



Food and Agriculture Organization  
of the United Nations

# Social protection for small-scale fisheries in the Mediterranean region

Policy brief







# Context

This policy brief looks at how the extension of social protection coverage for small-scale fishers could contribute to the twin goals of improved livelihoods and sustainable fisheries in the Mediterranean and Black Sea region and how this might be achieved.

The need to address these challenges was identified in the 2018 Regional Plan of Action for Small-Scale Fisheries in the Mediterranean and the Black Sea (RPOA-SSF), which set the goal of improving livelihoods in the region and highlighted decent work and social protection as key components of future strategy, in line with the Voluntary Guidelines for Securing Sustainable Small-Scale Fisheries in the Context of Food Security and Poverty Eradication (SSF Guidelines) and the UN Sustainable Development Goals (SDGs) which call for an end to poverty by 2030 and extending social protection to reach the poor and vulnerable.

This brief outlines concrete actions in the social protection sector which could contribute to the economic, social and environmental sustainability of small-scale fisheries, extracted from *Social protection for small-scale fisheries in the Mediterranean region: A review* (FAO, 2019).

# Who are small-scale fishers and why is social protection important for them?

**S**mall-scale fishers are mostly self employed and fish for their own direct consumption or sale to local markets. They typically have small boats of less than 12 metres, which may be unpowered or have outboard engines with a limited offshore range, use passive or non-towed gear, and have a small crew of less than six. The category also includes gleaners, also known as shore or beach fishers, who fish on foot often gathering shellfish. Most small-scale fishers in the region work informally and are not part of organized labour institutions, such as unions.

Small-scale fisheries are a crucial source of employment for populations in remote and rural areas, although the actual numbers employed directly in the sector in the Mediterranean varies significantly across the region, estimated to range from a few hundred in Albania, to three or four thousand in Egypt and Lebanon and eight thousand in Morocco and 35,000 in Tunisia. The small-scale fisheries (SSF) fleet comprises the majority of the total Mediterranean fleet in many countries in the region.

The fishing practices of small-scale fishers tend to be more environmentally sustainable than those of larger-scale fishers using active gear.

Livelihoods in the SSF sector are inherently vulnerable due to the seasonality and irregularity of income, hazardous working conditions, the occurrence of storms and natural disasters, and low returns linked to poor market access (physical distance to markets, lack of cold storage, etc.). The viability of SSF livelihoods is further compromised by declining fish stocks as a result of overexploitation, unsustainable fisheries practices, pollution and climate change. These factors are challenging the sustainability of SSF livelihoods, resulting in diversification into other wage earning activities, seasonal migration, and movement out of the sector, particularly among youth who perceive employment in the sector as too precarious with low returns.

In this context social protection can contribute to supporting livelihoods and promoting the sustainability of the sector.

# Current social protection provision for small-scale fishers and key challenges

A variety of formal and informal social protection provision is currently in place in the region, although access by those working in small-scale fisheries is limited.

In terms of formal provision most countries in the region have a basic system of state managed contributory social security and non-contributory social assistance, together with subsidies on basic commodities, some form of subsidized health provision and health insurance. This is complemented by a range of non-state provision, including private health insurance and support provided by institutions such as mutual societies and cooperatives, as well as informal community based support; these are described below.

Formal state provision of social protection can take different forms, and typically includes sickness benefits, unemployment benefit, old age pensions and child or family allowances. Of these, fishers particularly value access to pensions which enable them to provide for their families when they are no longer able to work. Most formal provision is dependent on regular prior contributions and is only available to those who are formally employed and registered with the Ministry of Welfare. This makes access problematic for small-scale fishers, as the sector is largely informal. Also the requirement for regular contributions as a condition for eligibility is

challenging given the seasonal and irregular nature of fishers' income.

State subsidies may be universal, benefitting all (e.g. the subsidies on bread in Egypt, and on sugar, flour and butane in Morocco), or targeted to support particular groups (as in the case of the motor, net and technical fishing equipment subsidies for fishers in Tunisia). While universal subsidies benefit small-scale fishers, they may struggle to access subsidies targeted at the sector unless they have access to the institutions through which these are channeled (such as cooperatives or formal port facilities), and as such these may be of greater value to wealthier fishers who make greater use of motorized boats and can access capital to purchase higher specification gear.

Some basic state health care provision which is free or subsidized at point of use is available across the region, although access is in many cases limited to those who have made regular prior health insurance contributions, which is a challenge for small-scale fishers, as noted above. Private health insurance is available to complement state provision but this is often not accessible for small-scale fishers due to the cost.

Mutual societies and cooperatives provide support directly in the form of profit sharing, access to loans and limited one-off grant provision at times of need, as well as providing access to state subsidies. However

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the functionality of these institutions varies across the region, as does the extent to which they support the interests of the poorest fishers, and their support does not extend to ongoing social protection provision.

Civil society also plays a role in the provision of one off grants and social or health care across the region, although coverage is extremely low, and there is not a network of providers which is readily accessible to small-scale fisher communities. Within fisher communities there are informal networks which provide community based support at times of urgent need, including from captains to their crew, and there is some support through zakat, but these community sources do not provide reliable or predictable support, and are limited to providing assistance to individuals rather than whole communities in need simultaneously.

Due to the limited availability of non-state provision, potentially the most significant means to provide social protection for small-scale fishers is

formal state provision, but there are three significant challenges in extending provision to these workers. The first is that there is a poor fit between the conventional modalities of social security systems and the realities of the small-scale fisheries sector. The requirements of worker registration and the maintenance of regular contributions over time both mean that it is hard for small-scale fishers to access provision. The second is that throughout the region social protection coverage overall is low, with very limited universal (non-contributory) provision and there are concerns about the affordability of extending provision to fishers and agricultural workers due to fiscal challenges. The third challenge is the unavailability of up to date information about the size of the sector and the socio-economic characteristics of workers, which makes planning for provision problematic. This is due in part to the informal nature of much of the sector, and also limited resources for research and survey work with small-scale fishers.





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# Social protection innovations and successes

**D**espite these challenges, a review of activities in the region identified a range of positive initiatives which extend provision to small-scale fishers through both formal state provision and also non-state provision.

The inclusion of small-scale fishers into formal provision can be promoted either through incorporation into existing schemes, or by designing schemes explicitly to meet fishers' needs.

Accessibility can be promoted by creating social assistance programmes which are non-contributory – such as the *Takaful and Karama* programme in Egypt, a cash transfer programme targeted at children, the disabled and the elderly, funded through an increased tax base and reductions in electricity and fuel subsidies – or which require only a nominal contribution to ensure eligibility – as in the case of the Egyptian old age pension which is heavily subsidized by the government, providing a monthly pension in return for a nominal contribution, and is available to workers in all sectors.

In Morocco, Tunisia and Egypt formal provision was introduced specifically for small-scale fishers as an extension of provision introduced in the 1950s and 60s for formal salaried workers, including salaried fishers, in line with a more generalized extension to include small-scale and self-employed workers.

In Morocco while salaried fishers were explicitly included in the national social security system from its initiation in 1961, provision for non-salaried small-scale fishers was not successfully introduced until 2012, after a system for capturing catch data and facilitating automatic contributions had been developed. Both programmes introduced simplified low cost arrangements for small-scale fishers, based on low or fixed contributions, a streamlined package of benefits, the introduction of new mechanisms for facilitating contributions, and making social protection registration a mandatory condition for the granting of fishing permits.

Morocco has developed a particularly successful model to promote access to formal social protection by small-scale fishers by providing incentives for small-scale fisher formalization and registration which have also promoted productivity and livelihoods. This model is based on the construction of a network of government-run ports along the coast which provide facilities for the marketing and valorization of the catch (e.g. through port facilities designed for SSF as well as access to ice, refrigeration and auction facilities). The result is that 97 percent of the SSF fleet now operate through formal ports and fishing sites and 95 percent of small-scale fishers are registered with the National Social Security Fund and participating in the state social security scheme. Having been piloted in 2011, this initiative was



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implemented nationally to cover the whole SSF sector in 2013. This was achieved through coordination between the Department of Maritime Fisheries, the National Social Fund (CNSS), the Ministry of Employment and Social Affairs and the National Office of Fisheries (ONP).

The allocation of tasks across these agencies is:

- ⦿ The Department of Maritime Fisheries constructs 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
- ⦿ The CNSS registers the fishers into the social insurance system – a requirement for granting fishing permits
- ⦿ The ONP records catches and deducts contributions at point of sale at the in-port markets to cover contributions to the CNSS and the compulsory national health fund (AMO), along with port fees

By working together these institutions are simultaneously promoting the formalization and valorization of the sector and the integration of fishers 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. An earlier attempt to introduce social security for SSF in 2001, prior to the redevelopment of the ports and the creation of incentives for sector formalization, was unsuccessful due to the difficulty of managing registration and capturing contributions on a large-scale in a sector which was primarily informal.

Non-state provision has been extended through the development of fishers' mutual societies and cooperatives in Lebanon, Morocco and Tunisia, which act as channels for small-scale fishers to access state subsidies and social assistance, while also providing basic cash and in kind support directly.

In exchange for membership fees mutual societies provide a range of benefits and services which 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
- ⦿ Provision of financial or in kind assistance in case of marriage, birth, and retirement
- ⦿ Provision of 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 private insurance as they are not profit making and are usually exempted from state and municipal tax. As such they are accessible to those excluded from state and private sector provision by virtue of their low income or informal employment, although a minimum membership body is required for them to be financially viable. Mutual societies play a significant role in the region generally but provision for small-scale fishers is limited and increased state support would be required to address financial and organizational capacity deficits if they were to provide significant support to small-scale fishers.

Fishers' cooperatives in Egypt, Lebanon, Morocco and Tunisia provide assistance to needy fishers at times of crisis, particularly in response to individual shocks, compensating for the limited availability of state provision. 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 fishers' cooperatives and organization within the sector more generally, in order to extend the range of institutions providing mutual support and also channeling external support. In Morocco small-scale fishers' cooperatives are used as a mechanisms to supply subsidized petrol to small-scale fishers

through depots in the ports, and in Egypt cooperatives have been given a legal mandate under fisheries law to provide services such as medical aid and loan financing to support the families of small-scale fishers in need. They also act as agents to facilitate access to formal social assistance, by identifying and providing documentation for poor individuals to assist them in applying. While they have the formal mandate to establish funds for the provision of these services, their functionality varies. In Lebanon support by fisher's cooperatives includes the financing of medical expenses, co-payment of hospitalization fees, provision of death benefits and funeral expenses, and interest free loans for boats and fishing equipment repairs, financed through collective income from fish auctions and ice.

It is notable that gleaners tend to be excluded from all of these innovations, remaining largely invisible as a sub-group among small-scale fishers, who have not yet been successfully integrated into extended social protection provision initiatives. Incentives to engage in sustainable fishing practices are lower among the poorest and those for whom social protection support is not in place, including gleaners. Unsustainable fishing practices are observed where neither effective deterrents nor social protection incentives are in place.





# Conditions for success

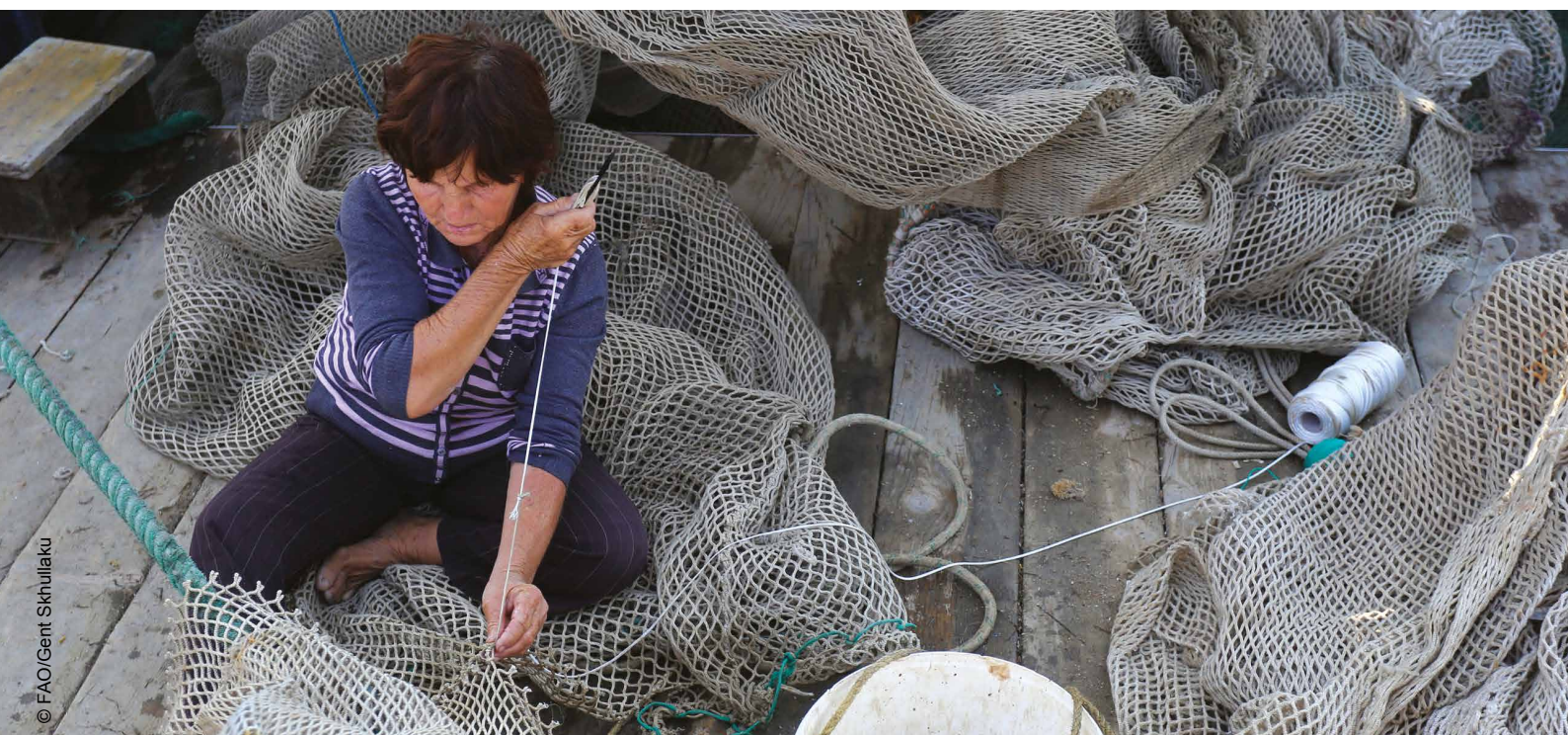
**A**cross the region a number of factors emerge as enablers of effective social protection provision for small-scale fishers.

The first is the need for institutional capacity and credibility in terms of both state and non-state agencies, and the coordination of policy development and implementation across sectors as part of an ongoing national discourse on the extension of social protection provision.

The second is the need for small-scale fishers to organize in order to provide social protection support, and for fisher registration in order to

facilitate engagement in formal provision. This requires incentivization for example through improving the ease of making contributions (in terms of both physical payment modalities and frequency), the value of benefits and linkage with improved marketing opportunities, valorization and livelihoods benefits, for example through technical contribution innovations, fisheries infrastructure and marketing investments.

Linking the extension of social protection provision to fisheries management is a key way to address challenges relating to contributions modalities and also incentives to participation.



# Recommendations

**T**he International Labour Organisation's (ILO) 2012 Social Protection Floors Recommendation (No.202) sets out guidelines for states to provide basic income security and health care for all and highlights the need to extend provision to those working informally. The associated Social Protection Floor Initiative (SPF) calls for states to honour their obligations under international human rights law, to extend to social protection provision, a commitment reiterated under the SDGs and the ILO Work in Fishing Convention of 2007 (No. 188) which came into force in 2017.

A review of social protection provision activities in the region has led to the identification of a series of recommendations to governments seeking to extend provision to small-scale fishers in line with these commitments.

## State social protection provision:

- ⦿ If seeking to incorporate small-scale fishers into existing formal social protection provision should make fishing licensing conditional on registration with the Social Fund.
- ⦿ Ensure the value of benefits are meaningful to small-scale fishers in order to incentivize participation.

- ⦿ Facilitate contributions by removing physical barriers to participation, either establishing multiple Social Fund offices to facilitate access and/or providing alternative contribution mechanisms such as deduction at point of sale of catch.
- ⦿ Permit flexible contribution payments options, e.g. annual lump sum or irregular contributions in order to accommodate the unpredictability of small-scale fishers' income and prevent exclusion from benefits.
- ⦿ Consider nominal contribution to social security pension and/or non-contributory benefits to extend coverage to all small-scale fishers, subsidizing provision through cross subsidies within the Social Fund, or direct state subsidies.
- ⦿ Consider reducing the range of benefits available to small-scale fishers to ensure fiscal sustainability.

## Non-state provision:

- ⦿ Where state provision is limited, promote and regulate complementary providers, including civil society, fishers' organizations and the private sector.
- ⦿ Promote the performance of fishers' organizations (e.g. mutual societies, cooperatives and collectives), in the provision of complementary social protection, pending the expansion of state provision.

### General:

- ⦿ Invest in gathering up to date data on SSF in order to inform the actuarial modeling, costing and the design of appropriate legislation and policies necessary to extend provision (to include data on scale, demographics, needs, production, income and potential contributions).
- ⦿ Carry out research into the most vulnerable and invisible segments of the SSF sector who are currently excluded from provision in order to inform future social protection design with the goal of reducing reliance on adverse coping strategies including unsustainable fisheries practices.
- ⦿ Include social protection in fisheries development strategies to increase efficiency, promote complementary incentives and stimulate virtuous circles of formalization, valorization and reduced impoverishment.

## Conclusion

There is currently a positive environment for the expansion of state and non-state provision of social protection in the Mediterranean region. Innovations are taking place around the region which have extended support for informal workers overall, and small-scale fishers in particular, illustrating how the livelihoods of this critical group can be supported through social protection. The way forward in national contexts is to carry out fisheries sector analysis,

analyzing socio-economic data on small-scale fishers in the light of existing provision, in order to inform the design of an inclusive and fiscally sustainable state social protection inclusion package, including appropriate benefit and contribution modalities which address constraints to participation, while also promoting informal mechanisms by supporting the development and capacity of fishers' organizations and regulating complementary private sector initiatives.





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## Key references

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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 policy brief presents the outcomes of a study commissioned by the FAO and the GFCM on 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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