ORIENTATIONS IN DEVELOPMENT SERIES

# Pensions in the Middle East and North Africa Time for Change

DAVID A. ROBALINO



# Pensions In The Middle East And North Africa Time For Change

**Kevan Harris** 

#### **Pensions In The Middle East And North Africa Time For Change:**

**Pensions in the Middle East and North Africa** Edward Whitehouse, 2005-01-01 This is the first comprehensive assessment of pension systems in the Middle East and North Africa While other regions Central Asia Eastern Europe and Latin America in particular have been actively introducing reforms to their pension systems Middle East and North African countries have lagged behind This is explained in part by the common belief that because demographics remain favorable the countries are young and the labor force is expanding rapidly financial problems are far in the future as a result pension reform does not have to be a priority in the broader policy agenda However the authors show that aging is not the only factor behind a financial crisis the problem is the generosity of the current schemes Moreover badly designed benefit formulas and eligibility conditions introduce unnecessary economic distortions and make the systems vulnerable to adverse distributional transfers The book does not present a general model that could solve the problems of all pension systems in Middle East and North Africa countries Instead the authors focus on outlining a framework for guiding discussions on pension reform and making objective policy choices This assessment will be useful for policy makers and government officials involved in pension reform in the Middle East and North Africa region Challenges of Economic Development in the Middle East and North Africa Region Julia Devlin, 2010 development political scientists and development practitioners Book Jacket Routledge Handbook on the Middle East Economy Hassan Hakimian, 2021-07-08 This Handbook captures the salient features of Middle Eastern economies and critically examines the public policy responses required to address the challenges and opportunities across the region Bringing together wide ranging perspectives from carefully selected and renowned subject specialists the collection fills a gap in this relatively young and growing academic field Combining discussion of theory and empirical evidence the book maps out the evolution of Middle East economics as a field within area studies and applied development economics Presented in six thematic sections the book enables the reader to gain a comprehensive understanding of the region s main economic themes and issues Growth and development in comparative perspectives Labour force and human development Natural resources resource curse and trade Poverty inequality and social policy Institutions and transition to democracy Corruption conflict and refugees Providing an overview of the principal economic problems policies and performances relating to the countries in the Middle East and North Africa region this collection will be a key resource for upper level undergraduates graduates and scholars with an interest in Middle East economics applied development economics development studies and area studies Sustaining Gains in Poverty Reduction and Human Development in the Middle East and North Africa Farrukh Igbal, 2006 This book reviews the experience of the MENA region with poverty and human development since the mid 1980s It finds that poverty rates did not decline by much during this period while health and education indicators improved substantially The stagnation of poverty rates is ascribed to the stagnation of the region s economies during this period while the improvement in human indicators is likely due to several

factors including improvement in the delivery of public health and education services Women in Public Life Gender, Law and Policy in the Middle East and North Africa OECD, Center of Arab Woman for Training and Research, 2014-11-27 This report provides a comparative overview of the policies affecting women's participation in public life across the MENA region It examines the existing barriers to women s access to public decision making positions and provides a cross country assessment of current instruments and institutions A Guide to the World Bank World Bank, 2007-06-27 The World Bank Group is a vital source of financial and technical assistance to developing countries around the world Its focus is on helping the poorest people in the poorest countries by using its financial resources staff and extensive experience to aid countries in reducing poverty increasing economic growth and improving quality of life In partnership with more than 100 developing countries the Bank Group is striving to improve health and education fight corruption boost agricultural support build roadsand ports and protect the environment Other projects are aimed at rebuilding war torn countries or regions providing basic services such as access to clean water and encouraging investments that create jobs In addition to this critical groundwork around the world various parts of the World Bank Group are involved in activities ranging from conducting economic research and analysis to providing financial and advisory services to governments and private enterprises This completely revised and updated second edition provides an accessible and straightforward overview of the World Bank Group s history organization mission and purpose Additionally for those wishing to delve further into subjects of particular interest the book guides readers to sources containing more detailed information including annual reports Web sites publications and e mail addresses for various departments It also provides information on how to work for or do business with the World Bank A good introduction for anyone interested in understanding what the World Bank Group does and how it does it this book shows readers who want to learn more where to begin Striving for Better Jobs Roberta Gatti, Diego F. Angel-Urdinola, Joana Silva, András Bodor, 2014-09-12 While economic growth has been sustained for a number of years in many countries in the Middle East and North Africa MENA region this has not resulted in the creation of an adequate number of jobs and has succeeded at best in generating low quality informal jobs While there is a great deal of heterogeneity across countries informality in MENA is widespread and some countries in the region are amongst the most informal economies in the world The book looks at informality through a human development angle and focuses specifically on informal employment In line with this approach the working definition for informality adopted in the book is lack of social security coverage usually understood as pensions or if a pension system does not exist as health insurance which captures well the vulnerability associated with informal employment Informal workers in MENA are generally engaged in low productivity jobs more so than in comparator countries are paid less for otherwise similar work in the formal sector and self report low levels of satisfaction at work Also informal workers in MENA face important mobility barriers into formal employment and thus lack of social security coverage against health unemployment and old age risks Formal employment in

the MENA region is strongly associated with public sector employment Opportunities for formal employment in the private sector in the region remain very limited The book identifies 5 strategic directions to promote long term inclusive growth and formality namely i fostering competition ii realigning incentives in the public sector iii moving towards labor regulations that promote labor mobility and provide support to workers in periods of transition iv enhancing the productivity of informal workers through training and skills upgrading and v reforming existing social insurance systems and introduce new instruments for coverage extension This book is addressed to policy makers academics and practitioners who wish to understand the phenomenon of informal employment and policy options for promoting more inclusive and productive labor Middle East Authoritarianisms Steven Heydemann, Reinoud Leenders, 2013-01-09 The market opportunities developments of early 2011 changes the political landscape of the Middle East But even as urgent struggles continue it remains clear that authoritarianism will survive this transformational moment The study of authoritarian governance therefore remains essential for our understanding of the political dynamics and inner workings of regimes across the region This volume considers the Syrian and Iranian regimes what they share in common and what distinguishes them Too frequently authoritarianism has been assumed to be a generic descriptor of the region and differences among regimes have been overlooked But as the political trajectories of Middle Eastern states diverge in years ahead with some perhaps consolidating democratic gains while others remaining under distinct and resilient forms of authoritarian rule understanding variations in modes of authoritarian governance and the attributes that promote regime resilience becomes an increasingly **Privatizing Welfare in the Middle East** Anne Marie Baylouny, 2010 Examines the effects of neoliberal urgent priority economic reforms on middle classes in the Middle East Based on fieldwork and interviews with members non members and policymakers this title provides fresh insights into democratization liberalization and civil society Pension Reform Robert Holzmann, Edward E. Palmer, 2006 This book presents 25 state of the art papers on the conceptual foundations and issues surrounding Non financial or Notional Defined Contribution NDC country implementation of NDC Italy Latvia Poland and Sweden and case studies for countries where NDC is figured in the reform debate This book is intended to be a handbook for academics and policy makers who want to become informed about what NDC is and to learn about the pros and cons of this attractive reform proposal Closing the Coverage Gap Robert Holzmann, David A. Robalino, Noriyuki Takayama, 2009-01-01 This title looks at water availability and water demand in various sectors estimating the water gap today and through the year 2050 It presents a methodology to prioritise options to bridge the water gap using the marginal cost of water approach

**The Taxation of Pensions** Robert Holzmann, John Piggott, 2018-08-07 Theoretical and policy perspectives on the taxation of pension viewed in an international context Policy makers and academic researchers have been preoccupied in recent decades with the design of pension schemes and effective pension system reform Relatively little attention has been given to the taxation of pensions and more broadly the provision of retirement income In this book experts from a range of

countries explore the interconnection Their contributions are especially timely given recent demographic and political developments including population aging that lengthens the time between contribution payment and benefit receipt the mobility of capital and labor brought about by globalization and the complexity of pension taxation within and between countries In shedding light on these issues the chapters document the various forms of taxation of pension systems use economic theory to explain both qualitative and quantitative observations and consider whether the observed interaction of taxation and pensions is efficient Theoretical overviews are followed by rigorous analyses of pension taxation in specific countries including Denmark Sweden Portugal Australia Germany the United Kingdom and the United States Contributors Torben M Andersen Spencer Bastani Hazel Bateman S ren Blomquist Axel B rsch Supan Jorge Miguel Bravo Gary Burtless Rafal Chomik Helmuth Cremer Carl Emmerson Csaba Feher Bernd Genser Robert Holzmann Paul Johnson Alain Jousten Christian Keuschnigg Eric Koepcke George Kudrna Jukka Lassila Luca Micheletto Pierre Pestieau John Piggott Christopher Quinn Tarmo Valkonen Alan Woodland On the Financial Sustainability of Earnings-related Pension Schemes with "pay-as-you-go" Financing and the Role of Government Indexed Bonds David A. Robalino, András Bodor, 2006 In this paper the authors reconsider the idea of an earnings related pension system with reserves invested in indexed government bonds as a mechanism to both ensure financial sustainability and improve security They start by reviewing the characterization of the sustainable rate of return of an earnings related pension system with pay as you go financing The authors show that current proxies for the sustainable rate including the Swedish gyroscope are not stable and propose an alternative measure that depends on the growth of the buffer stock and the pay as you go asset Using a simple one sector macroeconomic model that embeds a notional account pension system they then show how GDP indexed government bonds if combined with the right measure for the sustainable rate of return on contributions could be used to generate a sustainable and secure earnings related pension system without becoming a fiscal burden The proposal is particularly attractive for countries considering reforms to earnings related systems that have accumulated a large implicit pension debt In this case the government bonds allow the financing of this debt in a transparent way The proposed mechanism can also facilitate the transition to a fully funded pension system when the government bonds are allowed to be traded World Bank web site

**Old-age Income Support in the 21st Century** Robert Holzmann,2005-01-01 The past decade has brought an increasing recognition to the importance of pension systems to the economic stability of nations and the security of their aging populations This report attempts to explain current policy thinking and update the World Bank s perspective on pension reform This book incorporates lessons learned from recent Bank experiences and research that have significantly increased knowledge and insight regarding how best to proceed in the future The book has a comprehensive introduction and two main parts Part I presents the conceptual underpinnings for the Bank s thinking on pension systems and reforms including structure of Bank lending in this area Part II highlights key design and implementation issues where it signals

areas of confidence and areas for further research and experience and includes a section on regional reform experiences including Latin American and Europe and Central Asia Future Demographic Challenges in the Arab World Anne Goujon, Bilal Barakat, 2010-02-18 The Arab region is often perceived in terms of its negatives rather than its achievements The cradle of Judaism Christianity and Islam is nowadays mostly discussed in the context of problems related to rising religious fundamentalism political instability due in part to the Arab Israeli conflict or the persistent low status of women The first Arab Human Development Report listed three deficits impeding human advancement in Arab countries these were knowledge acquisition and effective utilization human rights freedom and good governance and woman s empowerment The demographic perspective on the Arab region again has tended to focused on the negative with most studies ranging from uncontrollable immigration to untamable high fertility Our perspective will first of all examine the differences in terms of demographic paths existing in the 22 countries that make up the Arab world as well as any convergence occurring at different levels While the notion that there is a unique and unchanging demographic pattern that is specifically Arab one of universally high fertility that does not decline is no longer tenable the countries in the region are sufficiently similar to each other and distinct from their neighbors to be meaningfully discussed together. This is not to lose sight of the fact that modernity cultural openness the relations between men and women the effects of economic crisis and of development all vary from one sub population to another in North Africa and the Middle East as elsewhere in the world The population projections by the United Nations Population Division essentially assume that fertility will steadily decline in the Arab region as it has elsewhere in the world In the medium term despite secular trends in declining fertility and mortality there will in some respects be even greater demographic heterogeneity in the Arab region than is currently the case As a result of this heterogeneity the challenges posed by demographic change in the Arab region are more diverse than the attention to youth bulges suggests It should not distract from the fact that a large number of Arab countries in the GCC area the Mashreq and North Africa will within one generation already enter a phase characterized by progressive population ageing Because of the rapid future growth in the number of elderly the overall dependency ratio in the GCC area and Arab North Africa as a whole will despite falling fertility not drop much below current levels. This throws an under appreciated light on the problem of very low participation rates in the labor market Increasing economic opportunities for today s youth are not just imperative to meet their own current needs for transitioning to productive and fully adult members of society but also to ensure future sustainability Reforming Pensions in Developing and Transition Countries K. Hujo, 2014-08-22 This book moves beyond technical studies of pension systems by addressing the political economy of pension reform in different contexts It provides insights into key issues related to pension policy and its developmental implications drawing on selected country studies in Africa Asia Eastern Europe the Middle East and Latin America The Routledge Handbook of the Welfare State Bent Greve, 2013 The welfare state in all its many forms has had a profound role in many countries around the world since at least

the Second World War The Routledge Handbook of the Welfare State explores the classical issues around the welfare state but also investigates its key concepts along with how these can be used and analysed This book provides expert analysis of the core issues related to the welfare state including regional depictions of welfare states around the globe The book combines essays on methodologies core concepts and central policy areas to produce a comprehensive picture of what the welfare state means around the world In the midst of the credit crunch this book addresses some of the many questions about the welfare state This book is suitable for students and scholars throughout the social sciences particularly in sociology social policy public policy international relations politics and gender studies A Social Revolution Kevan Harris, 2017-08-08 For decades political observers and pundits have characterized the Islamic Republic of Iran as an ideologically rigid state on the verge of collapse exclusively connected to a narrow social base In A Social Revolution Kevan Harris convincingly demonstrates how they are wrong Previous studies ignore the forceful consequences of three decades of social change following the 1979 revolution Today more people in the country are connected to welfare and social policy institutions than to any other form of state organization In fact much of Iran's current political turbulence is the result of the success of these social welfare programs which have created newly educated and mobilized social classes advocating for change Based on extensive fieldwork conducted in Iran between 2006 and 2011 Harris shows how the revolutionary regime endured though the expansion of health education and aid programs that have both embedded the state in everyday life and empowered its challengers This first serious book on the social policies of the Islamic Republic of Iran opens a new line of inquiry into the study of welfare states in countries where they are often overlooked or ignored Fostering Higher Growth and Employment in the Kingdom of Morocco, 2006-01-01 This book identifies the binding constraints to growth of Morocco It applies an innovative procedure known as growth diagnostic and has a central finding The Moroccan economy suffers from a too slow process of structural transformation for achieving higher growth especially for its exports that face unfavorable external shocks arising from competitor countries in the main markets for Moroccan exports This process of so called productive diversification requires that Morocco enhance its competitiveness Pensions Panorama Retirement-Income Systems in 53 Countries Whitehouse Edward, 2007-02-13 Reforming pensions in a fiscally and socially sustainable way is a central issue in developing and developed countries alike This report produced in collaboration by the OECD and the World Bank addresses some of the key questions underlying the

Unveiling the Energy of Verbal Art: An Emotional Sojourn through **Pensions In The Middle East And North Africa Time**For Change

In some sort of inundated with monitors and the cacophony of immediate communication, the profound energy and psychological resonance of verbal art often diminish in to obscurity, eclipsed by the constant barrage of noise and distractions. Yet, set within the musical pages of **Pensions In The Middle East And North Africa Time For Change**, a charming work of literary brilliance that pulses with raw feelings, lies an memorable trip waiting to be embarked upon. Published by a virtuoso wordsmith, that interesting opus courses readers on a mental odyssey, lightly exposing the latent possible and profound affect stuck within the elaborate internet of language. Within the heart-wrenching expanse of this evocative examination, we will embark upon an introspective exploration of the book is key themes, dissect their charming publishing fashion, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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