolitical situation can adversely affect the livelihood of small-scale fishers. Security risks due to internal strife or external hostilities can result in the closure of or damage to fishing areas, preventing fishers from engaging in their livelihoods and ultimately in providing income to their families and workers.

2.2 Providing social protection

Social protection has the potential to play an important role in mitigating the risks faced by small-scale fishers. Therefore, this study examines formal social security provision systems as applicable to small-scale fishers, focusing on three main forms of benefits:

- ⊙ social insurance
- ⊙ social assistance
- ⊙ state subsidies

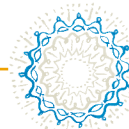
These interventions are described in detail below and are explored in relation to each participating country, along with some discussion of state health benefits and health insurance, which complements these key instruments. In addition, the contribution of five key non-state suppliers of social protection services to the sector overall and to fishers are reviewed, namely;

- ⊙ private insurance providers
- ⊙ civil society
- ⊙ mutual societies
- ⊙ cooperatives and collectives
- ⊙ community support and zakat

2.2.1 Social insurance

Social security benefits were introduced across the case study countries during the 1950s and 1960s for formal salaried workers, including salaried fishers (in Egypt, Morocco and Tunisia), following the model of service provision promulgated by the ILO, based primarily on redistributing beneficiary contributions to a social fund, otherwise known as social insurance.

Social insurance is funded by a public social fund, on the basis of the principle of solidarity, with contributors covering the costs of payments and with varying degrees of government subsidy. However, this is a challenge in the case of small-scale fishers whose earnings are irregular and low and who are unable to make the regular contributions required for the system to function effectively. As a consequence, they require, at a minimum, some form of subsidy to allow them to participate in the social insurance system. This is recognized as a fundamental problem across the agricultural sector in all the case study countries. In Morocco, this situation was resolved with



a policy of cross-subsidization whereby contributors from other sectors subsidize the benefits received by workers in SSF. In Morocco, fishers are the only category of workers who receive more from the social fund than they contribute. In Egypt, pensions are heavily subsidized by the Government, with beneficiaries making only a nominal contribution. Whereas in Tunisia, there is ongoing discussion of whether and how the state might subsidize social security for workers in the SSF sector. The Ministry of Agriculture has made a commitment in principle to financing the extension of coverage.

Progressive extension of formal benefits for small-scale fishers

In Egypt, Morocco and Tunisia, it is mandatory for all small-scale fishers to participate in the social security system (including pensions and insurance). Annual fishing licences are conditional on proof of registration for social security. The extent to which this is enforced differs across the three countries, with registration reaching an estimated 95 percent of small-scale fishers in Morocco and significantly fewer in Egypt and Tunisia. The policy in all countries was designed to promote registration into the social registry.

In Egypt, Morocco and Tunisia, legislation was extended progressively over decades to include provision of benefits to salaried fishers and agricultural workers and then over time also to accommodate unsalaried fishers working in the informal sector, in line with a more generalized extension to include small-scale and own account workers. In Morocco, fishers were explicitly included in the national social security system from its initiation in 1961, but social security and health coverage for non-salaried small-scale fishers was not available until 2012, as illustrated in Table 3.

Gradual access to social security in Tunisia, with an extension of benefits to smaller-scale fishers under successive pieces of legislation over 40 years, is illustrated in Table 4. This shows how legislators gradually extended the provision of benefits down to workers in the SSF sector, creating a reduced package of benefits and a simplified fixed fee contribution based on the minimum wage in order to make providing benefits viable to the social fund while also being affordable.

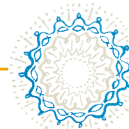
The result of these successive pieces of legislation is that small-scale fishers have access to a range of options, which is optimal in terms of contributions and benefits. For those who are independent boat owners or those who are working on boats of less than 12 metres, Tunisia

Table 3 Progressive extension of social security legislation for fishers in Morocco

	Legislative development
1961	Formal operationalization of the <i>Caisse Nationale de Security Sociale</i> or National Social Security Fund (CNSS) – nominally including all fishers
1990	Legislative division of the fisheries sector into three parts: deep sea, coastal and artisanal
1996	Unsuccessful attempt to include artisanal fishers in private insurance schemes
2001-5	Unsuccessful attempt to extend social security benefits to artisanal fishers (suspended in 2005)
2005	<i>Assurance Maladie Obligatoire</i> (AMO) mandatory health insurance scheme introduced (law adopted in 2002)
2005/6	Initiation of discussions on how the <i>Office National de la Pêche</i> (ONP) and CNSS can collaborate to capture catch data and facilitate contributions
2008	<i>Regime d'Assistance Médicale pour les Économiquement Démunis</i> (RAMED) health insurance against catastrophic health expenses for low income citizens was introduced
2010	Decision in principle to extend social security to artisanal fishers
2011	Social dialogue process with civil society
2011	New constitution
2011	Pilot to test social security engagement via new fishing port infrastructure
2012	Reduction of subsidies and reallocation of funds to <i>Fond National de Cohesion</i> to finance extended social assistance provision
2012	Social security extended to Artisanal Fishers
2013	RAMED extended nationally
2015	Tripartite agreement between ONP, the <i>Departement de la Pêche Maritime</i> (DPM) and CNSS on facilitating social and health insurance contributions
2017	Adoption of law to include own account workers in social security system
2018	Mandatory private insurance required to satisfy law on workplace accidents

Table 4 Progressive extension of social security legislation for fishers in Tunisia

	Target group	Contribution	Benefits
1960	Fishers working on boats of greater than 30 m	25.75% of salary (9.18% by salaried worker, 16.75% by employer)	Family allowance and full social security benefits
1989	Fishers working on boats from 5 to 30 m	18.19% of declared salary (11.86% by boat owner, 6.33% by fisher)	Family allowance and selected social security benefits – old age, invalidity and survivor pensions
1995	Independent boat owners	11% of declared income by large boat owners, 7.5% by small boat owners	Family allowance and full social security benefits
2002	Fishers working on boats of less than 5 m	Fixed contribution – 7.5% of 2/3 of minimum wage (5% by boat owner, 2.5% by fisher)	Basic health care and old age pension



offers a choice of different provision options. For example, they can contribute 7.5 percent of declared salary for full social security benefits (if they are boat owners), 6.33 percent for selected benefits or a fixed premium of 2.5 percent of 2/3 of the minimum wage for basic benefits consisting only of basic health care and old age pension.

The other case study countries have not yet developed legislation that creates schemes specifically aimed at supporting SSF. In these countries, SSF may have access to generalized social security benefits, such as *Takaful and Karama* (the solidarity and dignity programme) in Egypt, but there is no data on coverage among SSF workers. Furthermore, these benefits are not thought to be consistently available to these fishers, as (with the exception of the Egyptian pension) there is very little social security provision for informal sector workers in these countries.

Across the case study countries, the old age pension was particularly highly valued among fishers, where it was available. A pension is particularly relevant given the physically demanding nature of SSF work and the fact that older fishers are no longer able to continue their work or support their families. The scale of pension coverage among small-scale fishers, however, varies across the case study countries, as do perceptions of its value. In Tunisia, a reduced package of benefits, including a pension, was introduced for SSF in order to create a lower cost option for participation. In Egypt, a nominal contribution of EGP 35 (USD 2) a month provides a pension benefit of EGP 560 (USD 31) a month, which increases by 10 percent annually and is available to workers in all sectors, rather than being targeted to SSF alone. This government-subsidized benefit was perceived as valuable to small-scale fishers, although there are demands to modify the design to make an exception for fishers who retire earlier than the default retirement age of 64 years, due to the physically demanding nature of their work. This concern has been accommodated in the pension in Albania, where fishers can retire at age 55 due to an exception for those involved in hazardous employment. In Lebanon, where the old age pension is only available to civil servants, fishers place a high value on health insurance for themselves and their families.

Constraints to participation

In as much as small-scale fishers are formally included in the security system, levels of participation are determined by a number of factors linked to both contributions and perceived benefits. With regard to contributions, the affordability, periodicity, mode and location of payments are all factors that drive decisions relating to participation. These challenges are

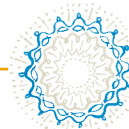
weighed against the perceived value of the benefits received. Where these benefits are limited, incentives for participation among small-scale fishers are reduced. On the other hand, from an institutional perspective, the challenges for encouraging participation are primarily linked to the institutional capacity to facilitate registration, assess income (where contributions are income based) and collect contributions.

Affordability for fishers relates not only to the absolute amount to be contributed each month, but also the periodicity of the payment schedule and the need to maintain regular contributions over requisite periods of time in order to qualify for benefits. Even where accommodation has been made for SSF, as long as participation in the system requires a minimum contribution each month, there is a risk that participation may be unaffordable to poorer workers within the sector whose revenue consistently, or periodically, falls below the minimum qualifying level. In Lebanon, for example the average annual income of fishers is USD 3 400 (2016), which is 37 percent less than the official minimum salary of USD 5 400.

The requirement for regular monthly contributions and a continuous record of minimum contributions – which is core to conventional social protection design and is appropriate for those in formal salaried employment – is highly problematic for small-scale fishers with a seasonal and irregular income of fluctuating value. For this reason, a social security system that requires maintaining a regular contribution record can represent a significant challenge to small-scale fishers, even if the value of the contribution is itself affordable relative to the average fisher income.

Another factor influencing the ability of small-scale fishers to make contributions is the mode of contribution. The need to make periodic payments via the offices of the social fund may represent a significant cost to small-scale fishers, as social fund offices may be located at some physical distance from where the fishers live and work. As such, making payments may comprise both direct (travel) and opportunity costs (a day of fishing foregone), which can together represent a significant disincentive to participate.

Where contributions need to be made by the boat owner on behalf of his crew, the extent of participation is driven by boat owner attitudes and preferences regarding compliance, so that the individual fishers may not have the agency to determine whether adequate contributions are made. Hence, whether contributions are made or not may also be determined by the nature of labour relations within the SSF sector.



The extent to which fishers choose to participate is determined not only by affordability and the practicalities of making contributions, but also by perceptions of the value of the benefits. Where benefits are not perceived as meaningful, due to their low or declining real value (a concern that was expressed in Tunisia), small-scale fishers are less willing to contribute. This is particularly the case in contexts where there is also skepticism about the reliability of the system and the likelihood of payments being made at some future time, should the fisher become eligible.

Perhaps the most fundamental institutional constraint to providing formal social security benefits for SSF is that, by definition, they can only be provided to those who are formally registered. The informal nature of much SSF and the lack of registration of fishers with the social fund is a major challenge. Addressing this challenge is contingent on system design, in terms of the extent to which institutional mechanisms for registration are in place, together with a package of incentives and/or penalties to promote compliance. Usually, social protection is only available to those in formal salaried work, with contributions deducted at the point of payment. In three countries in the region (Egypt, Morocco and Tunisia) the system has been redesigned in order to enable coastal fishers to participate. In these cases, social fund registration is a precondition for obtaining fishing licences. In no instance, however, have mechanisms been identified to promote registering gleaners or those involved in other low value support activities (e.g. making and mending nets) to bring them into the social security system. This segment of SSF workers typically remain excluded.

From the perspective of the implementing agency, calculating and capturing contributions is another major institutional challenge. Four of the five case study countries have reported that the majority of small-scale fishers catch is sold informally and/or not recorded through formal channels. In light of this, even where programmes have been designed to accommodate SSF, the fact that much SSF economic activity is not formally recorded makes both the calculation and capture of contributions problematic. In systems based on self-reported incomes, in which the benefits are linked to the value of contributions, there are incentives for small-scale fishers to manipulate contributions, either exaggerating their catch in order to enhance income-linked benefits such as the pension or understating their catch in order to reduce their tax liabilities.

Overall, the limited mechanisms for registering them into the system and for making contributions represent barriers to participating in social security for all those engaged in informal, low paid and unorganized work.

Programme reform to address these challenges and accommodate SSF more adequately is hindered by the general lack of current data on fleet size, employment and remuneration – the basic information required for actuarial calculations of appropriate and viable contributions and benefits. In the case of Tunisia, this paucity of recent data has resulted in stalled discussions on developing a planned programme reform to improve SSF coverage within the formal social security system for the sector.

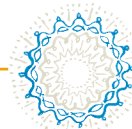
A range of socio-economic factors, specific to small-scale fishers, therefore, makes it difficult to integrate them into conventional social security systems, both from a user and a provider perspective. Deterrents to registration include concerns regarding affordability, periodicity and payment modalities (including the physical location of pay points). These deterrents can be exacerbated when the locus of responsibility for payment lies with the boat owner and/or when the value of benefits is perceived to be low. Taken together, these issues may act as disincentives for SSF to engage with the formal social security systems when registration is not mandatory.

Attempts to increase social insurance participation

The case study countries have adopted a number of different approaches to address the challenge of making large-scale participation in formal social insurance affordable, attractive and practical for small-scale fishers.

Compulsory registration

One approach, which has been tested in two countries, is making social security registration a prerequisite for obtaining fishing licences or other essential documentation. This approach has been successful in Morocco, where an estimated 95 percent of small-scale fishers are registered. In Egypt, all licensed fishers are believed to be covered. In this case, Egyptian fishers considered the value of benefits to have a significant impact on household welfare and so compulsory registration represents tangible and recognized income benefits. In Tunisia, by contrast, where mandatory registration was also introduced, registration levels were lower. In this case, compliance was primarily motivated by the desire to fulfill the conditions for fishing registration. Therefore, it was considered to be an additional cost to achieving this end rather than as a means to participate in a system offering significant welfare benefits for fishers and their families. As a result, evasion remains common, typically taking the form of non-registration or



registration followed by poor contribution compliance. In Albania and Lebanon, registration is not mandatory.

In this light, when there is large-scale informality in the SSF sector, making registration compulsory is limited in its effectiveness. Even where it is mandatory for coastal fishers to be registered, the system cannot capture those for whom no licensing or registration is required, as may be the case for gleaners or those working in support activities, who are often the more vulnerable workers.

Fixed contributions to facilitate social fund and household level planning

In the context of wage fluctuation, where measuring income is problematic due to the informal nature of most catch sales, providing coverage based on fixed contributions can simplify social fund administration. A system was established on this basis for small-scale fishers in Tunisia, offering benefits based on a fixed contribution calculated as a percentage of the minimum wage for fishers working on boats of less than 5 metres length overall. While this approach simplifies the contributions process for both the fund and the fisher, basing contributions on the minimum wage can make participation inaccessible to the poorest members of the sector, whose earnings may be below this minimum.

Reduced contributions to increase access

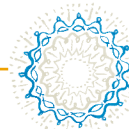
In Tunisia a range of alternative social security packages have been developed over time in an attempt to extend participation to the poorer and informal sections of the workforce. Additional specific prescriptions for small-scale fishers have been added, including a package offering the minimum core benefits in return for a reduced fixed-fee contribution. This package was specially designed to target small-scale fishers working on boats of less than 5 metres length overall. This approach enables beneficiaries to choose among several full benefit packages that have different earnings-linked contributions and benefits and a basic package with fixed contributions and benefits. This approach has increased access for low income fishers, but has reduced contributions to the social fund, as fishers have shifted to lower cost options. This shift has, in part, occurred due to their instrumental rather than functional interest in participating in the scheme, driven largely by the desire to qualify for a fishing licence rather than to receive benefits.

Social security funds generally operate on the principle of solidarity, with a balance between contributions and benefits in order to ensure economic viability. In order to keep contributions affordable, with a view to increasing access, there are possibilities for cross-subsidies between different contributor groups and direct subsidies from the state. In Morocco, the payouts to SSF beneficiaries overall are higher than their contributions, reflecting a decision to cross subsidize social security benefits for this group. This decision privileges workers in the SSF sector above other groups of workers in the system, recognizing their particular vulnerability. In Tunisia, a state subsidy for SSF is under consideration, supported by UTAP. Such cross subsidies and government subsidies are subject to political will to support redistribution in favour of the sector. Political will is informed by a combination of factors including the extent to which the sector is organized and perceived as socially, economically or politically important, and also by the financial viability of the social fund and the overall fiscal context, which ultimately determines the extent to which the state is able to subsidize providing benefits.

In Egypt and Albania, subsidized national pension schemes are in operation, providing widespread coverage for poor workers including those from the SSF sector. In this way, no sector-specific provision is required. Egypt provides a highly subsidized pension with nominal contributions, based on the social solidarity laws of 1956 (*tadamun al ijtimae'i*) with the objective of promoting social stability, along with youth and state employment initiatives. Similarly, Albania operates a subsidized pension scheme in which most fishers participate.

Special consideration for fishers

Recognizing the constraints to participation by small-scale fishers, a separate provision was designed for fishers within the Tunisian and Moroccan social security systems. In the case of Tunisia, this has resulted in an overlapping set of options introduced successively over several decades in order to extend participation progressively down to small-scale fishers. Discussions between the Ministry of Agriculture, the Ministry for Employment and Social Affairs and UTAP, with support from the ILO, are currently underway with a view to revising national policy in order to extend the provision of benefits further among small-scale fishers. One option under consideration is to introduce flexible payment options, replacing the monthly contribution requirement with a seasonal or annual payment. However, progress has stalled due to data constraints relating to a lack of current information on fisheries, which is inhibiting actuarial modelling and developing costed options to extend the provision of benefits.



Other Ministries with responsibility for social security in the case study countries are more hesitant to consider exceptions in the social security system for SSF, due to the seasonality and inconsistent nature of their income. This hesitation stems in part from a concern that other casual and seasonal workers, notably those in the general agriculture sector, also face similar contribution-related challenges. There is a concern that making an exception for one group of workers would result in demand for similar dispensations for others and that this would ultimately compromise the viability of the social fund as it is currently constituted.

Innovative contribution modalities

Practical challenges relating to physically making contribution payments have been successfully addressed in two of the case study countries: Egypt and Morocco. Income-related contributions for social security and health insurance are automatically deducted at the point of catch sale, along with several other taxes and fees that small-scale fishers are liable to pay and are transferred directly to the account of the fisher with the social fund. This removes the need for fishers to actively make payments or provide estimates of monthly income, as the deduction is based on the automatic deduction of a fixed percentage of the catch. In Egypt, a fixed amount of EGP 6 (USD 0.3) is deducted for each unit of catch (specified in kilograms). The money is then deposited in the local cooperatives fund.

2.2.2 Social assistance

Social assistance, which is non-contributory social protection benefits for the poor primarily in the form of cash, is limited in the five case study countries. It may be limited in scale, rationed and discretionary, with low coverage at a national level and among small-scale fishers. In all five countries, there is some level of social assistance provided by the state, which is complemented by assistance from bi- and multilateral donors and local civil society organizations, including NGOs and fisher organizations (cooperatives and collectives).

The most significant provision of state social assistance, in terms of scale of coverage, is found under the World Bank supported *Takaful and Karama* programme in Egypt, see Box 3.

BOX 3**The *Takaful and Karama* (solidarity and dignity) social assistance programme in Egypt**

The *Takaful and Karama* in Egypt is a national targeted social assistance programme aimed at protecting the poor through income support in order to guarantee a minimum income. The programme was initiated by the Government in 2015, with support from the World Bank, as one of several socio-economic reforms, which also included expanding the tax base and reducing electricity and fuel subsidies as part of the Government's commitment to improve pro-poor investment and address historical regional and social disparities. By the end of 2016, the programme had 5.5 million beneficiaries out of a total population of 100 million.

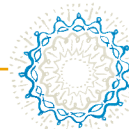
The *Takaful* provides income support conditional on health clinic visits for children below the age of 6, school enrolment and attendance for children aged 6 to 18 and prenatal or postnatal care for mothers. *Karama*, on the other hand, provides unconditional grants for the elderly and disabled.

Takaful offers a basic benefit of EGP 325 (USD 18) plus EGP 60 (USD 3) per child under age 6, EGP 80 (USD 4.4) per primary school-aged child, EGP 100 (USD 5.5) per middle school-aged child and EGP 140 (USD 7.8) per high school-aged child, up to a maximum of three children. *Karama* provides EGP 450 (USD 25) per elderly person/person with a disability, up to a maximum of three per household and EGP 350 (USD 19.4) per orphan.

World Bank financing supported the development of an innovative Management Information System and Information Technology platform to support all functions required for the new programme's operational processes, through a flexible, integrated technology solution. The programme is also using technology to facilitate household registration; social workers gather data through offline tablet applications, which are then used for household surveys and to photograph the requisite documents at the household level. This data is then encrypted and sent to a centralized server.

Sources: Social Protection.org (2017), OECD (2017)

In both Morocco and Tunisia, excluding women support workers and gleaners from social security systems in particular, and social protection in general, was identified as an issue of particular concern. In Egypt, however, the *Takaful and Karama* programme has assisted women heads of poorer households to receive social assistance. In principle, this programme is open to small-scale fisher households, if they satisfy the eligibility criteria in terms of their vulnerability and poverty.



In Lebanon, there is significant social assistance available, with systems developed in response to the Syrian crisis, but it is primarily targeted at refugees rather than Lebanese citizens. As such, it is not accessible to small-scale fishers. The refugee influx and resulting fiscal challenges have had profound effects in terms of delaying the planned extension of state social assistance for the poorest members of Lebanese society through the National Poverty Targeting Programme (NPTP), see Box 4.

BOX 4**The Lebanese National Poverty Targeting Programme**

The National Poverty Targeting Programme (NPTP) was launched in 2011 with the primary goal of alleviating poverty among the most vulnerable 12 percent of the Lebanese population. For the approximately 100 000 people who are eligible, benefits include:

- ⦿ comprehensive health coverage in public and private hospitals;
- ⦿ coverage of chronic disease medication costs;
- ⦿ registration fee waivers and free textbooks for primary and secondary school students; and
- ⦿ food assistance (emergency NPTP).

Emergency food assistance was introduced in 2014 to cover the poorest 5 076 Lebanese households. There are no data on the extent to which fishers were able to benefit under the programme.

As in Egypt, budgets in Morocco that were previously allocated to providing subsidies have been partially transferred to finance an extension in providing social assistance through a facility known as the cohesion fund (*Fond du Cohesion*). The cohesion fund recognizes the stabilizing impact of social assistance for the poorest. In this context, three main instruments were utilized: 1) the cash transfer programme for widows with dependents, which reaches 80 000 families and is provided by the Ministry of the Family, Solidarity, Equality and Social Development; 2) the Tayssir education grant, which provides cash transfers to 800 000 families whose children attend school, provided by the Ministry of Education; and 3) the One Million Satchels programme, run by the Ministries of Education and Families, which provides school materials to 4 million children, out of a total population of 35 million. There is also some social service assistance for the elderly and disabled available through social centres run by the *Entraide Nationale* (a national mutual aid organization).

Tunisia also has the *Programme National d'Aide aux Familles Nécessiteuses* (PNAFN), a national aid programme for needy families, but the total coverage extends to only 235 000 households out of a population of 12 million.

Across all case study countries, programme coverage is limited. While poor, small-scale fishers may technically be eligible by virtue of their poverty, there is no data on the extent of reach into SSF communities. No state-based social assistance is directed formally at small-scale fishers or the agricultural sector as a whole.

2.2.3 Subsidies

A range of consumer subsidies are provided by governments in all case study countries to promote access to basic goods. Those of most relevance to small-scale fishers are subsidies on basic food stuffs (including bread, sugar and wheat), fuel, fishing equipment and boats. Some subsidies are provided on a universal basis, such as the bread subsidy in Egypt, while others are targeted to support the poorest, or particular groups whose livelihoods the government is trying to support, including SSF.

In Morocco, small-scale fishers benefit from general subsidies on sugar, flour and butane, as well as specific subsidies aimed to assist the fisheries sector, including tax free fuel at 70 percent of market price – managed by SSF cooperatives via depots in each port – as well as subsidized motors. Similarly, in Tunisia, small-scale fishers benefit from subsidized goods including motors, nets and technical fishing equipment.

Countries in the region are currently engaged in a process of subsidy reduction, with support from the International Monetary Fund (IMF) and World Bank in response to the fiscal crisis affecting the region, with a portion of the funds being reallocated to finance increased social assistance and labour market interventions. Subsidies provided on a universal basis are perceived as an inefficient form of poverty relief, as they are not well targeted at the poor, and are therefore being reduced across the region. Small-scale fishers indicated that the main subsidies affecting their sector (typically fuel and technical equipment subsidies) tend to provide greater benefits to owners of relatively larger-scale vessels, as they tend to consume more fuel, due to their larger engines and greater fishing ranges, and tend to have adopted higher tech fishing and navigational equipment.



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2.2.4 Private insurance

Private insurance has the potential to complement insurance provided by the state for small-scale fishers, offering alternative mechanisms for engagement by those excluded from the insurance provided by the state or offering insurance for scenarios not covered under the state system.

The major types of insurance of interest to small-scale fishers are typically workplace accident and injury, health coverage, death in service and accidental damage to boats. Demand was found to be contingent on a range of factors including affordability, whether insurance is mandatory and enforced, and also the credibility of the insurance industry in the country. There is limited private insurance activity directed at small-scale fishers in the case study countries, but there are examples of private insurance for workplace accident, health and vessels.

In Lebanon, while there is clear demand for private insurance policies, access is financially prohibitive for many. When asking a fisher how much he has been quoted for private insurance, his response was “beyond one’s imagination”. When private insurance providers are asked about their lack of interest in extending the service to fishers, they argued that they don’t have sufficient data to be able to factor in financial risk. Therefore, the safest option (in terms of financial viability) is to have a very high premium for high-risk sectors.

In Morocco, accidental workplace injury insurance that provides compensation for workdays lost is now mandatory for workers in the SSF sector and is enforced as a prerequisite for annual registration. The Ministry of Welfare has worked with the private insurance sector to develop accidental injury insurance, identifying a small number of providers who are authorized by the state to provide coverage. These providers also offer optional insurance against accidental vessel damage as a further incentive for vessel owners to register.

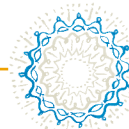
In Tunisia, an optional health and accidental death insurance policy was developed exclusively for SSF by a private sector actor, the Islamic Bank, *El Amana Takaful*, in association with UTAP. This policy was designed to compensate for the lack of effective social security benefits for small-scale fishers under the national social security programme for hospitalization and death in service. The policy offers fixed contributions and benefits for fishers (but not their families), and all fishers are eligible to join. However, the insurance is only commercially viable if it is operationalized on a large scale with a minimum of 20 000 members. To date, this number has not been reached and so the insurance is not currently live. The lack of up-take may be partially due to adverse perceptions of the performance and credibility of the insurance industry overall among small-scale fishers.

2.2.5 Civil society

Civil society plays an important role in the case study countries complementing state provision for small-scale fishers, particularly in terms of social assistance, in kind support and providing basic services. The scale of the benefits provided, however, is small, discretionary and highly rationed. Across the case study countries, a range of civil society institutions were found to be active, the most important of which are i) national and international NGOs, supported by public or private financing, and providing a range of services according to their mandate (including health and helping the elderly), and ii) the local, regional and national chambers of commerce for fisheries, which provide *ad hoc* basic social assistance at times of crisis, among other services.

2.2.6 Mutual societies

Mutual societies can potentially play a significant role in complementing state provided social protection for SSF, although the scale of the assistance for this group to date is limited. Mutual



societies are non-profit associations based on the principles of solidarity and mutual support, which, in exchange for membership fees, are mandated to provide a range of benefits and services to their members. These vary according to the income and needs of members, but typically include:

- ⦿ insurance for members, their families and their property against injury or damage due to natural hazards and other events;
- ⦿ insurance against death, illness and physical accidents;
- ⦿ financial or in-kind assistance in case of marriage, birth and retirement; and
- ⦿ financial assistance, scholarships and loans to promote education and training of members and their children.

The contributions required by a mutual society are lower than those for comparable private insurance schemes, as they are not expected to make a profit and are usually exempted from state and municipal tax. As such, they can offer low cost assistance and are accessible to those excluded from state and private sector benefits by virtue of their low income or informal employment. However, as with private sector insurers, they need to have a minimum membership to be viable.

Although assistance for small-scale fishers is limited, mutual societies already play a significant role in the region. In Lebanon in 2014, they supported 320 000 people, with ten societies offering support exclusively to agricultural sector workers, although none was identified to support small-scale fishers directly. The potential for mutual societies to have a greater role in supporting small-scale fishers has been recognized in the region. However, there is a need for increased state support for them to function effectively and to provide significant support to small-scale fishers, to address deficits in terms of financial resources and organizational capacity.

2.2.7 Cooperatives and collectives

Small-scale fisher cooperatives, and to a lesser extent, collectives (non-hierarchical joint enterprises in which members pool their resources) were found across the case studies. These non-profit organizations are created to improve the economic and social situation of their members through the synergy of their efforts, according to the principals of general cooperation (FAO, 2016). While cooperatives can provide grants and loans on an *ad hoc* basis by redistributing profits, collectives can offer support in less formal ways, such as through revolving funds.

Fisher cooperatives were formed in Egypt, Morocco and Tunisia, to assist needy fishers at times of crisis, particularly in response to idiosyncratic (individual) shocks, complementing and compensating for the limited availability of state social assistance. Cooperatives are well established in Morocco, and in recent years there have been ongoing efforts in Egypt and Tunisia to promote the formation and management of small-scale fisher cooperatives and organizations within the sector more generally, in order to extend the range of institutions providing mutual support and also channel external support.

In Morocco, small-scale fisher cooperatives are used as a mechanism to supply subsidized petrol to small-scale fishers in depots in the ports, and in Egypt cooperatives have been given a legal mandate under fisheries law to support fishers and provide services such as medical aid and funds for loans, supporting SSF families in need. They are also tasked with acting as agents to facilitate access to *Takaful* and *Karama* (social assistance), by identifying and providing documentation for poor individuals to assist them in applying for these programmes. While they have the formal mandate to establish funds for providing these services, their functionality varies. The role of one local fisher cooperative in Lebanon is detailed in Box 5.

BOX 5

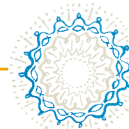
The Ouzaii fisher cooperative, Lebanon

The fisher cooperative in the fishing port of Ouzaii has a private fund to support its members. The fund is not financed directly by members, but rather through the collective income from fish auctions and ice production. The cooperative also owns and rents out a restaurant in the Ouzaii port and uses the income to support the fund.

The fund provides support to meet medical expenses and co-payments for the 15 percent of hospitalization fees not covered by the Ministry of Health. It provides up to USD 300 in death benefits to the families of fishers and contributes towards funeral expenses. The fund also provides interest-free loans to fishers for boat and other equipment repairs, and repayment may be waived in cases of severe hardship.

There is no formal or fixed procedure to request and approve benefit disbursements, and decisions regarding how and to whom the funds should be distributed are taken on an *ad hoc* basis by the members of the cooperative committee based on individual circumstances.

Source: Osman (2016)



Where the role of the state in extending social protection for small-scale fishers may be limited due to institutional, fiscal or operational constraints, there is the potential for cooperatives to play a greater role in the region in supporting and also complementing the state, particularly in terms of crisis responses to idiosyncratic shocks and stresses.

2.2.8 Community support and *zakat*

Low coverage and fragmentation in social protection systems in the case study countries means that many small-scale fishers are reliant on informal community support at times of crisis. This tends to take the form of loans from relatives, friends, neighbours, faith-based organizations and political organizations, as well as in some cases from auctioneers and fishmongers. Informal borrowing (horizontal social protection) also takes place among small-scale fisher families. Boat owners may sometimes also offer support, particularly if a household is affected by shocks relating to employment (injury or death), and where the boat owner has failed to arrange workplace injury insurance. In Lebanon, it was reported that in some communities at times of crisis poor households also seek help from affluent members of society such as sheikhs and local charities who together constitute an informal local support network and provide support without any expectation of repayment in accordance with Muslim traditions of wealth redistribution. *Zakat* was mentioned as a minor source of support but was not identified as a significant source of social protection for small-scale fishers in any of the case study countries.



مستعمدة الحاج سليم تونس
أبو بلال يحيى
03-591863

مستعمدة الحاج سليم تونس
أبي صنهاوي
03-115481



Discussion

The case studies indicated that social protection has the potential to contribute to vulnerability reduction among small-scale fishers. It can be provided as an incentive for formalization of the sector, which also brings the associated benefits of increased valorization, environmental protection and improved fisheries management. This is illustrated most successfully by the case study of social security provision in Morocco, where interventions in social security, fisheries and infrastructure are mutually reinforcing. However, this virtuous cycle of benefits is not fully realized in the other case studies. Limited state coverage, low benefit values under state social security and social assistance programmes, the exclusion of the most marginalized members of the SSF sector from state or private assistance and the scarcity of informal and private sector assistance, means that as currently implemented, the impact of social protection is not a significant factor in addressing poverty among small-scale fishers. This is linked fundamentally to the lack of formalization in the sector, which means that the most vulnerable small-scale fishers remain largely invisible to existing social protection systems and are not readily able to participate in social insurance schemes.

In terms of providing long-term benefits (pensions, disability payments, etc.), private or state provision are the main options. This is only feasible for SSF on a large scale if the state has the fiscal capacity to subsidize the benefits – such that it is either non-contributory or the contribution level is affordable to fishers – and if practical barriers relating to registration periodicity and payment processes are addressed. The potential for social protection systems to contribute to positive environmental and fisheries management outcomes is dependent on inter-ministerial cooperation in terms of policy coherence and implementing the conditions for creating a positive virtuous cycle of mutually reinforcing outcomes. The key factors enabling and challenging these positive outcomes are discussed below.

3.1 Factors for successfully providing social protection for small-scale fishers

Across the five case study countries a number of factors emerge that enable successfully providing effective social protection for small-scale fishers, and in some cases, also that enable environmental protection outcomes. These enablers may be grouped into ten broad themes:

- ⊙ policy environment: coordination and coherence across sectors
- ⊙ active national discourse on social protection
- ⊙ institutional coordination, capacity and credibility
- ⊙ registration of small-scale fishers
- ⊙ SSF worker organization
- ⊙ fisheries infrastructure investment
- ⊙ financing across sectors
- ⊙ incentives: institutional and individual
- ⊙ social and economic significance of the SSF sector
- ⊙ linking social protection to fisheries management

Each of these is discussed below.

3.1.1 Policy environment: coordination and coherence across sectors

None of the case study countries ensures that large-scale national social assistance will be provided for the poorest, which would be necessary to ensure that poor fishers were included within the social protection system, and nor is such provision anticipated in the near future. Given this limitation, ensuring that adequate social protection is provided for small-scale fishers requires a policy environment in which the protections are directly targeted to this group. This may be facilitated by linking policy formulation across other sectors in order to ensure the mutual reinforcement. This can benefit from the formal linkage of policies across the key institutions governing the environmental and infrastructural aspects of fisheries management and marketing, the role of cooperatives and fisheries organizations in providing social protections and also regulating the provision of private sector protections. It is this package of policies that together can create a context in which meaningful systems of providing social protections can be made and environmental benefits anticipated.



For example, to promote the sector and create conditions for providing both state and non-state social protection, it is necessary to create and/or harmonize policies to: i) govern the process of providing social protections for SSF, ii) formalize and valorize the sector, iii) promote port facilities for unloading and marketing catches, including providing services for fishers (i.e. ice, subsidized fuel, refrigeration, medical services, social protection registration facilities, etc.), iv) protect the environment v) regulate fisheries, including industrial and recreational fisheries, and vi) ensure governance of the private insurance sector, cooperatives and mutual societies as social protection providers for SSF. Within this policy mix, it is also critical to include policies to address pollution, environmental challenges and the overexploitation of marine stocks, as such policies have a direct impact on the resources in which small-scale fishers depend, and therefore affect the viability of SSF livelihoods. Without addressing these key underlying issues, the welfare of small-scale fishers will be compromised, regardless of social protection interventions to support them. If this type of enabling policy environment is created, social protection can be provided effectively and to scale by a number of complementary providers.

Box 6, which illustrates an example of positive policy coordination and coherence in the context of Morocco's 2009 Halieutis Plan, shows how providing meaningful social protections can be expanded to integrate incentives for formalization with valorization and environmental protection.

BOX 6**Policy coordination in Morocco**

The maritime fishing sector overall (both Atlantic and Mediterranean coasts) makes a significant contribution to the Moroccan economy. It accounts for 2–3 percent of GDP, with 70 percent of sectoral income taking the form of exports. The sector accounts for 10 percent of national exports and employs, directly and indirectly, an estimated 660 000 people, or 1.5 percent of the active population.

Reflecting the sector's importance to the economy, Morocco adopted a fisheries sector development and competitiveness strategy known as the Halieutis Plan in 2009 to promote the sector. This strategy aims by 2020 to ensure sustainable and competitive fisheries by making the sector a growth engine for the Moroccan economy. The Halieutis Plan is based on three core components: sustainability, performance and competitiveness.

Sustainability – ensuring the sustainable exploitation of fisheries resources for present and future generations through strengthening and sharing scientific knowledge, managing fisheries on the basis of quotas, adapting and modernizing fishing efforts and developing aquaculture, identified as a major growth driver for the sector;

Performance – providing the sector with the infrastructure, operating tools and organization needed to obtain optimal quality of landings for marketing by providing and effectively managing port spaces for fishing, enhancing the attractiveness of tide pools, structuring and boosting the internal market around the wholesale and export markets and developing landing facilities and equipment to reach 95 percent of landed resources, compared to 5 percent in 2009, in support of the goal of reaching a production volume of 1.6 million tonnes;

Competitiveness – promoting product competitiveness and marketing high value fish to grow markets, by orienting manufacturers to these markets and facilitating their access to raw materials and by creating three industrial competitiveness clusters in the north, south and centre.

The main activities carried out under the plan concern reinforcing halieutic research, adopting management plans for fisheries using quotas, developing a master plan for developing the littoral aquaculture, promoting the quality of seafood products, consolidating the control system for exploiting the fishery resource, promoting the valorization of the products of the sea, continuing the National Plan for Coastal Development (PNAL) and strengthening skills and qualifications of human resources working in the sector. Recognizing that achieving the economic objectives of the plan are contingent on formalizing the sector and creating incentives for fishers to become custodians of fish stocks and drivers of sustainability, in 2012 social security and medical coverage was provided for all fishers, including small-scale fishers, after registration with the CNSS became a mandatory component of the registration process for fishing licences. Through policy design, which ensures that social security benefits are perceived as valuable by fishers, incentives are created for registration and compliance with social security policy. For example, fishers are incentivized to formalize their activity as it allows them to be integrated into a marketing system that is designed to promote valorization, enabling direct selling at auction, removing middlemen and providing access to catch handling facilities. In turn, formalization and enhanced valorization of catch enables registration and contribution to the social security system.

Source: Plan Halieutis, Le ministère de l'Agriculture et de la Pêche maritime, 2009.



3.1.2 Active national discourse on social protection

The existence of an active national dialogue relating to expanding social protection benefits overall is a critical prerequisite for extending those benefits to small-scale fishers. It is unlikely that social protections will be extended unless a discussion about revising existing protections is already underway and the constraints to existing supply and demand are being addressed. Ongoing discussions in Egypt, Morocco and Tunisia about extending social security assistance have created an environment for developing an enabling legislative framework and a national debate about innovative policy options, which include extension to small-scale fishers.

In Tunisia this dialogue is part of a broader rethinking of how to provide social security protections in a changing context since the revolution in 2011, characterized by growing needs, economic contraction and fiscal tightening. There is a need to extend guarantees of basic protections to all, while at the same time addressing the growing social fund deficit by increasing government subsidies and continuing to support the health insurance fund, *Caisse Nationale d'Assurance Maladie* (CNAM), through subsidies, which has been in structural deficit since 2002. A tripartite commission on social protection was set up by the Government in 2013 to discuss, in coordination with the ILO, how to extend social security to informal workers. In 2017, a technical committee was created with the mandate of reconsidering providing social security specifically for small-scale fishers, resulting in an ongoing dialogue between the ILO, the Ministry of Agriculture and Maritime Fisheries, the Ministry of Employment, CNSS and UTAP, about extended protections.

In Morocco, the Department of Fisheries included a vision to extend social security benefits to small-scale fishers as part of the national Halieutis Plan for the sustainable development of the sector. This led it to negotiate with CNSS, building on conventions passed in 1999 and 2002, to incorporate small-scale fishers into social security, alongside industrial and coastal fishers. Implementing the strategy led to a rapid expansion of registration, putting in place the systems and institutional mechanisms to link small-scale fishers with the social and national health funds.

In Lebanon, by contrast, despite social security being a primary demand by fisher cooperatives and syndicates, the absence of a national policy discourse into which this discussion can be included, has limited progress. One of the most critical limiting factors has been the lack of recognition of fishing as a profession in the labour law. Despite a previous agreement to reform

the labour law to include fishing and recognize fish workers in 1997, no action has yet been taken by the parliament. Moreover, although a decree to include fishers within the national social security fund was drafted in the late 1990s, this was subsequently shelved by National Social Security Fund (NSSF) officials. Fishers are not seen as an important voting bloc, numbering less than 10 000 in total, and the existence of multiple fisher organizations with five syndicates and 33 cooperatives inhibits concerted action across the sector. FAO Lebanon is currently working with the Ministry of Agriculture to support establishing a farmer's registry, which would include fishers, with the aim of formalizing the agriculture and fisheries sector at the national level, although the fact that many within the Ministry of Agriculture and Maritime Fisheries do not see fishers as agricultural workers, remains a challenge.

In Albania, a key challenge is the limited information available to policy makers on the economic contributions of SSF to the national economy and to livelihoods. This is mainly due to the limitations of the current data collection system in capturing the values and contributions of the sector, consequently remaining unaccounted for in national statistics. Work has been underway in recent years to improve socio-economic data collection for fisheries in Albania and important progress is being made in this regard.

3.1.3 Institutional coordination, capacity and credibility

For an enabling framework of good policies to be implemented effectively, institutional capacity, coordination and credibility is required. Institutional capacity is critical for compliance; where capacity is weak or damaged by political or fiscal challenges, enforcement can be weak and therefore credibility can be lacking. A lack of credibility was found to have negative implications for both compliance with social security requirements (such as registration and regular contributions to the fund) and compliance with fisheries management regulations (such as observing periods of fishery closure, catching only fish over a certain size or using only authorized fishing equipment that promotes species specific fishing and does not result in significant catch wastage). For example, the limited enforcement capacity of the Department of Fisheries in Lebanon has resulted in widespread use of small meshed nets. Following regime change in Tunisia, diminished enforcement resulting from the loss of capacity and credibility of implementing institutions resulted in a breakdown in compliance with harvesting regulations designed to ensure sustainability, resulting in a significant rise in exploitation after 2011, which



peaked in 2016, the last year for which data is available, and a near complete failure of the shellfish fishery in 2018.

The credibility of the institution providing social protection is also important. In Tunisia where CNSS was known to be in deficit and the state in fiscal crisis, the credibility of social security protection was found to be low among fishers, who were not confident that participating in the scheme would yield the promised payouts, making them reluctant to register and contribute to the scheme. Similarly, where benefits were perceived to be inadequate, the credibility of the scheme was diminished and fishers reported less incentive to participate. A similar lack of confidence also inhibited small-scale fisher engagement in private insurance schemes in Tunisia.

Tunisia attempted to promote participation in the national social security system for SSF through legislative reforms in 2002, but institutional capacity and credibility challenges limited incentives to participate. As a consequence, there was no large-scale uptake, and, to date, there are no institutional mechanisms to facilitate contributions, as in the case of Morocco. Incentives for formalization and the use of formal port services for marketing small-scale fishers are limited in Tunisia, where the fiscal context has resulted in a decline in investment in port services for fishers, rendering some of the existing infrastructure, including wholesale markets, less than fully functional. An estimated 50 percent of production does not flow through formal markets, as small-scale fishers often seek to avoid incurring the additional costs this would entail. In the absence of large-scale formalization, expanding social security protections in Tunisia faces challenges similar to those experienced by Morocco in 2011 before key institutional reforms were introduced. Unless there is an institutional structure to facilitate the collection of contributions, it is not possible to administer large-scale, contributions-based social security.

State recognition of the limits of its own institutional capacity to provide social protection is also critical and government engagement with complementary actors can successfully compensate for these limits, in terms of extending coverage, reach and provision of services. Multi-stakeholder coordination is critical for successfully expanding services, where state protections are limited. Recognizing the key role that can be played by cooperatives in Egypt, the Ministry of Social Solidarity works with the General Authority for Fish Resources Development to support the development of cooperatives in terms of their mandate for supporting the welfare of small-scale fishers. The Department of Fisheries in Tunisia also has similar initiatives.

BOX 7

Institutional coordination in Morocco

Institutional coordination has created incentives for increased formalization and registration among small-scale fishers in Morocco, resulting in 97 percent of the SSF fleet operating through formal ports and fishing sites and 95 percent of small-scale fishers being registered with the CNSS and participating in the state social security scheme. Having been piloted in 2011, this initiative was implemented nationally to cover the whole SSF sector in 2013. This was achieved through coordination between the Department of Maritime Fisheries, CNSS, the Ministry of Employment and Social Affairs and the Office National de la Pêche (ONP), who manage the network of new government-run ports along the coast.

The allocation of tasks across these agencies is as follows:

- The Department of Maritime Fisheries constructs the improved port infrastructure and provides basic services for fishers (including primary health care) as well as registering boats and the fishers working on each vessel and providing fishing permits.
- CNSS registers the fishers on the social insurance system.
- ONP records catches and deducts contributions at point of sale at the in-port markets to cover contributions to CNSS and AMO, the compulsory national health fund, along with port fees.

By working together these institutions are simultaneously promoting the formalization and valorization of the sector and the registration of fishers with CNSS, which integrates them into the social security system. Furthermore, by enabling contributions to be deducted immediately at the point of sale, costs are reduced, improving the viability of implementing a contributions-based system, and practical barriers are removed, facilitating contributions from fishers and boat owners.

An earlier attempt to introduce social security for SSF in 2001, prior to redeveloping the ports and creating incentives for sector formalization, failed due to the difficulty of managing registration and capturing contributions on a large scale in a sector that was primarily informal.

The successful extension of social security was also supported by legal requirements for SSF to i) market their catch through the formal halles des pêches, the fish markets run by the ONP in ports, instituted in 2011, ii) contribute to health insurance under AMO, which was made compulsory in 2015, and iii) register with CNSS as a compulsory condition for receiving fishing permits, instituted in 2017.



Further examples of the state coordinating with other actors include granting mandates to fisher organizations to distribute subsidized fuel and other goods, to providing social insurance functions as mutual societies, to providing targeted social assistance and to identifying beneficiaries for and facilitating access to national social assistance programmes. Another example of state engagement with non-state actors to compensate for the limits to state protections can be found in Lebanon, where donor support for extending social assistance, designed initially to support refugees, has also been applied to local communities. Similarly, in Morocco, coordination between the Ministry of Agriculture and Maritime Fisheries, the Ministry of Employment and Social Affairs (which has responsibility for providing social security) and private insurers was necessary to fulfil the mandatory requirement for vessel owners to take out accidental injury insurance. This coordination resulted in four state-endorsed private sector agencies providing insurance, with the Moroccan government taking a regulatory and oversight role.

3.1.4 Registering small-scale fishers

The existence of a registry, incorporating details of those eligible for benefits, is a primary requirement for delivering social protection and for targeting resources to the most vulnerable. To include small-scale fishers in such a registry, it is necessary to establish a formal mechanism to capture basic data on individual fishers. Furthermore, if they are to participate in contributory social security-type programmes, it is necessary to develop mechanisms to assess and collect contributions. One way to approach this is by formalizing the sector through registration and thus requiring fishers to register with the social fund as a condition to receiving fishing permits. In this way, social security registration can be achieved as a secondary benefit of sector formalization. Registration with the social fund has been introduced as a condition of obtaining fishing licences in both Morocco and Tunisia. This entailed close cooperation between the ministries responsible for social welfare and the ministries responsible for fisheries in both countries. Indeed, in Morocco, proof of social fund registration is obligatory for fishers to register for a fishing licence – or *carte professionnelle* – and for vessel owners to receive a vessel registration.

However, the degree of subsequent active engagement in the scheme, in terms of contributions, varies across the two countries. In fact, lower levels of coverage are achieved in Tunisia, where small-scale fishers have a choice of schemes in which they can participate and tend to choose the one offering minimal contributions and benefits. This choice is associated with a perception

by Tunisian fishers that registering with the social fund and paying contributions is, in effect, an additional licensing fee, rather than a contribution that is likely to result in significant social security returns.

A main challenge, even where formalization of SSF activity is comprehensive, remains the ongoing exclusion of gleaners and those providing support services, for example the informal workers, often members of the fisher's family, who mend nets and prepare fishing equipment. For this population, mandatory registration at the point of licensing is not an option due to the informal and largely unorganized nature of the workforce. The review did find cases where these workers were organized and supported by civil society. For example, in Lebanon, a small group of women in Aabdeh received net-making training and organized by a local NGO that helps them to access markets and benefit from competitive prices; however, this support did not extend to facilitating access to social protection benefits.

While formalizing the sector promotes registration and addresses the issue of participation and coverage of small-scale fishers, it can also provide a means to facilitate social security contributions by providing an automatic contribution mechanism. This is noted above in the case of Morocco, where agents of the ONP manage sales in formal port markets, deduct contributions at the point of sale and transfer them to the social fund. An automatic contribution mechanism, like the one in Morocco, has the additional benefit of allowing accurate income-related contributions to be deducted and income-related benefits to be provided, rather than relying on self-reported income, which is subject to incentives for both upward and downward distortion. Morocco was unable to extend its social protections significantly until the sector had been formalized and a cost effective and reliable mechanism for gathering contributions was in place in the new ports.

3.1.5 Small-scale fisheries worker organization

The common element among the case studies that have been able to provide significant social protections for small-scale fishers is that the workers in the sector are organized, making it possible to develop institutions for delivery to scale or mechanisms to link workers to existing protection benefits. Where workers remain unorganized, benefits tend to be provided on an *ad hoc* basis and they are limited in scale, as they are missing both the channels identifying and linking workers to sources of support, as well as the complementary social protection options that can be furnished by mutual aid organizations, cooperatives, etc.



Formalizing certain processes and making it mandatory to register to obtain a fishing licence, or making licensing conditional upon registration in the social fund, has made it possible to extend formal social security benefits to small-scale fishers in most cases. But the level of organization of the fishers is also key in terms of targeting and delivering non-state benefits. Fisher organizations can provide a channel to deliver state benefits, as in the case of Egypt, where collectives have been given a mandate to identify beneficiaries for social assistance, and in Morocco, where they manage the delivery of subsidized goods. Organizations can also provide direct assistance through mutual societies, cooperatives and collectives. In this way, fisher organizations can expand the pool of social protection providers and can provide mechanisms for delivering social protection, as well as identifying those in need of support and assisting fishers to access available state and non-state assistance. Fisher organizations have also played a key role in communicating the benefits – including market benefits – of environmental conservation and sustainable fishing practices, as well as the benefits of formalization, in terms of enhancing income and ensuring ongoing access to social protection. This link has been highlighted in the dialogue with members of fishing federations in Morocco, as these organizations have helped reinforce incentives for the formal operation of small-scale fishers within port facilities, thereby supporting the virtuous cycle of formalization, valorization and social fund registration.

Some degree of SSF organization is also important for representing the interests of small-scale fishers in national social protection discourses. This role for organizations is illustrated by the role of the Chamber of Fisheries in Morocco, which has been attempting to promote small-scale fisher inclusion in the social fund, and UTAP in Tunisia since the 1990s. It continues to play a role in promoting the extension of social security protections for small-scale fishers and in promoting the development of new social protection products to benefit its members, such as private sector workplace accident insurance. Differences of interests between small-scale and more industrial fishers may sometimes pose a challenge for organizations attempting to incorporate both. Small-scale fishers in Tunisia expressed the concern that unions might represent the interests of more dominant, industrial fishers, rather than small-scale fishers, resulting in outcomes such as subsidy priorities that disproportionately benefit industrial fishers.

Where civil society is not well developed, or where there is a mistrust of institutions linked to previous regimes, there can be challenges in developing institutions such as collectives and cooperatives and political change can result in some previously effective SSF organizations falling

into disuse. This was the case of the organizations regulating the activities of shellfish harvesters in Tunisia. When fishers are skeptical of state organizations, they propose a challenge. In such a context, there may be an opportunity for the state and/or external agents such as FAO to promote the development of functioning institutions such as cooperatives to support small-scale producers. FAO's support for *Société Mutuelle de Services Agricoles* agricultural cooperatives in Tunisia is a successful example.

Where fishers are not organized and where they work on a highly individualized and informal basis, as with gleaners and those providing support services, anything other than *ad hoc* social assistance was found to be scarce in the case studies.

3.1.6 Fisheries infrastructure investment

Providing adequate infrastructure to incentivize formalization is a key component of a strategy to promote social security-based protections. The creation of formal fisheries infrastructure along the coast, which created accessible facilities for improved catch management, marketing and automatic social fund contributions at the point of sale was a key enabling factor for SSF formalization and the associated increase in social security registration in Morocco. The infrastructure created incentives for SSF formalization by providing facilities for improved storage, preservation, international sanitary compliance, along with marketing facilities, all of which contributed to improved valorization (in terms of access to national and international markets), as well as access to water, subsidized inputs and basic health care. The success of the model in terms of its knock-on effects on valorization and formalization within the SSF sector and associated welfare benefits resulted in the recognition that further infrastructure investment could play a central role in realizing the national Halieutis Plan. A national development plan is currently nearing completion to ensure access to formal ports and markets for 95 percent of SSF.

Further supporting this argument, small-scale fishers identified the limited availability and quality of port services as a disincentive for formalization and marketing through these institutions in Tunisia.



3.1.7 Financing across sectors

The simultaneous requirement for investment in infrastructure, institutions, government capacity and civil society, as well as in direct social protection financing, highlights the cost to government of extending social protections services to SSF. Adequately funding the social fund is key for expanding social security. Given the low and erratic incomes of small-scale fishers, there is a need to develop mechanisms to subsidize their participation in the programme if they are to receive a level of benefits adequate to their welfare needs. In Morocco the social security fund is fully financed by contributions. The low contributions of SSF workers are cross-subsidized by contributions from higher income workers, in line with a policy decision to make an exceptional deviation from normal practice in order to accommodate this group.

The same question of how to subsidize the participation of small-scale fishers is currently being discussed in Tunisia, where low contributions have resulted in inadequate benefits. Cross-subsidies through inter-professional solidarity is one option under review, as is a government subsidy for small-scale fishers who participate in the scheme through the Ministry of Agriculture, Water Resources and Fisheries. There is some concern, however, that if this principle is introduced for SSF, there may be pressure to extend state subsidies to other groups of workers, particularly those in the agricultural sector who also face seasonal income fluctuations. The fact that the fund is experiencing significant pressure and may cease to be solvent in the near future represents a major challenge in resolving these issues in Tunisia's current tight fiscal context.

In Egypt, creating a universal pension system in return for a nominal contribution was made possible by a policy decision to use social security as an instrument for significant income redistribution, based on state financing. In the case studies, where large-scale coverage of social security has been achieved, significant resource allocations on the part of the state have been necessary.

In most of the case study countries, fiscal constraints have limited the ability to invest interventions to promote environmental management and fisheries conservation. In Lebanon, a USD 15 million stock management programme was developed to incentivize fishers, through a compensation package, to suspend fishing activity for three months. Unfortunately, this compensation package remains unfunded and, therefore, has not been implemented.

Inputs from external donors have played an important role in relieving the fiscal constraints that had previously limited the ability to provide both social protections and also the requisite complementary investment. For example, the World Bank is playing a significant role in financing the expansion of social assistance in Egypt, and the European Union invested in programmes which enabled SSF port infrastructure improvements in Tunisia. The role of external donors can be key in terms of supplementing domestic funding allocations for providing social protections overall (although donor financing of recurrent costs is not a sustainable option over time and a more strategic intervention would be to support governments in establishing sustainable domestic financing mechanisms), and also for providing complementary interventions that promote the virtuous cycle of formalization, social fund registration, valorization and improved environmental management.

3.1.8 Incentives: institution and individual

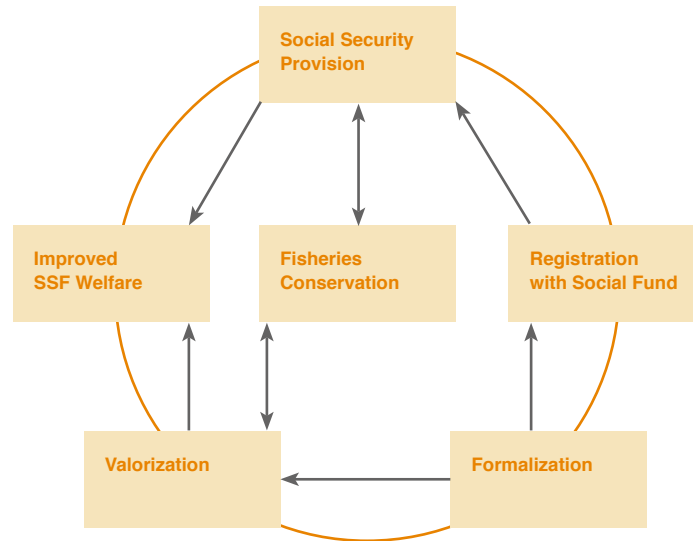
Mandatory registration with the social fund as a condition of fisher registration (as in Morocco and Tunisia) is a necessary, although insufficient, step in promoting the formalization required to provide large-scale social security. If it is to function successfully to promote providing social protections, mandatory registration needs to be associated with incentives for ensuring contributions, such as affordable contributions, easy contribution mechanisms and the attractiveness of benefits. Otherwise, fishers will register simply to fulfill the conditions for obtaining a fishing licence, rather than to participate meaningfully in the social protection programme.

Where policies and institutional structures are deliberately aligned in order to promote a number of complementary outcomes, as in the case of Morocco, formalization can function as an incentive for social fund registration, as well as potentially promoting valorization, both of which contribute to improved small-scale fisher welfare. These interventions can also create incentives for environmental protection and fisheries conservation inasmuch as continued opportunities for valorization and social fund contribution are dependent on adequate fish stocks. This creates a mutually reinforcing cycle of activity that promotes welfare, valorization and also sustainability, as illustrated in Figure 2.

The case studies indicate that in order to encourage small-scale fishers to engage with social security, there is a need to associate the provision of such benefits with tangible rewards that are an incentive for participation in terms of ease and affordability of contributions and the value



Figure 2 The virtuous cycle of formalization impacts on small-scale fishers welfare and fisheries conservation



of benefits. The use of cross-subsidies or state funding to ensure that SSF receive adequate social security benefits, despite minimal contributions in Morocco and Egypt, serves to incentivize participation in the scheme, whereas the lower value of benefits serves as a disincentive in Tunisia.

In order for formalization to be attractive to small-scale fishers it must offer incentives in terms of improved income, health or workplace benefits. In the case of Morocco, a major incentive for formalization was the creation of a network of ports and disembarkation points that offered the potential for valorization by linking SSF activity with services and market access. These services included improved marketing facilities, access to water, to ice and to subsidized fuel and access to basic health care. In Tunisia, it has not been possible to provide such a package of incentives linked to physical infrastructure due to the tight fiscal context. However, innovative pilot interventions such as the *Club Bleu Artisanal* pilot (see Box 1, section 1.2.1), have illustrated the potential to promote formalization, value addition and the preservation of fish stocks by changing the nature of the relationship between small-scale fishers, the market and their customers. Where formalization is linked to improved markets and revenues, small-scale fishers are incentivized to participate.

Social protection also has the potential to complement and support legislation, functioning as an incentive for compliance with regulations relating to fisheries and environmental management measures which might limit fishing activity, for example by providing alternative income during periods of closure. However, this was not found to be a significant factor in driving compliance or non-compliance in the case study countries, given the limited coverage and value of benefits provided.

The incentives outlined above may be effective in influencing the behaviour of small-scale fishers, but their relevance to gleaners and support workers is limited.

3.1.9 The social and economic significance of small-scale fisheries activity

The scale of SSF activity, in terms of its contribution to the national economy and its role in providing strategic employment, influences the sector's political significance and the likelihood that governments will allocate scarce financial and administrative resources to support it through social protection and other complementary interventions. Where the sector is large and employs a strategically or numerically significant population without alternative employment options, the extension of social security and state investment in developing complementary social protection interventions is usually more likely than where the sector is economically and socially marginal and where sectoral impoverishment is unlikely to compromise stability or other strategic interests.

Where SSF activity is of a scale that has the potential to adversely affect fish stocks and the broader ecology of the sea, creating incentives relating to social protection and fisheries regulation are more likely to be prioritized. Similarly, if SSF activity takes place in an area of lower strategic importance, it is less likely to be subject to regulation and support. In Egypt, the strategic and economic importance of the Red Sea, in terms of offshore oil and gas exploration and the tourism industry, is much higher compared with the Mediterranean coast. The higher strategic and economic importance of the Red Sea as a whole, therefore, resulted in the establishment of an inter-ministerial trust fund for fisheries. On the other hand, there was less emphasis on the Mediterranean coast on integrated policy responses to managing fisheries, given their lower economic and strategic importance.



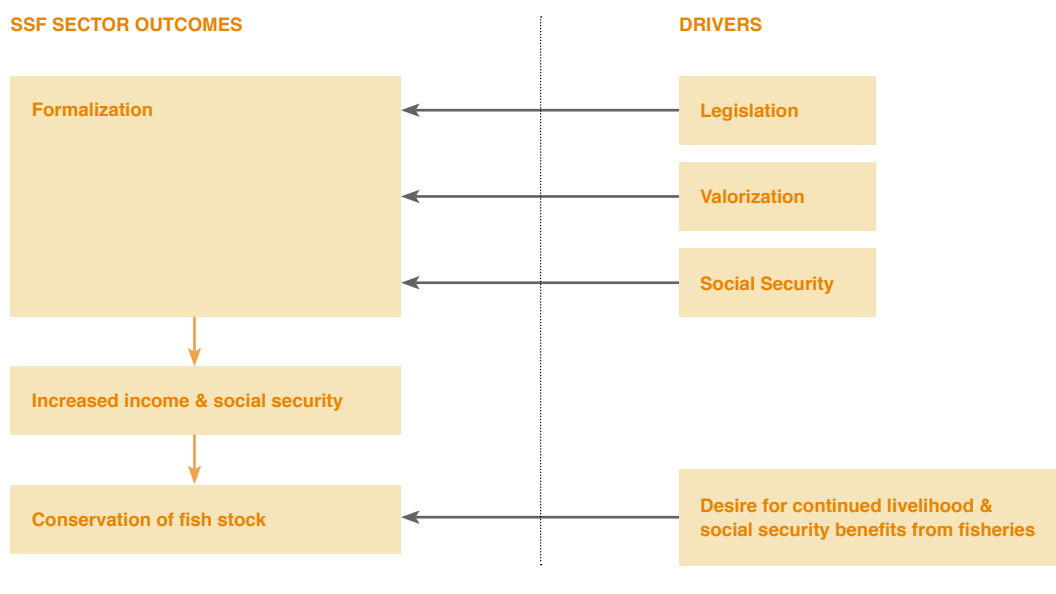
3.1.10 Linking social protection contributions to fisheries management

Social protections may have a positive impact on stock management and environmental management if fishers recognize that receipt of future benefits is dependent on sustainable fishing practices. If fishers value social protection benefits, which are dependent on ongoing contributions over an extended period of time such as the old age pension, they may be more likely to engage in good fisheries practices and environmental management and conservation in order to promote continued stock availability and an assured source of revenue that will enable ongoing contributions and hence future security. In this way, social protections can be an incentive to use sustainable fishing practices, if accompanied by appropriate information, education and communication interventions.

Success in this approach is linked to effective regulation, enforcement and valorization as outlined above. In Morocco, success in limiting the adoption of adverse coping strategies, such as fishing during the closed season, has been achieved through a combination of effective enforcement, awareness raising and providing contributory social security benefits that are dependent on the ability to make ongoing contributions and hence the protection of fish stocks. This approach has been complemented by incentivizing sustainable fishing and marketing through formal port institutions, by linking these activities with improved profitability, for example by ensuring that high quality products caught using sustainable fishing practices can access niche markets (e.g. export or luxury markets), as in Morocco, or adding a premium to the catch price where the use of sustainable fishing is part of the product offer, as in the Tunisian *Club Bleu Artisanale* initiative described in section 1.2.1.

By providing a package of complementary interventions to promote formalization and valorization and linking these to sustainable fishing practices and near universal coverage of social protection for SSF with benefit levels valued by the fishers, Morocco has created incentives for SSF to address marine conservation while also promoting profitability and poverty reduction within SSFs. The key drivers for these outcomes are summarized in Figure 3 below.

As noted above, participation in this virtuous cycle of benefits is not an option for the poorest and most marginal workers in the SSF sector, who remain in informal employment, do not sell through markets, are not able to afford the minimum fixed rate contribution required to

Figure 3 Incentives for promoting sustainable fisheries

participate in social security programmes, and are not formally organized into cooperatives or collectives or represented by the unions. Hence social protection-related incentives for sustainable fishing practices are more limited for these workers, as illustrated by the collapse of shellfish stocks in Tunisia and the use of dynamite fishing among small-scale fishers in Albania.

In Egypt, a trust fund was set up by the Ministry of Tourism, Ministry of Agriculture and Rural Development, Ministry of Environment, Ministry of Petroleum and the Governorate of Sharm Al Sheikh to compensate fishers for abiding with no-take season regulations. The trust fund was established with seed money equivalent to EGP 30 million (USD 1.7 million). This is a rare example in the region where social security systems complement sustainable fishing practices.

Similarly, in Morocco, sustainable fishing was part of a narrative of continued social protection contributions and significant and credible future benefits, particularly in the form of a pension. A link between fishing practices that address ecological objectives and receiving social protections was drawn, resulting in an awareness of the mutual benefits and synergy between the two issues, largely due to the credibility of the social fund, and the high value ascribed to future benefits in that context.



3.2 Challenges and disabling factors for providing social protection for fishers

Having set out the main enabling factors for providing extended social protections for small-scale fishers, as identified in the case studies, the key challenges and/or disabling factors of providing such protections are:

- low national social protection coverage and a lack of universal social protections;
- a poor fit between the modalities of the social security system and the realities of the SSF sector;
- limited data on SSF and the need for a tighter definition of SSF to guide policy;
- limits to institutional capacity; and
- excluding foreign labour from social protections.

3.2.1 Low national social protection coverage and a lack of universal benefits

In the absence of large-scale, national coverage of social protections – particularly social security - an expansion of the benefits provided for particular vulnerable subgroups may be difficult. Most social insurance is only available to formal sector workers and social assistance coverage is extremely limited and is not targeted at small-scale fishers. Indeed, it is easier to extend existing coverage if the core institutions for mass social protections are already in place, than to promote a system of benefits for SSF without these core institutions. Where a principle of providing universal benefits is accepted and implemented, as in Egypt, small-scale fishers are accommodated along with the poorest populations, generally through a fixed rate contribution, open to all subscribers. By contrast, where the provision of benefits is strictly limited, as in Lebanon where only full-time agricultural workers qualify for benefits under the national scheme, it is a greater challenge to ensure that the needs of the fishers are addressed. While Article 9 of the Lebanese Social Security Law does permit the Government to provide social security to any group it feels is necessary to benefit, a draft decree of 1999 proposed allowing fishers to benefit only if they made contributions, which were set significantly above their ability to contribute, making the price of participating unaffordable.

Similarly, the potential for improving the provision of benefits for small-scale fishers is more likely where an existing, although inadequate, system is already in place for this group and the importance of extending the benefits to small-scale fishers is recognized. For example, when the coverage of existing schemes is limited – as in Lebanon where unemployment, disability insurance and pensions are excluded from the benefits provided through NSSF – incorporating small-scale fishers into the existing scheme would not provide adequate support for this group, particularly in old age. In such cases, providing benefits for small-scale fishers would be contingent on a more general expansion of the system.

3.2.2 A poor fit between the modalities of the social security system and the realities of the small-scale fisheries sector

A major challenge in implementing social protection for small-scale fishers is that the modalities of the prevailing model of social security cannot easily accommodate the realities of the SSF sector, which is characterized by low, fluctuating and irregular incomes and informality. In order to accommodate SSF, systems would have to accommodate these characteristics and also to accommodate mechanisms for cross subsidization – with other contributors effectively subsidizing payouts to SSF members, who contribute less than they receive – within the fund or within external subsidies.

Informality

The informal nature of SSF activity means that small-scale fishers are excluded from social security programmes unless the sector is either formalized or social security design is adapted to accommodate informal workers. This has been attempted, with varying levels of success, in Egypt, Morocco and Tunisia. However, even under a system where, in principle, informal workers, including small-scale fishers, can contribute to the social fund on the basis of fixed payments (e.g. based on a percentage of the minimum wage), this can still exclude those who are unregistered or unable to afford regular (albeit fixed) contributions.

In Tunisia, provision of social protection was extended to informal small-scale fishers, including gleaners, under the 2002 law. However, they were not able to participate as there were no institutional mechanisms to facilitate registration with the fund and workers were unable to afford the premiums on a regular basis. As a result, the legislation failed to achieve effective coverage of



this subset of informal workers and many of the poor and unregistered in informal employment remain effectively excluded.

Registration, and the facilitation/enforcement of contributions, in a highly informal sector remains a key constraint to providing social protection. This is a particular challenge where there is fluidity in the sector, with fishers moving across different boats in different locations, or moving in and out of the sector as part of a seasonal mixed-livelihoods strategy. Tunisia has struggled to address this challenge for more than a decade since introducing the law in 2002.

The lack of effective mechanisms for registration and contribution also led to the failure of the first attempt to extend social protection in Morocco in 2001. Large-scale participation in social security and effective coverage of small-scale fishers was realized only after institutional mechanisms had been put in place to facilitate and incentivize formalization in the form of: i) policy coordination between the Department of Maritime Fisheries and the Ministry of Social Welfare; and ii) tripartite administrative coordination among ONP, the *Département de la Pêche Maritime* (DPM) and the social fund on facilitating social and health insurance contributions, and the formal requirement for social fund registration prior to licensing. However, this still excludes the most impoverished workers in the sector, namely gleaners and support workers, who remain outside the existing structure.

Income irregularity

In addition to registration and informality challenges, the issue of low, fluctuating, seasonal and irregular income streams from SSF is a major constraint to participation in social protection programmes as small-scale fishers are limited in their ability to meet conditions for regular payments and to conform to the minimum required contribution for benefits. Tunisia attempted to encourage the participation of small-scale fishers by modifying the existing 1960 laws to be more inclusive, simplifying the process and reducing contribution requirements for small-scale fishers working on boats of less than 5 metres. However, this exception for small-scale fishers was not sufficient, as eligibility for receiving benefits remained a 25day-contribution record each month for short term benefits and a minimum number of months of contributions for receiving a pension. Such eligibility requirements are not consistent with the irregular income flows of fishers, which is determined by external factors such as weather and seasonal fish stock availability.

The requirement for regular monthly contributions, which is a key component of traditional social insurance, effectively excludes many small-scale fishers from receiving some benefits even when they are nominally eligible and included in the system, for example in Morocco and Tunisia. Benefits that are conditional on regular payments during the preceding trimester for example, or a minimum number of monthly contributions over a decade, can be inaccessible for those unable to make a regular contribution each month. Small-scale fishers in Morocco reported that reaching the required minimum contribution consistently over time was problematic and that, as a consequence, access to benefits such as family allowance, which require a consistent contribution record based on a minimum number of working days each month and cannot accommodate missed payments, was diminished by their inability to meet the required pattern of contributions.

As such, the contribution modalities of the social security model adopted internationally is not compatible with the specificities of SSF income, which is informal, irregular, seasonal and subject to major fluctuations. In Tunisia, structural reform of the social security programme to accommodate revenue fluctuation and labour mobility (across boats, ports and even a range of livelihoods) is currently under discussion in order to address these constraints to participation. Options to address this include allowing annual contributions based on mean or estimated income or tolerating payment holidays. However, permitting these changes for small-scale fishers would entail making fundamental changes to the principles underlying the international social security model; there is concern in both Morocco and Tunisia that making such changes for informal SSF workers might result in calls for a more general derogation for other, larger groups of informal workers, such as agricultural labourers, whose income is also subject to seasonal fluctuations, challenging the sustainability and viability of the basic social security model.

Need for subsidizing participation

The other major area where exceptional treatment of small-scale fishers is required is in terms of financing social security, as incomes from SSF are in many cases too low to enable contributions to finance adequate benefits. This can be achieved either through cross-subsidization, as in the case of Morocco – where other groups of workers cross-subsidize the benefits paid to small-scale fishers, and where small-scale fishers have the highest benefit to contribution ratio of all those participating in the scheme – or through direct subsidies for SSF participants, as is under discussion in Tunisia. Alternatively, small-scale fishers can benefit under subsidized programmes



for all low-paid informal sector workers, as in Egypt. The low contribution and higher benefit regime, which would be required to enable and incentivize participation among the poorer segments of SSF workers, would require further state subsidy.

The extent to which increased cross-subsidization or increased state financing of social protection is possible, particularly in contexts where the solvency of social funds is already under pressure, but it presents a significant challenge for expanding social protection, particularly given the fiscal constraints under which governments are operating across the region. Current pressures are resulting in a diminution of protection benefits in at least one of the case study countries, with the insolvency of the social and health funds in Tunisia resulting in a reduction of social security benefits and an associated reduction in incentives to participate.

3.2.3 Limited data on small-scale fisheries and the need for a tighter definition of small-scale fisheries to guide policy

Up-to-date information on the size, composition and economic performance of the SSF sector is a critical prerequisite for planning social protection programmes in general, and the actuarial analysis necessary for designing expanded social security coverage to accommodate SSF. Even where there is political will to expand social protection, programme design cannot go ahead unless the requisite data for calculating contributions and benefits, and hence the viability of extended benefits, is available. This is a major challenge in Tunisia, for example, where the most recent SSF sector census was carried out in 2003 and where current reliable data on the number of small-scale fishers or the value and volume of their catch are not available. This is particularly problematic given the significant changes in the economy since 2011, as the data that are available are not considered to be an adequate basis for designing an expanded programme. For example, it is not possible to establish reliable models of needs, contributions or how the further integration of SSF into the social fund may be financed. No assumptions can be made about changes in the size of the sector as the relative size of forces promoting entry into the sector (lack of alternative employment and increased unemployment since 2011, alongside low entry costs into the SSF sector) and withdrawal (reduction in profitability due to over-exploitation, poor quality of fish stocks, etc.) are unknown. A re-census is under discussion in Tunisia, however, work has not yet been initiated. The lack of data on the sector is currently the major constraint to developing a new social security regime for SSF.

In addition to a lack of current data relating to SSF as a whole, the lack of knowledge about the most vulnerable groups among those working in SSF was identified as a problem across the case studies. The lack of information about invisible workers in the sector, both support workers and those active in more marginal and less organized subsectors, such as gleaners, is a challenge, and this group remain without social security protection, even in contexts where small-scale fishers working on boats have been accommodated. There are concerns that this subgroup may be particularly vulnerable in a context of informal work, low remuneration, seasonality, unsustainable fishing practices and dwindling stocks. Even in countries where there is an ongoing discussion about extending social protection benefits to SSF, these fishers typically remain outside the discussion and no mechanisms for their incorporation into the system have been developed. Lack of data on the scale of employment in these subsectors, the livelihoods strategies adopted, and the socio-economic status of these workers is compounding their lack of organization and representation and reinforcing their exclusion from existing programmes and current discussion around extending social protection. As a result, they remain invisible within the discourse. There is a need to better understand the size and vulnerability of this sub-segment of workers in order to explore options for incorporating them into social protection systems.

A linked challenge results from the loose use of the term “small-scale fishers” (and the often associated “fisher”). In all but one of the case study countries this term is used to describe fishing activity from vessels up to 12 metres in length, which includes a wide diversity of vessel sizes, offshore ranges, crew sizes and fishing equipment. From a policy perspective, this broad definition results in grouping together workers who have a significantly different range of social protection needs and does not enable an adequately nuanced analysis of needs or policy responses. The definition in Morocco results in a tighter and more homogenous category of fishers (vessels less than 7 metres long, operating less than 3 miles offshore and with a maximum engine size of 25 hp). In the other case study countries, fishers working alone or with small crews (less than four) on small vessels and those without engines are grouped alongside those in significantly larger vessels, despite operating on a significantly more marginal basis, resulting in greater vulnerability and poverty. The disparate nature of the groups that are included as SSF makes it difficult to address the needs of this sector as a unit. Gleaners are also generally considered to be small-scale fishers by those working on fisheries policy in the region, but they remain largely invisible in legislation and programming, and they are excluded from social protection programmes.



3.2.4 Limits to institutional capacity

The limits to state capacity in terms of financing and administering contributory social security programmes for SSF represents a challenge, particularly in the context of fiscal constraints, which characterizes many countries in the region. State capacity for providing social assistance across the case study countries to compensate for limited contributions is minimal in scale, highly rationed and provided on an *ad hoc* basis, rather than being ongoing, reliable and predictable. The key requirements for effective social protection and state capacity to promote and facilitate the ability of non-state actors to provide it varies across the case studies. Similarly, limitations in a state's capacity to enforce the regulation and control of fisheries and other industrial activities that determine the sustainability of the sector overall risks undermining the ongoing viability of SSF-based livelihoods more generally.

State capacity can be compensated by complementary interventions from the private sector and civil society in providing insurance and social assistance, however non-state providers are limited in many of the case study countries. The lack of credibility of certain forms of organizations among small-scale fishers due to their historical and political associations (for example cooperatives in Tunisia), is exacerbating this situation as it can create disincentives to participate in non-state schemes, particularly in the context of recent political change. The capacity of ministries of agriculture to create and support institutions (such as cooperatives, collectives and mutual societies) that are able to provide a significant scale of support to SSF in such difficult contexts is a further challenge across the case studies.

Successful private sector involvement also requires state support and active coordination with state actors and representatives of SSF. This has been successfully illustrated by the state commissioning of private workplace injury insurance in Morocco and similarly by a mandatory requirement for registration and UTAP coordination with a private insurer to provide similar coverage in Tunisia.

Unless the state can actively promote and engage with complementary service providers more generally across the case study countries, provision of social protection for the SSF sector is likely to remain limited.



3.2.5 Foreign labour ineligibility for social protection

Although this is not a problem in all the case study countries, an increase in the number of foreign fishers working in the sector is emerging as a social protection challenge in Lebanon. The unpopularity of fisheries work among young Lebanese, and the aging of Lebanese skippers (average age 51), is resulting in the growth of foreign labour as an increasingly important section of the fisheries workforce. Despite the fact that Lebanese regulations prohibit foreigners from working onboard fishing vessels, unknown numbers of Palestinian refugees, Egyptians and Syrians are understood to be working in SSF. However, these fishers are explicitly excluded from social protection programmes as Lebanese legislation does not permit foreigners to benefit from the benefits of NSSF.



Conclusions

The livelihoods of small-scale fishers are affected adversely by a range of political, institutional, economic and environmental factors that put the profitability and viability of the sector at risk across the region. While in some cases, these factors may be rooted in broader geopolitical and economic policy choices, in other cases, strategic intervention in the form of social protection, can play a key role in protecting the welfare of small-scale fishers and alleviating extreme poverty and deprivation.

A crucial role of social protection, therefore, is providing fishers with predictable and regular support that can enable households to manage social and economic risks and vulnerabilities and equip them to face both human-induced and natural shocks. Furthermore, social protection may also have the potential to combat negative coping mechanisms, such as overfishing, and contribute indirectly to improved environmental management and sustainability of fish stocks.

4.1 Key lessons learned

Having reviewed the situation of SSF and the provision of social protection across the five case study countries, a number of lessons may be drawn that apply across the region. These are summarized below.

- ⦿ Declining fish stocks as a result of overexploitation, unsustainable fisheries practices and pollution are compromising the viability of SSF livelihoods in the region. In this context small-scale fishers require social protection of various types to prevent impoverishment and to enable them to cope with the range of risks to which they are vulnerable.

- ⊙ Social protection in the form of social security can have an impact on both poverty and also on fisheries resource sustainability. Where social protection systems are credible and widespread and a link is established between continued access to social security benefits (particularly in the form of the old age pension) and the maintenance of fish stocks, incentives are created for sustainable fishing and the effective management of stocks.
- ⊙ A legal requirement for fishers to register with the social fund is most likely to be successful when adequate social security and social assistance benefits are provided in return, alongside a package of interventions that also promote profitability. In this way, social protection can form part of a package of incentives that stimulate formalization, regulation and compliance with sector management interventions. This can create a virtuous cycle of formalization, improved welfare, improved fisheries management and improved profitability. However, this outcome requires policy coordination between a range of ministries, including those responsible for social security, fisheries and port management.
- ⊙ Where resources are available, including physical infrastructure and basic services for SSF in formal port facilities, they can reinforce incentives for formalization and enhance the potential for a virtuous cycle involving formalization, social security provision, valorization and sustainable fishing practices.
- ⊙ State social security may be provided either through the participation of small-scale fishers in existing contribution-based schemes, through specially tailored schemes offering a more limited range of benefits on the basis of reduced contributions, or through highly subsidized schemes with only nominal contribution requirements. Alternatively, they could be included in non-contributory social assistance programmes targeted to the poorest.
- ⊙ Where a benefits programme is contribution-based, introducing mechanisms to promote automatic deductions, simplified contributions mechanisms on the basis of affordable fixed rates, flexible contribution options reflecting the nature of SSF incomes and accessible pay points are likely to promote extended participation. Ensuring benefit eligibility criteria that are consistent with small-scale fisher income flows is key to incentivizing participation. This may require either exceptionalism in design to accommodate the irregularity and seasonality of income flows, or allowing participation on the basis of a nominal contribution.
- ⊙ Budgetary constraints and increasing demand are limiting the ability of existing social funds to maintain levels of social security they provide across the region, and so further expansion to improve SSF sector coverage would require a political commitment to increase state investment, as small-scale fishers as a group are not self-funding.



- ⦿ Where budgetary and administrative constraints limit the social security that can be provided, focusing on a limited number or single benefit is an option, with pensions and health insurance being particularly highly valued among small-scale fishers.
- ⦿ Subsidies currently play a role in promoting profitability in the SSF sector overall, inasmuch as SSF use fuel and can make use of technical subsidies to enhance their performance, but these interventions may primarily benefit fishers who are less poor and some design revisions may be required if they are to benefit the poorest in the sector.
- ⦿ Extending the provision of social protection in the form of non-contributory social assistance and free health care may be less complex to administer for small-scale fishers than social insurance-based interventions. However, significant non-contributory coverage has not been achieved in the case study countries to date and is not currently part of their national social protection discourses. Current coverage by state and non-state actors is limited and largely *ad hoc*.
- ⦿ The private sector fisher organizations (mutual societies, collectives and cooperatives) and civil society have a role to play in complementing public provision of social protection for SSF, particularly to address idiosyncratic risk by providing social assistance and insurance. The state, however, has a key role overseeing and regulating complementary programmes.
- ⦿ Innovations will be required to extend the provision of benefits to poor informal fishers, including the most marginal and unorganized, who are currently excluded from existing state and civil society programmes.
- ⦿ The potential for expanding the provision of social protection for SSF is linked to the institutional context, the prevailing national discourse on providing national social protection in terms of ideological preferences and resource availability and the extent to which SSF are politically and economically significant.

4.2 Recommendations

A series of social protection policy and programme design recommendations have been highlighted throughout the report in the discussion of the case studies that may inform future FAO support to governments in their attempts to support the SSF sector in the region. These recommendations are summarized below.

- ⦿ In order to promote sector formalization and social security registration, make SSF registration conditional on registration with the social fund.

- ⊙ Ensure ease of contribution, either by ensuring physical access with conveniently located social fund offices or provide alternatives, such as deduction at point of sale, to remove physical barriers to participation.
- ⊙ Promote flexibility of social security contribution payment options, potentially including an annual lump sum or other deviations from the regular contribution, in order to accommodate the irregularity of income from SSF and prevent exclusion from benefits.
- ⊙ Ensure social security benefits are meaningful and valued by SSF to promote participation.
- ⊙ Consider nominal contributions to social security pension and/or providing a universal contributory or non-contributory pension to extend coverage to all small-scale fishers.
- ⊙ In constrained fiscal contexts, reduce the range of benefits to enhance value of the main form of support provided.
- ⊙ Subsidize social security for small-scale fishers through cross subsidies within the social fund or direct state subsidies.
- ⊙ Where state the social security provided by the state is limited, promote and regulate alternative or complementary providers, including civil society, fisher organizations and the private sector.
- ⊙ Provide financial and or technical support, from the Ministry of Agriculture and external actors such as FAO to promote the viability and performance of fisher organizations, mutual societies, cooperatives and collectives, in providing complementary social protection.
- ⊙ Ensure current data are available on SSF in order to inform the legislation and policy design required to extend benefits. In particular, ensure data are available on the scale of SSF activity, including production, income and potential contributions, as well as demographic information on workers in the sector, in order to facilitate actuarial modelling and costing and the design of appropriate institutions for registration, paying contributions and distributing benefits.
- ⊙ Research the most vulnerable and invisible segments of the SSF sector who are currently excluded from social protection systems in order to inform future social protection design, with the goal of reducing poverty and also limiting reliance on adverse coping strategies such as unsustainable fisheries practices.
- ⊙ Include social protection in fisheries development strategies to increase efficiency, promote complementary incentives and stimulate virtuous cycles of formalization, valorization and reduced impoverishment.

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Glossary

Civil society assistance Small-scale and often localized *ad hoc* provision of cash or in-kind benefits provided by charities and non-governmental agencies to needy individuals meeting prescribed criteria at times of crisis.

Collectives Non-hierarchical joint enterprises in which members pool their resources and can make grants and loans for members in need, e.g. through revolving funds.

Cooperatives Non-profit organizations or businesses that are owned and democratically governed by their members that improve the economic and social situation of their members by redistributing profits in the form of grants and loans for members in need on an *ad hoc* basis.

Community support *Ad hoc* support (in cash or in kind) for needy individuals by local co-worker or community members, either on a peer-to-peer basis or from wealthier to poorer members (e.g. boat owners to crew).

Contributory social protection Provision of benefits that are conditional on prior contributions by the worker.

Covariate risk Risks that affect whole communities at the same time, e.g. depletion or pollution of fishery.

Cross-subsidization The practice of charging higher prices to one group of consumers to subsidize lower prices for another group.

Fish workers Those working in the fisheries sector who are engaged in support activities, such as making or repairing gear or fish processing.

Fishers Those workers who engage in fishing activities.

Gleaners Those workers who fish on foot (*pêcheurs à pied*), also known as shore or beach fishers, often gathering shellfish.

Idiosyncratic risk Risks that affect individuals rather than whole communities at the same time, including unemployment or illness.

Informal sector The informal sector, also known as the informal economy, is the part of an economy that is neither taxed nor monitored by government. Unlike the formal economy, activities of the informal economy are not included in a country's gross domestic product (GDP).

Monopsony A market situation in which there is only one buyer.

Monopsony buyer A single buyer who controls a large proportion of the market as the major purchaser of goods offered by many sellers and is, thereby, able to drive prices down. Also known as a buyer's monopoly.

Mutual societies Subscription-based non-profit associations that provide mutual help in the form of services (including insurance) at a lower cost than private providers.

Mutual fund A company that brings together a group of people and invests their money on their behalf, with each investor owning shares of the mutual fund, which represents their portion of its holdings.

Passive gear Fishing equipment that is left in place for a period before retrieval that may either attract fish using bait or may passively wait for a fish to swim into it. Examples of passive gear are gill nets, longlines, traps and pots.

Premium The periodic contribution made on a regular basis by participants to social insurance schemes.

Private insurance (vessel/accident/illness) Benefits based on the principle of insurance and contributions to a private provider – the most important being against boat damage, injury, illness and death.

Risk Economic, social, environmental and lifecycle occurrences that can adversely affect household welfare.

Small-scale fishers Those working as fishers in small-scale fisheries.

Social assistance Benefits that are targeted to the poor and are not conditional on previous payments of contributions. These include cash and in-kind transfers, such as subsidies or food provisions. Social assistance is mostly provided through government-sponsored and tax financed systems and may include family allowance, disability benefits, unemployment benefits and the social pension.

Social insurance A government-sponsored programme in which benefits, such as the child or family allowance, old age pension, unemployment insurance, disability pension, worker's injury compensation and survivors benefits, are paid to participants on the basis of prior contributions paid while they are working, together with contributions from employers. These programmes entail risk pooling by government organizations, which are legally required to provide certain benefits and may also be subject to state subsidies. Eligibility requirements and other aspects of the programme are defined by statute.

Social assistance The provision of benefits targeted to the poor and that are not conditional on previous payments of contributions. Social assistance is mostly provided by the government through tax-financed systems and may include child grants, disability benefits, unemployment benefits and social pensions as well as in-kind transfers such as subsidies or food provisions.

Social pension A government-sponsored social assistance payment for the elderly, which is not conditional on prior contributions.

Social protection The range of policies and programmes that address economic, environmental and social vulnerabilities to food insecurity and poverty by protecting and promoting livelihoods, including, but not limited to social insurance and social assistance.

Social security State protection provided to address social risks and needs, comprising social protection and social assistance.

State health insurance State-sponsored insurance coverage that pays for medical and surgical expenses incurred by the insured in return for regular contributions. State health insurance can reimburse the insured for expenses incurred from illness or injury or pay the care provider directly.

Subsidies State subsidies for basic goods that may be universal - such as flour or bread subsidies – or targeted at particular groups (e.g. certain categories of workers or members of workers groups) – such as fuel, boats or fishing/navigational equipment.

Vulnerability The condition of those who are vulnerable to adverse social and economic impacts at times of lifecycle, economic or other shocks due to their marginalized position in society.

Zakat An annual tax paid by Muslims to assist poorer members of their community.



Small-scale fisheries in the Mediterranean and Black Sea Region represents a key segment of the fishing sector, accounting for the greatest part of the fleet in the region and more than a half of the total workers employed in the sector. Fisher and fishworker households are exposed to different risks and vulnerabilities, including human and natural hazards. Furthermore, fisheries remain one of the most hazardous occupations with a very high fatality rate. Access to markets, financial, social and institutional services along with diversified and alternative livelihoods opportunities is often poor. Degrading fish stocks and aquatic ecosystems worsen this, along with pressure from climate change and climate-induced shocks and hazards and competition over resources with other sectors.

Despite the key role social protection can have in reducing poverty and vulnerability, social protection often does not reach the small-scale fishing sector. The limited availability of accurate, robust and timely data on the sector, challenged by the high levels of informality, irregularity and seasonal nature of small-scale fishing activity, can result in the exclusion of small-scale fishers from laws governing formal employment, therefore, hindering their participation in national social protection systems.

This study commissioned by the FAO and the GFCM reviewed available social protection systems in five countries in the Mediterranean (Albania, Egypt, Lebanon, Morocco and Tunisia). It identifies the conditions and vulnerabilities of fishers, along with best practices in the provision of social protection programs and policies, and proposes recommendations to improve the coverage and effective delivery of social protection programmes for small-scale fishers in the region.

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