

# ERF Policy Brief

## Regional Insights into Social Insurance: Egypt, Jordan, and Tunisia

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### In a nutshell

- The social contracts in Egypt, Jordan, and Tunisia have evolved over time, influenced by political regimes, economic policies, and societal aspirations. However, recent challenges like political instability, economic disparities, and social unrest have raised concerns about the sustainability of these social contracts.
- Strengthening contributory social insurance schemes can serve as a potential solution for strengthening the social contract. And in the face of economic, demographic, and fiscal challenges, the importance of social insurance becomes even more critical and needed.
- There is a significant gap between the legal mandates for social insurance coverage in the three countries and the actual participation rates.
- Despite legal requirements for extensive coverage and legislative reform in recent years, actual coverage remains considerably lower than expected.
- These countries share common issues like inequality, corruption, and limited political freedoms, and their social contracts exhibit deficiencies that demand robust solutions and a multifaceted approach to tackle this issue.
- Policy approaches and collaborative research are essential avenues for addressing the challenges within the social contract in Egypt, Jordan, and Tunisia which can offer potential solutions to bridge the gaps and enhance social insurance coverage.

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## Introduction

The social contracts in Egypt, Jordan, and Tunisia have evolved over time, influenced by political regimes, economic policies, and societal aspirations. These contracts encompass public services, individual rights protection, and equitable resource allocation. However, recent challenges like political instability, economic disparities, and social unrest have raised concerns about the sustainability of these social contracts. This policy brief reflects on findings from the comparative paper “Social insurance from a regional perspective: Egypt, Jordan, and Tunisia” (Nimeh, et al., 2023) and argues that strengthening contributory social insurance schemes can serve as a potential solution for strengthening the social contract. In particular, we examine the disparities between *de jure* and *de facto* coverage in the countries’ social insurance systems which enables us to identify some aspects of its shortcomings. This diagnosis is important for enabling policymakers to design more effective, inclusive, and responsive social insurance programs that align with the principles of social justice and the social contract.

A comprehensive methodology was used to explore the disparities between legal entitlements (*de jure*) and actual social insurance coverage (*de facto*) in Egypt, Jordan, and Tunisia. On the one hand, the methodology incorporated a systematic mapping of contributory social insurance schemes in the three countries. This included an examination of the legal provisions, policy reports, and relevant regulations governing social protection programs. The mapping identified the types of economic participants covered by social insurance schemes, distinguishing between those mandatorily covered (both fully or partially covered) and those voluntarily covered. On the other hand, the Integrated Labor Market Panel Surveys (ILMPS), v4.0, for Egypt, Jordan, and Tunisia (OAMDI, 2019) was analyzed. The analysis focused on the most recent available data for each country. The analysis employed a logistic regression model to assess the probability of individuals being insured based on various covariates, including demographic, geographic, employment, and firm characteristics. An initial examination of the broader labor market and its associated social insurance coverage was used as the base of the analysis, and then the focus transitioned towards a more specific analysis centered on the private sector.

## Setting the Stage: Demographic Trends, Economic Development and Labor Market

The past decade in the MENA region has been characterized by macroeconomic stagnation and labor market disparities, particularly affecting women, and the youth (ILO, 2015; ILO, 2022). These challenges, intricately intertwined with economic, fiscal, and demographic factors, set the stage for a nuanced analysis of social protection systems’ inclusivity and effectiveness across different societal groups within Egypt, Jordan, and Tunisia.

Like many other countries, the three countries have been grappling with conflicts, COVID-19, and climate shocks, resulting in slower GDP per capita growth. Rising prices of essential goods due to supply shortages and conflict-driven fuel and fertilizer costs worsen economic challenges (WFP, 2022; Gatti et al., 2023). Egypt has been facing soaring inflation at 21.6% in 2023, surpassing the target set by the Central Bank of Egypt (IMF, 2021). And while Tunisia experienced lower inflation during the pandemic, it expects an 11% rate in 2023 due to recent conflicts (IMF, 2021b).

Jordan on the other hand maintains relative economic stability (IMF, 2022b). Government finances are vital for social insurance but rising deficits in all three countries limit fiscal space for reforms (Guesmi, 2023; Saleh, 2023). And while external financial support can play a crucial role in economic stability and development, it is important to note that net Official Development Assistance (ODA) has been fluctuating across the three countries, with Jordan and Tunisia experiencing long-term growth in ODA. However, the conditions attached to much of the financial aid, along with the escalating government debt levels can have detrimental and counterproductive implications. In the last fifteen years, debt levels surged, reaching 80% of GDP in Egypt, 77.2% in Jordan, and 67.3% in Tunisia by 2019. Furthermore, between 2019 and 2020, debt levels increased significantly, placing an increasing burden on the state (IMF, 2021; IMF, 2022; World Bank, 2023) and curtailing the expansion and sustainability of social insurance systems.

But it is in such an economic, demographic, and fiscal landscape, that the significance of social security becomes even more pronounced and urgent. Successful



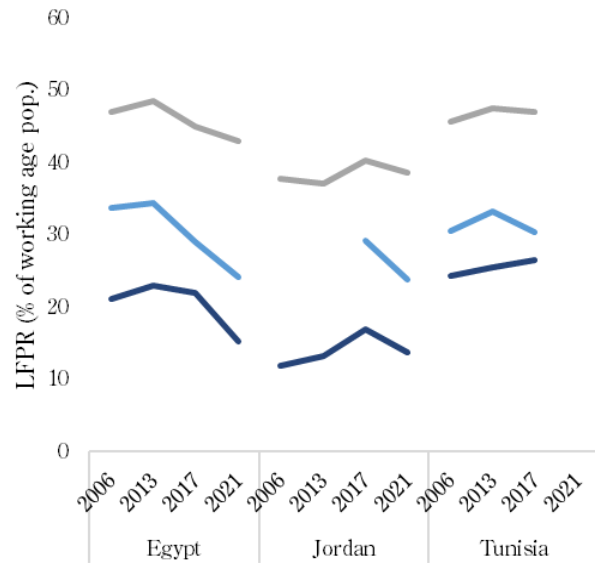
social security not only enhances protection but also drives employment growth, economic efficiency, and eases state budget pressures (Ortiz et al., 2019). However, broadening its scope hinges on more than legal frameworks; it requires a framework of policies, which can start by understanding entry barriers to contributory social insurance programs (Barsoum & Selwaness, 2022; ILO, 2021).

We start by examining Labor Force Participation rates. Over the past decade, Egypt, Jordan, and Tunisia have witnessed significant economic and labor market challenges stemming from conflicts and other factors. Labor force participation rates (LFPR) have fluctuated, with Egypt experiencing a decline since 2013, while Jordan and Tunisia have remained relatively stable. Further, the data illustrates that gender disparities in LFPR persist primarily due to social norms, discrimination, and working conditions; with Tunisia having the highest female LFPR, while Egypt and Jordan lag behind and have even declined since 2017. Youth employment is also a concern, with all three countries experiencing elevated rates of youth not in education, employment, or training (NEET), especially for women (Figure 1).

To set the ground for the analysis of social insurance coverage, it is important to further dive into where individuals are employed. The Government’s share of total employees ranges between 31.9% (in Egypt) and 35.4% (in Jordan). Conversely, the share sharply rises when considering women, from 47% in Jordan to 60.3% in Egypt. In Tunisia, almost 30 % of employees in the highest income quintile are women, more than doubling compared to the same share in Egypt and Jordan, with a significant share of them employed in ‘Foreign and international bodies’ (see Figure 2).

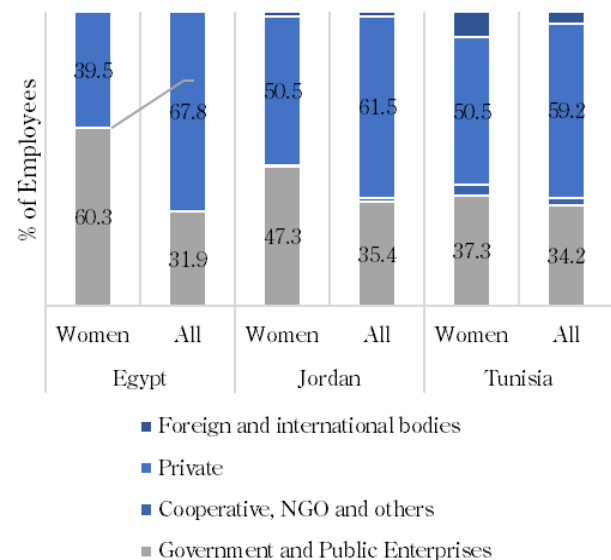
Further disaggregation illustrates that employment contracts vary across sectors and countries. The public sector generally offers more contracts than the private sector. When examining the main private sectors of economic activity, some sectors such as the agricultural sector clearly lack contract security, whereas sectors such as public administration and education have high contract sector (see Figure 3).

**Figure 1. Labor force participation Rate Egypt, Jordan and Tunisia, percentage of working age population selected years and categories**



Source: ILOSTAT (2023).  
Note: The graph displays the Labor Force Participation Rate (LFPR) (% of working age population). Estimates start after 2021 for Egypt and Jordan and 2019 for Tunisia.

**Figure 2. Share of waged employees by Economic Sector, percentage of employees for the overall population and women**

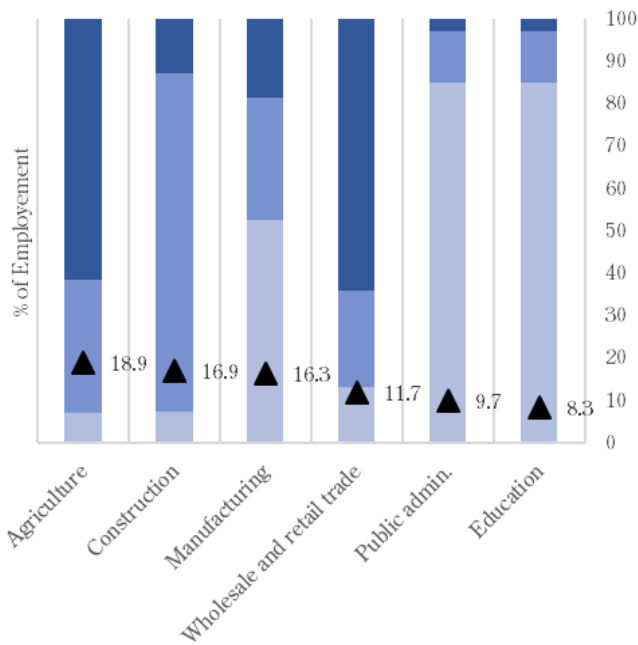


Source: Authors’ analysis of ILMPS data.  
Note: All statistics refer to waged employees. The breakdowns are by economic sector and highlight the differences between the overall labor market outlook and women.

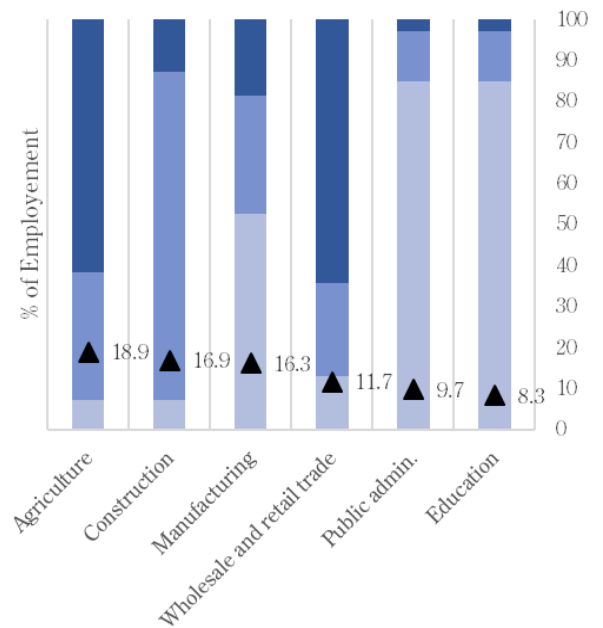


Figure 3. Employment and contract incidence by six main sectors of economic activity, percentage of total employment

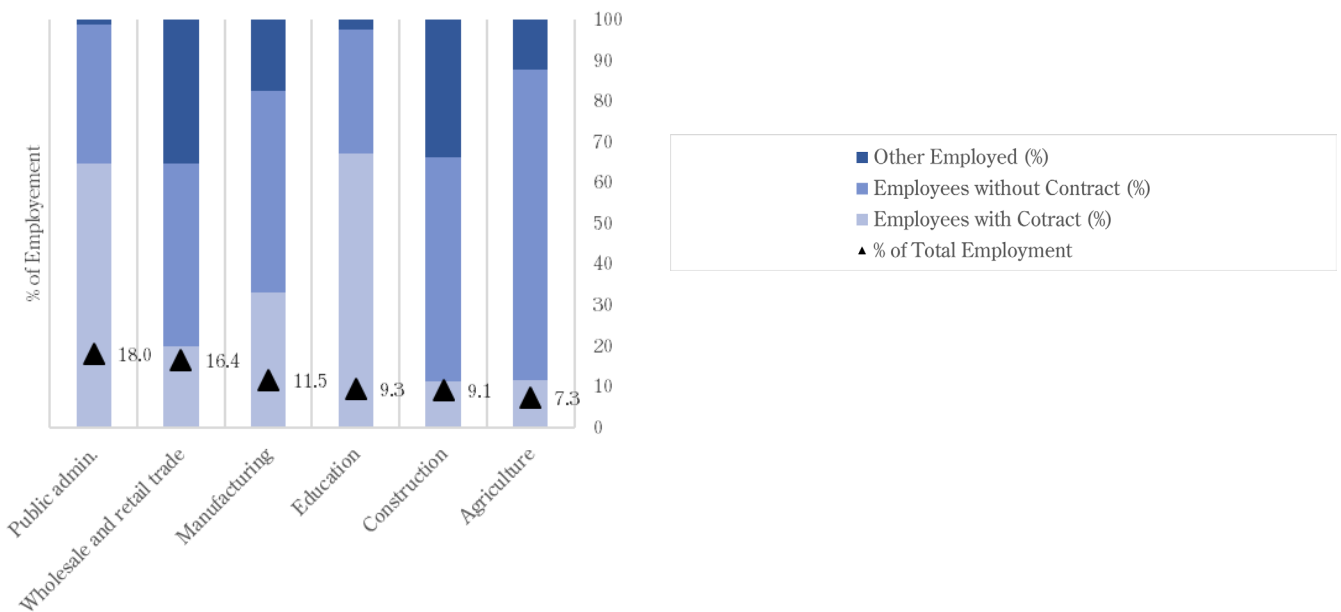
**Egypt**



**Tunisia**



**Jordan**



Source: Authors' analysis of ILMPS data.

Note: For each of the countries, the six (6) economic activities with the highest share of employed were selected based on the individuals who stated their economic sector. All statistics refer to the primary job of the interviewed when the economic activity is stated. Markers (black triangles) refer to the share of total employment in the sector. Columns (100% of total employment) are divided into employees with and without contracts and other employed. Other employed include: Employers, Self-employed and unpaid family work.

The main sector in terms of share in total employment are calculated based on those individuals that reported their economic activity of primary job. While in Egypt and Jordan only a marginal share of the employed did not report the sector of economic activity (respectively 0.17% and 2.24% of the employed) in Tunisia 23% of the employed did not report any information on their economic activity.



## Mapping the Legislative and Institutional Framework

Given these disparities across sectors, genders, and age groups, it is crucial to assess the accessibility of contributory social insurance programs for different worker segments in Egypt, Jordan, and Tunisia. Examining the legal frameworks and institutions governing contributory social insurance in Egypt, Jordan, and Tunisia, distinct approaches to social insurance coverage emerge.

Egypt operates a comprehensive mandatory social insurance system through the National Organization for Social Insurance (NOSI), encompassing a wide spectrum of workers. This system mandates contributions from both employers and employees, offering robust protection against various risks such as disability, old age, and work-related injuries. In contrast, Jordan adopts a mixed approach, combining mandatory and voluntary coverage both administered through the Social Security Corporation (SSC). The mandatory coverage includes risks like old age, disability, and

death. These include private sector employees, public sector employees, not covered by the Civil Pension Law or Military Pension Law, and self-employed persons in agriculture, construction, transport, tourism, public service and maintenance, and art and media sectors provided meet 16 days criterion. Though own account workers and specific sector workers have the option to voluntarily participate in the system for access to these benefits. Lastly, Tunisia relies primarily on mandatory coverage through institutions like the Caisse Nationale de Sécurité Sociale (CNSS), the Caisse Nationale de Retraite et de Prévoyance Sociale (CNAM), and the Caisse Nationale d'Assurance Maladie (CNAM). These mandatory schemes encompass employees in both the public and private sectors, with a broad scope of coverage, excluding only unemployment benefits. However, many categories only contribute to pension-related benefits, health benefits and to a lesser extent death benefit.

When considering these systems in terms of percentages, we estimated de jure coverage based on the mapping (see Table 1 for the mapping). However, it's important to note that these estimates provide a rough approximation of the

*Table 1: Overview of coverage within Egypt, Jordan and Tunisia \**

		Egypt	Jordan	Tunisia
Mandatory coverage	Full coverage	<ul style="list-style-type: none"> <li>Public sector employees</li> <li>Private sector employees</li> <li>Agricultural and fishing sector workers</li> <li>Self-employed and small-to-medium enterprises (SMEs) owners**</li> </ul>	<ul style="list-style-type: none"> <li>Public Sector employees</li> <li>Private sector employees</li> <li>Self-employed persons in agriculture, construction, transport, tourism, public service and maintenance, and art and media sectors</li> </ul>	<ul style="list-style-type: none"> <li>Public Sector employees</li> <li>Private sector employees non-agriculture sector***</li> <li>Fishermen working on a boat of 30 ton or more</li> </ul>
	Partial coverage	<ul style="list-style-type: none"> <li>Irregular Labor in the Public Sector</li> </ul>	<ul style="list-style-type: none"> <li>Agricultural workers provided they meet the 16 days criterion.</li> </ul>	<ul style="list-style-type: none"> <li>Private Employees such as domestic workers; construction; agriculture; fishermen working on boat less than 30 ton; agricultural workers (working less than 45 days with same employer over the course of 4 months OR on a farm with at least 30 permanent employees/an agricultural or cooperative company)</li> <li>Independent workers (artists, creatives and intellectuals; artisans, agriculture; fishermen; drivers; bath masseurs; and own account employers)</li> </ul>
Voluntary coverage		<ul style="list-style-type: none"> <li>Workers overseas</li> </ul>	<ul style="list-style-type: none"> <li>Own Account</li> <li>Employers and joint partners</li> </ul>	<ul style="list-style-type: none"> <li>Students – family benefit against symbolic payment of 5 TD</li> <li>Tunisians living abroad not covered under bilateral agreements.</li> </ul>
Excluded		<ul style="list-style-type: none"> <li>Unregistered Self-Employed Workers</li> <li>Informal workers</li> <li>Low-Wage Workers</li> <li>Migrants -Cross-Border Workers</li> </ul>	<ul style="list-style-type: none"> <li>Irregular workers</li> <li>Domestic workers</li> <li>Workers without contract</li> </ul>	<ul style="list-style-type: none"> <li>Unregistered Self-Employed Workers</li> <li>Workers without contract</li> <li>Employed agricultural workers not meeting the aforementioned categories</li> </ul>

*Note: the categories indicated in light red are those that only were included following legislative changes set after the year of the survey; thus, 2018 for Egypt, 2016 for Jordan, and 2014 for Tunisia. \* See Nimeh et al., 2023. \*\* These are enterprises with less than 50 employees. \*\*\* These include (1) employees of industrial and commercial establishments, liberal professions, cooperatives, civil societies, unions and associations, international organizations and diplomatic missions; (2) employees working in agricultural product processing companies and service companies in the agricultural sector; (3) employees employed in public transport companies for goods or people; (4) commercial travelers, representatives or ushers; (5) employees carrying out construction, repair or development work on buildings; (6) employees employed as guards or concierges in buildings reserved for rental.*





population that should be covered by mandatory social insurance schemes, and they may not fully capture the entire scenario due to limitations in data detail. In Jordan, for instance, certain categories like agricultural workers and irregular workers are excluded by the legal framework, resulting in an estimated de jure coverage of 72% of the employed. An additional 8% have the choice to opt for voluntary insurance, leaving around 20% without access to the system. In Tunisia, although most agricultural workers are excluded from mandatory coverage, specific subgroups remain included. Overall, de jure mandatory coverage is estimated at 57.6% of the employed, with an additional 0.7% partially covered through compulsory insurance due to the complexity of tracing specific categories. In Egypt, the existing laws actually result in a much higher de jure coverage of 98.7% of those who are employed.

### Realized Coverage in Egypt, Jordan and Tunisia

In Egypt, Jordan, and Tunisia, the extent of work-related social insurance coverage varies significantly, influenced by the labor market conditions and the existing legislative frameworks in these countries. Egypt has a social insurance enrollment rate of 30.7%, which slightly increases to 41.3% in Jordan and 49.2% in Tunisia<sup>1</sup> (See Figure 4). These differences are reflected across different sectors in all three countries. The largest sectors in these countries mainly consist of private sector workers.

There appears to be an inverse relation between employment share and social insurance coverage. For example, in Tunisia, the agriculture sector has a high employment share (18.9%) but low social insurance coverage (22.7%). Conversely, the manufacturing sector in Tunisia has a high coverage rate (60.3%) but lower employment share (39.8%). In Egypt and Jordan, the wholesale and retail trade sectors have lower coverage rates than manufacturing, though they have a higher employment share. When examining the weight of sectors in overall employment and social insurance coverage, it becomes clear that labor-intensive sectors with a high share of private employment tend to have lower coverage rates. On the other hand, the manufacturing sector typically reflects the traditional employee-employer relationship that most social insurance systems are built upon, resulting in higher coverage rates. Also, the sectors related to public administration and education have a lower weight

<sup>1</sup> Note that within the analysis we excluded the health insurance programmes under CNAM in the estimation of the coverage rates.

in terms of employment, has higher social insurance coverage.<sup>2</sup>

Further econometric analysis aligns with the previous findings and shows that the probability of private sector workers having social insurance depends on two primary factors: whether they work within an establishment and the size of the firm they are employed by. Larger firms are more likely to offer insurance coverage to their employees. Additionally, employees conducting their work activities within the physical premises of an enterprise have a significantly higher likelihood of being enrolled in the social insurance scheme. This holds true across all three countries, with those working on-site having much higher chances of being insured. The firm size and monthly income are also important as there is a strong correlation between the size of the employing firms and employees' monthly income. Generally, individuals working in larger firms tend to have higher monthly incomes. This connection highlights that wealthier individuals are more likely to be employed by larger companies, particularly in Jordan and Tunisia. When examining income quintiles (of primary job), it becomes evident that individuals in the highest income quintile have the highest insurance coverage rates, particularly in Tunisia. However, a notable exception is observed in Jordan and Egypt, where coverage declines for the employees with a higher income.

Still, as in labor market participation rates, there are significant gender disparities in terms of insurance coverage. In Tunisia, women have notably lower insurance coverage rates compared to men across all sectors. While differences in coverage are slightly lower in Jordan and Egypt's public sectors.

### Contrasting De Jure vs. De Facto Coverage

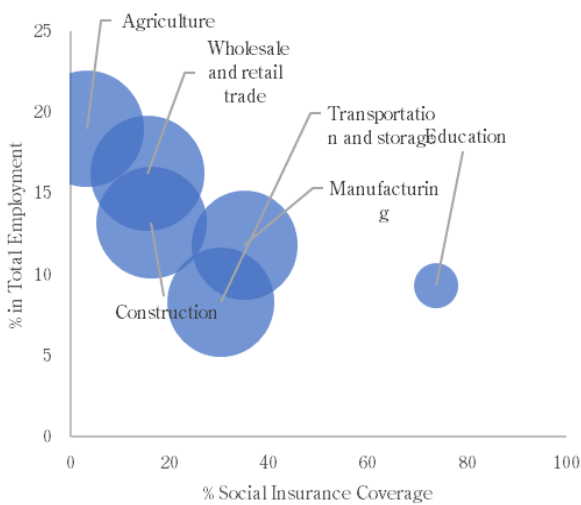
The de jure coverage figures that we derived from the mapping do not necessarily translate to high de facto coverage, as significant gaps exist. For example, in Egypt, only 17.1% of all private sector employees contribute to the social insurance system. In Tunisia, while 89.3% of private employees are supposedly covered through the mandatory social insurance legislation, only 41% contribute to their current jobs. In Jordan, 82.3% of private sector employees should be covered from a legal perspective, but only 35.1% of all private sector employees have access to social insurance in their current positions.

<sup>2</sup> Sectors include public and private employment

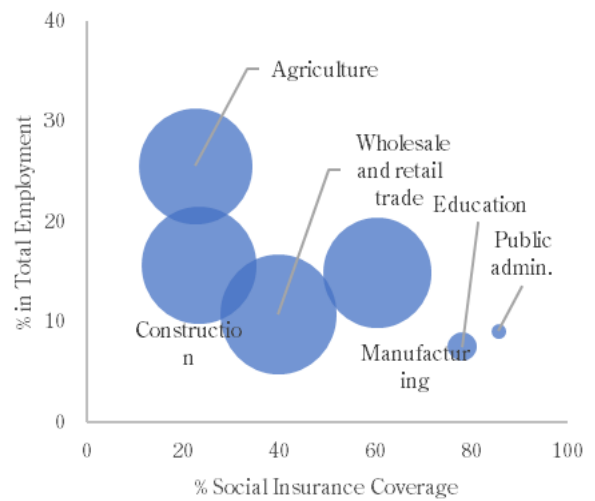


*Figure 4. Percentage of workers by sector, percent social insurance coverage and percentage of private sector workers (area), percentage of employed by six main sectors of economic activity for each country*

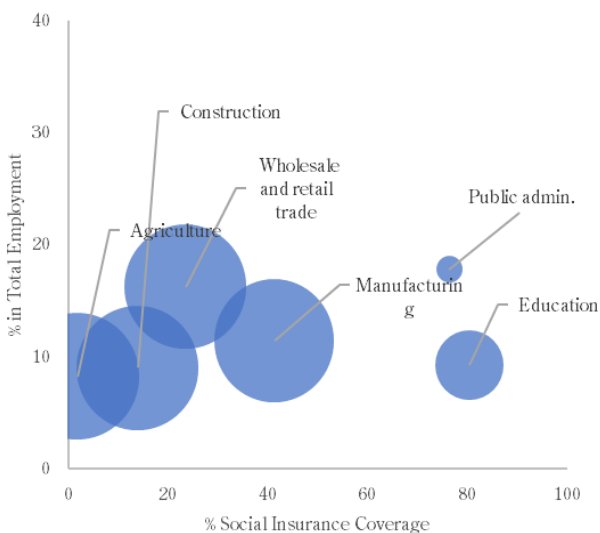
### Egypt



### Tunisia



### Jordan



Source: Authors' elaboration of ILMPS data.

Notes: On the horizontal axis is the share of the employed covered by social insurance. On the vertical axis is the % of total employment. The size of the bubbles represents the share of workers in the private sector (including: 'Private', 'cooperative, NGO and other', 'foreign and international bodies'; excluding: 'Government' and 'Public Enterprises'). The bigger the bubble the higher the share of workers in the private sector. 'Agriculture' stands for 'Agriculture, forestry and fishing'; 'Wholesale and retail trade' stand for 'Wholesale and retail trade; repair of motor vehicles and motorcycles'; 'Public admin.' stands for 'Public administration and defense; compulsory social security'.

## Recommendations and Conclusion

The analysis of contributory social insurance coverage in Egypt, Jordan, and Tunisia offers a nuanced understanding of the intricate nature of their social contracts. Each country should be seen in its own context and has undergone significant transformations in response to evolving societal needs and aspirations. One central insight gathered from this comprehensive analysis is a fundamental deficiency within these social contracts: their inability to provide adequate protection and support to individuals, regardless of their socioeconomic status. This deficiency perpetuates pre-existing inequalities and amplifies the vulnerabilities faced by marginalized groups, including domestic

workers, self-employed individuals, and those employed in small-scale agriculture.

Notably, disparities in social insurance coverage across various sectors and societal strata underscore the issue. The private sector, especially individuals with lower incomes, tends to exhibit lower coverage rates, raising concerns about the fairness and inclusivity of the social contract. Ideally, the social contract should guarantee equal access and protection for all individuals, irrespective of their employment status or societal affiliations.

What can the countries do in the coming period? At the national level, it is recommended to take a series of strategic actions to address the existing gaps in social



insurance. Firstly, policies and strategies should be initiated with a clear focus on extending social protection to vulnerable and informal sector workers, while also rectifying disparities between different sectors and societal groups. Governments should prioritize the allocation of resources to strengthen social insurance systems sustainably, ensuring both fiscal stability and an expansion of coverage, with a particular emphasis on marginalized groups. Collaboration is key, involving employers, workers, citizens, and government in a participatory approach. Furthermore, enhancing institutional capacity, especially in the administration and management of social insurance programs, is essential.

Regionally, several strategies can be employed to strengthen social insurance systems in Egypt, Jordan, and Tunisia. First, collaboration and knowledge sharing among these countries can provide valuable insights into enhancing social insurance coverage, with experience exchange informing policy development. To address the variations among the three countries in the realization of the *de jure* coverage political will should be fostered, and regional challenges should be acknowledged. Second, in recognizing common regional challenges, these countries should explore cooperative approaches, including the harmonization of standards to promote consistent social protection across borders. Thirdly collective advocacy for external support, engaging international donors and organizations, can provide additional resources and technical expertise. However, it is vital to exercise caution to ensure that external support aligns with the broader goals of the social contract and the unique needs of each country, avoiding potential disruptions to social insurance reform efforts.

Finally, sustained research is vital for advancing our comprehension of social security and its repercussions on social contracts, encompassing not only Egypt, Jordan, and Tunisia but other countries in the region. Future inquiries should delve into various aspects, including understanding the influence of social norms and trust, as these factors play a pivotal role in shaping citizens' perceptions of social insurance programs. Research should also examine the long-term effects of policy measures, such as contributory social insurance schemes, with a focus on key socioeconomic indicators like poverty reduction, income security, inequality, and social mobility. Additionally, exploring the potential of technology, such as digital platforms and data analytics can offer innovative ideas for expanding coverage, enhancing efficiency, and alleviating administrative burdens.

In conclusion, a compelling case for constructive reforms in the social insurance systems of Egypt, Jordan, and Tunisia is unmistakable due to ongoing challenges and coverage gaps. These countries grapple with shared issues like inequality, corruption, and restricted political freedoms, revealing deficiencies in their social contracts. Our analysis emphasizes the critical importance of addressing the disconnect between the intended (*de jure*) and actual (*de facto*) social insurance coverage. Each country's unique approach, such as Egypt's mandatory framework, Jordan's mix of mandatory and voluntary coverage, and Tunisia's focus on aligning legal and actual coverage, provides valuable insights. To bridge these gaps, specific policy measures are required, including expanding coverage to vulnerable groups, addressing disparities among sectors and societal groups, and ensuring equitable access to social protection. Additionally, strategic allocation of resources, tailored labor market policies, sustainable social protection mechanisms, regional cooperation, and advocating for external support that aligns with each country's specific circumstances are recommended steps. These measures collectively pave the way for more resilient and inclusive social insurance systems in the region, addressing existing challenges and reinvigorating the social contract.

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