

Section Four  
**Future objectives  
And  
Statistic Schedules**

## **Future objectives**

**Clearly, Social Insurance in Egypt has greatly developed in the last 55 years. It now covers the whole working population. Benefit standards are suitable in proportion to other standards in all developed countries. We can state that social insurance schemes in Egypt have substituted hopes for fears either from social or economical point of view.**

**In spite of all that have been achieved, there are some basic objectives which social insurance programs have to fulfill in the near future.**

### **1. Full coverage by all kinds of insurance:**

**Old age, invalidity and death insurance has already covered all workers, even temporary and casual workers, but other insurance are restricted in certain categories of manpower. Extending all kinds of insurance to protect all gainfully employed persons and their dependants is a matter of human equation. Covering other major risks as work injuries, sickness and unemployment is no less than old age.**

### **2. Health needs:**

**Only a limited proportion of Egypt's population is covered by health insurance. Medical care facilities are not sufficient to all social insurance beneficiaries. Greater emphasis should be given and more resources allocated to meeting health insurance needs. It is essential that our future planning for health insurance should aim to cover the whole insurable community.**

### **3. Safety Measures and Rehabilitation:**

**Safety is a preventive measure for work injuries. Coordination is very important between authorities working in the field of social insurance and industrial safety to eliminate work accidents. Such coordination is needed in future programs for the hope of making a progressive system of work injury insurance.**

**Also greater emphasis must be given to rehabilitation schemes. A vocational Rehabilitation law should be enacted to give right to all disabled persons to join the working population community. Our target should be the establishment of more facilities for a rehabilitation service, and the training of additional professional personnel in those fields concerned with rehabilitation of the disabled and invalids and their employment.**

### **4. Needs of the Aged:**

**It is the duty of responsible organisations of social insurance to assure that our senior citizens have the physical, mental, and financial capacity to live an easy life. Although the existing system of social insurance has provided many benefits to meet the needs of the aged, yet a great and extensive measures have to be taken to put the new benefits in action. A research commission with an adequate budget has to be established to conduct suggested programs on the needs of older people.**

### **5. Benefits must be in line with economy automatically:**

**The problem of adapting social insurance benefits to the rising cost of living or even to the rising general levels of prosperity needs many researches especially from the financial point of view. The existing situation provides for the adaptation of pensions to the general cost of living level through a yearly decree issued by**

**the President of the Republic in light of the state budget.**

**This last condition makes it awkward to make the needed increase in pension's level. But still remaining will be the problem of the benefit levels of those who have already retired facing the inflations.**

**Insured Manpower Statistics**  
**COVERED BY SOCIAL INSURANCE SYSTEMS**  
 79/1975 – 108/1976 – 50/1978 – 112/1980

Year	79/1975 (1)	108/1976	50/1978	112/1980	Total
30/06/76				1020	
30/06/77				2013	
30/06/78				2873	
30/06/79				3553	
30/06/80				2723	
30/06/81	5781			3112	
30/06/82	6023	626	12	4007	
30/06/83	6162	789	15	3969	
30/06/84	6329	908	19	3953	
30/06/85	6639	960	21	3963	
30/06/86	6877	1023	27	4092	
30/06/87	7158	1080	29	4265	
30/06/88	7474	1146	31	4399	
30/06/89	7752	1194	32	4531	
30/06/90	7980	1249	33	4681	
30/06/91	8239	1314	37	4851	
30/06/92	8533	1382	41	5043	
30/06/93	8768	1439	48	5204	
30/06/94	8976	1502	56	5355	
30/06/95	8702	1576	68	5537	
30/06/96	9072	1650	20	5707	
30/06/97	9232	1716	21	5834	
30/06/98	9335	1756	22	5837	
30/06/99	9692	1820	23	5918	
30/06/2000	9757	1837	16	5920	
30/06/2001	10044	1876	18	5922	

(1) The number of the public sector employees was 1354 thousand at 30/06/96 and 965 thousand at 30/06/2000.

Year	79/1975	108/1976	50/1978	112/1980	Total
30/06/2002	10422	1924	15	5942	18303
30/06/2003	10604	1966	16	5966	18552
30/06/2004	10762	2418	16	5506	18702
30/06/2005	11358	2469	17	5166	19010
30/06/2006	10778	2049	26	997	13850
30/06/2007	12182	2170	27	998	15377
30/06/2008					
30/06/2009	12925 (1)	2357	30	983 (2)	16295 (2)
30/06/2010	13160 (3)	2418	29	976	16583

(1) - Governmental employees	5676
- Public Sector employees	689
- Private Sector employees	4754
- Contractors employees	426
- Motorcars employees	1293
- Others	87

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12925

(2) Please add about 5 million of agriculture employees.

(3) Including 5680 governmental employees.

## Unemployment Statistic for discussion

- Schedule of contributions and unemployment insurance reserves for the years 1965 : 2013

(thousands L.E.)

Year	Contributions (1)	Compensations (2)	The balance (3)	Investment Rate 6%			Last Term Reserves	
				Period	Factor (4)	Amount (5) (3 x 4)	Without interest (6)	With interest(7) (5+3)
1965	4.070	0.000	4.070	48	16.394	66.724	4.070	70.794
1966	7.298	0.008	7.290	47	15.466	112.747	11.360	120.037
1967	8.380	0.018	8.362	46	14.590	122.002	19.720	130.364
1968	8.767	0.082	8.685	45	13.765	119.549	28.410	128.234
1969	9.302	0.063	9.239	44	12.985	119.968	37.650	129.207
1970	10.399	0.074	10.325	43	12.250	126.481	47.970	136.806
1971	11.167	0.048	11.119	42	11.557	128.502	59.090	139.621
1971:12/72	19.151	0.066	19.085	41	10.903	208.084	78.180	227.169
1973	15.905	0.029	15.876	40	10.286	163.301	94.050	179.177
1974	17.425	0.024	17.401	39	9.704	168.859	111.450	186.260
1975	17.377	0.021	17.356	38	9.154	158.877	128.810	176.233
1976	9.485	0.033	9.452	37	8.636	81.627	138.260	91.079
1977	9.755	0.044	9.711	36	8.147	79.116	147.970	88.827
1978	11.514	0.031	11.483	35	7.686	88.258	159.450	99.741
1979	14.226	0.123	14.103	34	7.251	102.261	173.560	116.364
1980	15.215	0.070	15.145	33	6.841	103.607	188.700	118.752
1981	19.934	0.319	19.615	32	6.453	126.576	208.320	146.191
1982	29.563	0.219	29.344	31	6.088	178.646	237.660	207.990
1983	32.248	0.239	32.009	30	5.743	183.828	269.670	215.837
1984	39.794	0.413	39.381	29	5.418	213.366	309.050	252.747
1985	51.530	0.129	51.401	28	5.112	262.762	360.450	314.163
1986	58.524	0.262	58.262	27	4.822	280.939	418.710	339.201
1987	61.355	1.136	60.219	26	4.549	273.936	478.930	334.155
1988	70.114	0.524	69.590	25	4.292	298.680	548.520	368.270
1989	83.879	0.407	83.472	24	4.049	337.978	632.000	421.450
1990	91.686	0.304	91.382	23	3.820	349.079	723.380	440.461
1991	99.800	0.300	99.500	22	3.604	358.598	822.880	458.098
1992	107.958	0.188	107.770	21	3.400	366.418	930.650	474.188
1993	130.431	0.235	130.196	20	3.207	417.539	1,060.840	547.735

Year	Contributions (1)	Compensations (2)	The balance (3)	Investment Rate 6%			Last Term Reserves	
				Period	Factor (4)	Amount (5) (3 x 4)	Without interest (6)	With interest(7) (5+3)
1994	144.041	0.268	143.773	19	3.026	435.057	1,204.620	578.830
1995	154.102	0.357	153.745	18	2.854	438.788	1,358.360	592.533
1996	170.806	0.458	170.348	17	2.693	458.747	1,528.710	629.095
1997	178.500	0.241	178.259	16	2.540	452.778	1,706.970	631.037
1998	195.500	0.494	195.006	15	2.397	467.429	1,901.970	662.435
1999	211.378	0.422	210.956	14	2.261	476.972	2,112.930	687.928
2000	217.247	0.422	216.825	13	2.133	462.488	2,329.760	679.313
2001	217.247	0.422	216.825	12	2.012	436.252	2,546.580	653.077
2002	237.968	0.422	237.546	11	1.898	450.862	2,784.130	688.408
2003 (*)	246.044	0.422	245.622	10	1.791	439.909	3,029.750	685.531
2004 (*)	262.795	0.519	262.276	9	1.689	442.984	3,292.020	705.260
2005 (*)	283.809	0.139	283.670	8	1.594	452.170	3,575.690	735.840
2006 (*)	283.809	0.139	283.670	7	1.504	426.640	3,859.360	710.310
2007 (*)	283.809	0.139	283.670	6	1.419	402.528	4,143.030	686.198
2008 (*)	434.094	0.077	434.017	5	1.338	580.715	4,577.050	1,014.732
2009/2010 (*)	496.437	0.152	496.285	4	1.262	626.312	5,073.340	1,122.597
2010/2011	619.951	0.344	619.607	3	1.191	737.952	5,692.947	1,357.559
2011/2012	722.832	0.065	722.767	2	1.124	812.390	6,415.714	1,535.157
2012/2013 (*)	876.772	0.048	876.724	1	1.060	929.327	7,292.438	1,806.051
Total	7,303.395	10.957	7,292.438			15,528.608		22,821.042

(\*) The table does not include subscriptions and compensation of government entities, which became a non-governmental sector (since fiscal year 2002/2003) and unemployment insurance is applied practically as electricity sector, electricity companies and the Egyptian Electricity Authority, which turned into a holding company for electricity (The total subscriptions 2009/2010 about 58 thousand pounds, compared to 48 thousand pounds during the year 2008/2009).



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# SOCIAL INSURANCE Scheme

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