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Social Safety Nets in the Arabian Gulf Region: Models and Stakes

Abderrafie Zaanoun

Abstract

Throughout the stages of development of the modern state in the Arabian Gulf, social welfare has received sustained attention. Critical circumstances at the time compelled emerging states to modernise their social role without undermining the social foundations of their political systems. This study explores Gulf states' attempts to design social safety nets by addressing the following central question: What are the stakes underlying the design and development of social safety nets in the region, in light of local and international transformations? After presenting its theoretical and conceptual framework, the study is organised around four main themes: tracing the contexts that shaped the emergence and development of social safety nets in Saudi Arabia, Kuwait, and Bahrain; identifying similarities and differences between the three contexts; assessing current financing and implementation of social assistance and protection programmes; and considering the potential for advancing safety nets based on these models. The paper concludes that the three countries possess the largest safety nets in terms of social spending compared to other Arab states. Yet the scale of this 'generous' funding has not translated into the desired outcomes, as inequality and lack of protection continue to worsen among some vulnerable groups. Persistent obstacles still hinder a systematic transformation in the state's social role, one that would move beyond the 'pastoral' logic towards the commitments of a social contract state.

Keywords: Safety Nets; Social Protection; Social Expenditure; Welfare State; Arabian Gulf

Introduction

The term 'social safety nets' (SSNs) refers to the set of measures designed to protect citizens from life-cycle risks such as illness, poverty, disability, and unemployment. These typically form part of an integrated social protection system that includes multiple interventions in the form of social security funds and social assistance programmes. Arab states have varied in how they addressed the problem of inadequate protection, depending on the priorities and stakes of their social policies and the scale of available funding. Their responses were also shaped by social and demographic structures, as well as by the degree of adherence to international normative frameworks, particularly the conventions and recommendations of the International Labour Organisation.

Gulf Cooperation Council (GCC) countries have taken significant steps toward institutionalising and strengthening social safety nets, and rank among the largest in the Arab region in terms of funding for social programmes. However, the effectiveness of these programmes is constrained by several challenges, including widening income gaps, the expansion of informal economic activities, and the absence of robust databases for monitoring household socio-economic conditions which complicates the implementation of social targeting methodologies. Added to this are the continued exclusion of vulnerable groups such as women, migrants, and persons with disabilities, and the high cost of preserving social peace amid the gradual erosion of the universal welfare paradigm in exchange for restrictions on political freedoms.

In response, the Gulf experience has undergone pivotal transformations. Since 2017, Saudi Arabia, through the Citizen Account Programme, has established a unified mechanism to compensate households for the adverse effects of specific financial reforms, along with cash assistance linked to energy subsidy removal. Kuwait, for its part, is currently at a turning point in its efforts to replace the subsidy system based on universal basic income with a social safety net centred on health insurance and social security services, while revising mechanisms for cash assistance through a targeted approach. Similarly, Bahrain, despite efforts to balance subsidies for basic goods and services with direct financial support for low-income households, has shifted towards reallocating in-kind subsidies to fund direct cash transfers to eligible families, while institutionalising oversight of welfare programmes through bodies such as the Supreme Committee for the Care of Persons with Disabilities, the National Commission for Childhood, and the National Committee for the Elderly.

Against this backdrop, our study poses the following central question: How have the trajectories of social safety nets evolved in the Arabian Gulf region, and what are the stakes underlying their design and reconstruction amid political and economic transformations? From this query, the study advances the following hypothesis: Attempts to design social safety nets in the Gulf states stem from political considerations, given the diminishing returns of traditional forms of social welfare, and economic considerations, as mounting fiscal constraints drive the state towards reducing its social role and adopting targeting systems that facilitate a shift to selective interventions limited to groups most affected by market imbalances.

To address the research problem and test the hypotheses, the study employs a comparative approach to identify similarities and differences among Gulf experiences. Its spatial scope covers the GCC region as a whole, with a particular focus on Kuwait, Bahrain, and Saudi Arabia, as among the earliest cases in the design of social safety nets. The temporal scope centres on the post-COVID-19 phase, while also referencing foundational contexts that spurred the institutionalisation and development of social safety nets, including measures introduced before or during the pandemic.

In addition to the theoretical framework, the study is structured around four main axes: tracing the formative contexts of Gulf safety nets; assessing their quantitative and qualitative outcomes; identifying their most prominent intersections and divergences; and considering avenues for overcoming challenges and enhancing effectiveness in light of the framework of international norms.

Theoretical Framework

Social safety nets generally comprise three basic components. The first is social care interventions that do not require contributions, such as subsidies for basic goods and cash transfers. The second is social insurance, designed to provide protection against life risks including old age, death, widowhood, orphanhood, unemployment, illness, and work-related injuries.[1] The third is labour market access programmes which, through incentives for job creation and skills development, constitute the main criterion for assessing the strength of social safety nets. These aim to integrate individuals economically and socially, rather than keeping them permanently dependent on state subsidies. From this perspective, social safety nets represent the most tangible expression of the effectiveness of social policies and their capacity to meet basic needs in health, education, protection, employment, housing, and standards of living.

From the perspective of state financial responsibility, international experience has produced two broad models. The Bismarckian model relies on citizens' contributions in return for access to social security services. The Beveridge model recognises the state's responsibility to provide social protection universally, including for low- or no-income groups lacking the means to contribute. While the latter comes closest to the ideal of a 'welfare state,' it faces challenges related to the sustainability of financing and the resistance of wealthy and middle classes,[2] who perceive themselves as compelled to shoulder a role at the heart of the state's work. These tensions have been exacerbated by global trends towards the 'liberalisation' of social protection systems, marked by reduced public spending on social sectors, shrinking coverage, and declining beneficiary numbers.[3] In this context, the state often retains only regulatory roles such as issuing standards and indicators, and supervisory functions through oversight bodies, usually in partnership with stakeholders, to ensure compliance with rules of competition and equality in the provision of social security services.

Based on the criterion of participation, social safety nets can be divided into two types. Formal networks are designed to ensure economic and social inclusion of all citizens under the annual budget law. Informal networks assist groups lacking minimum social security, and in some contexts can constitute parallel welfare systems that bypass the state, as in certain ethnic or religious formations in Latin America, Southeast Asia, and sub-Saharan Africa.[4] Regarding non-state actors, some scholars distinguish between patriarchal systems, in which actors are treated as competitors in a field where the political system renews its legitimacy and reinforces its social base against movements seeking counter-legitimacy, and democratic systems, where the participation of civil, professional, and trade union organisations is considered essential to making the social contract more just, through monitoring and accountability mechanisms to assess the quality and efficiency of programmes. Between these poles lie hybrid systems, which restrict informal actors to voluntary funding or implementing state agendas, without extending participation to agenda-setting or accountability for impacts.[5]

At the level of stakes, the design and financing of social safety nets depend on the expected return. Constitutionally, welfare services should cover all citizens, based on the preferences and needs expressed by taxpayers.[6] Since taxpayers provide the necessary funding, and the state functions primarily as a mechanism of allocation and redistribution, the politicisation of social issues often results in a trade-off between political rights and social welfare. This logic is most visible in rentier states, where social services are treated as instruments for reproducing loyalty and reinforcing bonds between society and political authority. In this model, unconditional obedience is exchanged for permanent benefit from subsidies, even if not strictly deserved.

International standards reveal wide variation in safety-net design that reflect different historical and economic contexts, in which three broad approaches can be identified. The social contract approach aims to correct inequalities in income distribution and preserve taxpayers' purchasing power by redistributing tax revenues to address social imbalances. The human development approach seeks to expand safety nets beyond poverty alleviation to break cycles of poverty and prevent their intergenerational transmission, by increasing investment in labour, health, education, and training.[7] Finally, the rights-based approach aims to expand coverage to all residents, citizens and migrants alike, regardless of their ability to contribute or whether they work in the formal or informal sectors.[8] It rests on constitutional and international principles of equality, sustainability, non-discrimination, and empowerment.

With respect to literature on social policies in the Gulf and the Arab region more broadly, most scholarship relies on the rentier state approach as an analytical framework to explain how political systems deploy welfare services to renew legitimacy. In Arab oil-producing countries, Luciani Giacomo argues, rentierism primarily channels the gains of social and economic development towards political ends, with state support and exemption from tax contributions serving depoliticisation, consolidating loyalty, and ensuring stability.[9] Marwan Qablan, however, contends that contrary to classical rentier theories, Gulf oil wealth did not create states economically and socially detached from their societies. Rather, it fostered deeper reliance on political systems that distribute rent among citizens, enabling the modern state to reshape social structures and build new alliances.[10]

Previous Studies

Research on social safety nets in the Gulf region remains scarce. Few studies address the contexts in which these systems emerged, the attempts to model them, or their challenges and outcomes. Existing work tends to focus on a single country without situating each case within its regional or international context. Within this limited body of literature, three main perspectives can be identified.

From a historical perspective, some scholars have examined the social repercussions of political transformations. Jodi Sanger attributes the delayed establishment of modern social programmes to the Gulf states' late independence and initially weak financial resources. Concrete steps towards building safety nets were not taken until the advent of oil, which was treated as a safety valve to mitigate risks of political and social instability during the transition from tribal structures to modern political systems.[11] Similarly, Noha Aboueldahab analyses the impact of oil rents on the philosophy of social protection. She notes that ambiguities surrounding the formation of nation-states prevented the articulation of an 'explicit social contract,' though 'authoritarian social contracts' did exist, whereby citizens received rentier income in return for accepting a narrow margin of political freedoms.[12] Other scholars have viewed the allocation of oil rents to social services as part of constructing a 'unilateral social contract,' intended to present the equitable sharing of oil wealth as a political narrative. In contrast, Farid Gasmi argues that the 'curse' of oil has produced rentier social contracts that prioritise distributing benefits over enabling citizens to participate in key political and economic decisions.[13]

From a political perspective, Bilal Chehaita and Joumana Kayal contend that the limited scope and efficiency of Gulf social programmes stem from the state's monopoly over social action and the exclusion of community participation in what political authorities treat as a 'sovereign' domain. Hydrocarbon revenues historically provided rentier financing outside the tax framework, but growing uncertainty about oil resources has forced difficult choices in regards to the political economy of social protection. These include moving away from the welfare-state model and obliging citizens to contribute to solidarity-based funding. Such a shift could, in turn, encourage greater participation in programme design and accountability.[14] Against this background, Markus Loewe and Tina Zintl emphasise the need to renegotiate new social contracts that ensure a deeper understanding of citizens' basic needs, thereby improving the effectiveness, fairness, and distributive equity of protection and assistance programmes.[15]

From a demographic perspective, several researchers argue that the dominance of non-citizen workers has reinforced the independence of political authority from society. Migrant workers constitute a substantial share of the workforce, yet the legal framework for their social protection remains weak. Lacking negotiating power, they are largely excluded from entitlements, producing sharp inequalities between citizens and non-citizens within Gulf safety nets.[16] The COVID-19 pandemic exposed these disparities. Studies show that austerity measures targeting migrant workers ignored social justice principles, entrenching inequalities in crisis responses.[17] Lebanese researcher Tamirace Fakhoury has called for these gaps to be bridged by lifting restrictions on migrants' access to health insurance, pensions, unemployment compensation, and maternity benefits.[18] In the same context, Anis Ben Brik from Hamad Bin Khalifa University advocates for long-term structural and legislative reforms to establish comprehensive safety nets inclusive of all residents, citizens and migrants alike.[19]

Other studies have compared Gulf states' responses to the social impacts of the COVID-19 pandemic, drawing lessons from the challenges exposed by the crisis. They emphasise improving the fairness of social safety nets by redoubling attention to access to services for vulnerable and marginalised groups, especially migrant workers.[20] Recommendations have included making optimal use of digital transformation to improve the governance of social programmes, particularly by establishing unified social databases as a foundation for the objective and equitable identification of beneficiaries; investing more effectively in technological innovation in the management of protection systems; and strengthening the flexibility of social and health protection, especially in the areas of governance, financing, and human resources.[21]

A review of the main findings of previous studies reveals a notable degree of selectivity. Many focus on particular periods with their own specific contexts, without tracing the underlying logic of development and its stakes. Others limit themselves to specific cases, such as children's access to welfare services, or the impact of youth employment programmes, without connecting these partial interventions to the broader political and economic stakes shaping the shortcomings of Gulf social safety nets. This study seeks to address part of that gap by examining Gulf welfare programmes in light of ongoing political and economic transformations, and by analysing how political-economy pressures affect both the cohesion of safety nets and their capacity to respond to emerging challenges.

Contexts of Social Safety Net Development in Gulf States

Attempts to build safety nets in the Gulf, drawing on the experiences of the three countries under study, have passed through several phases. Methodologically, the historical periodisation of these efforts can be divided into four distinct stages, each shaped by its own context and stakes. These vary according to the nature and extent of local and international variables, and the capacity of political systems to confront the resulting economic and social challenges.

Statisation of social solidarity

From the 1950s to the late 1960s, Gulf states sought to establish themselves as the sole actors in the field of social welfare. They did so by guaranteeing free access to basic social services for all residents through public housing projects, health care systems, and primary education, alongside a wide network of support programmes for the poor and low-income groups. The financial surpluses generated by the oil boom of the 1970s further reinforced this trajectory, enabling generous expenditure on health and social services and the expansion of both in-kind and cash assistance to the poor and unemployed.[22] In this context, Gulf governments widened the scope of state-led social action to pre-empt potential social tensions, in an international climate marked by ideological polarisation and Cold War alignments, while progressively institutionalising safety nets. In Kuwait, the Public Institution for Social Security was established by Amiri Order Law No. 61 of 1976. In Bahrain, the General Organisation for Social Insurance was created under the Social Insurance Law issued by Decree Law No. 24 of 1976. In Saudi Arabia, the General Organisation for Social Insurance – originally established in 1969 – was expanded as a government body responsible for administering the social security system. Its functions included the provision of regular monthly pensions to vulnerable groups such as persons with disabilities, the elderly, orphans, widows, and those without income, all of whom were exempted from any required contributions.[23]

Embedding social rent

The rise in oil prices in the early 1980s enabled the continued expansion of state welfare coverage, shielding citizens from potential protest movements demanding rights or supporting currents that diverged from the official policy line. Yet the subsequent decline in oil prices posed a serious challenge for Gulf states in sustaining the distributive foundations of the welfare state.[24]

A series of regional crises further entrenched the rentier logic of authoritarian distribution of social benefits. In the aftermath of the First Gulf War, governments took urgent measures to contain rising social discontent. Bahrain generalised its ration card system, while Saudi Arabia channelled additional funds into welfare despite the structural imbalances affecting the political economy of resource distribution.[25] Kuwait, meanwhile, sought to reinforce the legitimacy of its political system by constructing one of the Gulf's most advanced welfare-state models, drawing on oil surpluses and international and regional support for reconstruction.[26]

However, once the immediate repercussions of the First Gulf War had subsided, bringing a visible slackening in the pace of funding and implementation of social programmes, the Second Gulf War erupted. It placed political legitimacy under severe strain amid a turbulent regional and international climate. In response, Gulf governments again expanded social spending to ensure universal inclusion within the rentier framework, which had come to be regarded as the essential safety valve of political and social stability. By reinforcing redistribution mechanisms, the system maintained the bond between state and society across the Arab oil monarchies.[27]

Neoliberal adaptation of safety nets

The year 2008 marked a turning point in the transformation of the state's social role worldwide. The global financial crisis cast a shadow over the Gulf's social landscape, as oil revenues declined while food prices and unemployment rose.[28] This created an opening for international financial institutions to press for reductions in social spending. In Saudi Arabia, the pressure grew to dismantle government subsidies on energy and food, in line with a neoliberal vision of social welfare that shifted service provision from the state to private actors.[29]

This trajectory, however, was soon checked by the effects of the Arab Spring and the anxieties it provoked about the emergence of parallel welfare structures.[30] In response, Gulf states expanded social spending in a bid to sacrifice economic balance for political stability. In Saudi Arabia, the late King Abdullah bin Abdulaziz announced gifts and cash transfers amounting to nearly USD thirty-seven billion.[31] In Kuwait, authorities relied on direct household targeting, granting an estimated USD 3,500 to each family to quell unrest. In Bahrain, where protests escalated to unprecedented levels that threatened political stability, the king offered USD 2,650 to each family, while continuing to disburse social assistance benefits.[32] This was made possible by a generous allocation of around USD ten million under the GCC Marshall Plan.[33]

Once this phase had passed, fiscal deficit indicators worsened amid severe economic crises, as oil revenues plummeted. The sustainability of public financing for social programmes came under strain, creating fertile ground for external influence over the design of safety nets in the Gulf.[34] As revenues from extractive resources contracted, international financial institutions intensified their calls to entrench neoliberal logics in social policy design.[35] The World Bank's April 2015 report, for example, recommended that Gulf Cooperation Council states reduce social spending and strengthen international cooperation in the management of welfare systems.[36]

Rationalising the targeting system

By the end of the 2010s, efforts to redesign Gulf safety nets had accelerated. In Kuwait, the Supreme Council for Planning and Development proposed a roadmap in 2019 to hasten the transition from a welfare state to a 'social contract' state. *Kuwait Vision 2035 (New Kuwait)* likewise called for replacing unproductive cash subsidies with a new model of social support focused on low-income groups, linking benefits to employment or job-seeking, and excluding higher-income groups who had long benefited unjustly from a generous protection system.[37]In Bahrain, the 2018 Fiscal Balance Programme paved the way for the launch of *Bahrain Economic Vision 2030*, which introduced several projects aimed at rationalising social safety nets, including universal health insurance and reform of subsidies directed at low-income groups.[38]

The Saudi model, meanwhile, has been the most committed to shifting towards targeted support, driven by the decline in economic resources.[39] In line with the Fiscal Balance Programme under *Vision 2030*, the Citizen Account was launched in 2017 to help vulnerable families absorb the economic shocks of international shifts and domestic reforms.[40] Designed as a digital platform for registering households eligible for direct financial support, the programme has since expanded into a comprehensive database encompassing all government assistance to vulnerable families, including social security, housing, and education. The initiative seeks to unify all forms of state social provision within a digitised network that underpins the rationalisation of welfare management, applying targeting methodologies based on electronic processing of socio-economic data to determine eligibility for state support.[41]

Gulf Models of Social Safety Nets: Intersections and Distinctions

The interim results of modelling social safety nets in the Gulf indicate several intersections at different levels of management and financing, reflecting both the similarity of institutional contexts and the shared stakes involved. Broadly speaking, Gulf states have consistently sought to reinforce articulation across four levels.

Balancing the local and the universal

The three Gulf cases have drawn on diverse social and religious mechanisms to bolster the financial sustainability of welfare programmes, including *zakat*, charity, endowments, and donations. Traditional values have likewise played an important role in mobilising the social capital needed to strengthen dynamics of solidarity.[42] At the same time, these states have ratified key international instruments, such as the International Covenant on Economic, Social and Cultural Rights and International Labour Office Recommendation No. 202 on National Social Protection Floors.

The imperative of alignment has also required the constitutional embedding of international standards. In Saudi Arabia, Article 24 of the Basic Law of Governance affirms freedom, solidarity, and equal opportunity as shared principles of social justice, emphasising the state's responsibility to guarantee citizens' access to social security while encouraging contributions from informal actors in providing support. In Bahrain, Article 5 of the Constitution affirms the state's role in ensuring social security, social insurance, and healthcare for all citizens. Similarly, Article 11 of the Kuwaiti Constitution enshrines the state's social responsibility through the provision of social insurance, healthcare, and social assistance.

Intersection of protection and assistance programmes

The strengthening of social safety nets in the Gulf cases under study has rested on three main pillars: public employment, comprehensive healthcare, and generous subsidies for essential goods and services.[43] Alongside the expansion of coverage for health and unemployment insurance, mechanisms of comprehensive social assistance have diversified. These include ration cards to reduce the cost of staple food commodities, fuel price stabilisation, and support for home ownership. In addition, specific subsidy schemes have targeted groups such as widows, orphans, families of prisoners, persons with disabilities, the elderly, and individuals with chronic illnesses. At the same time, the three states have moved gradually towards adopting a social targeting methodology. This shift has been facilitated by favourable conditions, including the relative transparency of economic activity, the limited scale of informal sectors, and the availability of advanced information infrastructures that enable the electronic identification of eligible beneficiaries of social programmes.[44]

Oscillating between state paternalism and informal arrangements

Within the paternalistic framework of Gulf welfare systems, the state has retained its position as the central actor in managing safety nets. It has employed a traditional conception of social welfare to forge alliances between political authority and key institutions, through distributive policies that exchange loyalty for benefits.[45] In Saudi Arabia, the Royal Court exercises direct control over the social safety net, steering welfare operations to safeguard political and social stability.[46] This approach has become even more entrenched under the social dimensions of *Vision 2030*, which aim to restructure the state-citizen relationship on the basis of providing benefits and services in return for the renunciation of political rights.[47] Despite relative advances in democratic practice in Bahrain and Kuwait, 'emirate authority' continues to hold a near-exclusive role in directing social programmes. In Bahrain, the erosion of democratic processes after 2011 has deepened the divide between the ruling Sunni minority and the disenfranchised Shi'a majority.[48] In Kuwait, researcher Luai Ali, in his analysis of the rentier state, argues that the authoritarian allocation of oil rents enables the emir to use welfare entitlements to contain diverse social groups. The National Assembly plays only a limited role, shaped by its social origins, which push it more towards securing preferential rentier privileges than meeting the requirements of social justice.[49] Moreover, the Assembly's frequent dissolution undermines the stability of its legislative function and weakens its oversight of social spending.

By contrast, Gulf states have cautiously opened the door to the participation of civil society organisations and charitable associations, while strictly curbing their role to avoid competition with state welfare provision.[50] In Kuwait, cooperatives and charitable societies have been confined to a narrow functional framework, assisting ministries in housing support programmes or acting on their behalf in delivering certain social services to migrants.[51] In Bahrain, semi-official social safety nets have been used to compensate for fiscal shortfalls in welfare provision, in partnership with pro-government charities, which number more than six hundred. In Saudi Arabia, semi-governmental associations contribute to the costs of patients lacking formal health insurance, or whose insurance excludes chronic conditions. Other charitable organisations and foundations, operating under close state supervision and encouragement, extend social assistance to those without income, whether in the form of cash and in-kind transfers or through the provision of a wide range of welfare services.[52]

Oscillating between welfare commitments and rehabilitation concerns

Gulf states have sought to impart a modernising dimension to their social programmes, using them to consolidate the political legitimacy of ruling regimes, reinforce social cohesion, and shield society from the risks of fragmentation.[53] In this light, some analysts view the persistence of price subsidies and the diversification of in-kind and cash transfers as part of the authoritarian conditions of 'unsocial' social contracts. These contracts expand privileged access to welfare services such as health, education, transport, and housing, while demanding the surrender of civil and political liberties. Through mechanisms of rent allocation, the state seeks to suppress sources of discontent and potential uprisings, thereby sustaining its dominance over the social base of the political order.[54]

Recognising the limited political returns of this approach, Gulf governments have increasingly turned to policies aimed at empowering and rehabilitating vulnerable groups economically and socially, rather than maintaining their absolute dependency on the state. Notable initiatives include the *Vocational Rehabilitation Programme for Persons with Disabilities* in Kuwait, the *National Project for the Development and Support of Needy Families* in Bahrain, and the *Empowering People with Disabilities* project in Saudi Arabia.

Measuring Impact: Opportunities and Risks

Gulf efforts to restructure social safety nets have produced a diverse set of interventions that differ in their targeting methodologies, funding scope, and modes of management. Yet all can be situated within a new political economy of the social question, which seeks to consolidate civil peace at the lowest possible cost while increasingly linking protection and assistance programmes to financial and economic reform agendas.

Within this framework, the fiscal architecture of Gulf safety nets reflects the allocation of substantial sums to subsidies and welfare transfers, with Saudi Arabia at the forefront. Despite a relative decline in the budget for social spending due to reform measures,[55] Saudi Arabia continues to operate the region's largest social safety net, with an annual budget of nearly SAR 181 billion. Of this, SAR 41.5 billion is allocated to the Citizen Account, SAR 35.8 billion to social security, and SAR 23.5 billion to medicines and medical supplies. The remainder supports subsidised prices for basic goods and services, assistance for persons with disabilities, and housing support through real estate financing guarantees and private-sector incentives to develop housing products for low-income households.[56] Alongside Saudi Arabia, Kuwait is among the strongest Arab states in terms of the scope and effectiveness of its safety nets, with social spending accounting for roughly forty-four per cent of the national budget.[57] In Bahrain, annual social expenditure amounted to BHD 454 million, representing 13.6 per cent of total government spending.[58]

Despite declining oil revenues, levels of social spending in the three Gulf states remain high. In Kuwait, social expenditure continues to exceed 28.3 per cent of GDP.[59] In Saudi Arabia, although the Citizen Account was designed as a temporary and transitional measure, it has repeatedly been extended and its allocations increased to offset rising prices and the erosion of purchasing power among target groups. Other social security components have also seen expanded funding in an attempt to mitigate social disparities.[60] In Bahrain, concerns over inflation led to a ten per cent increase in support for low-income beneficiaries under the Social Security Programme in 2022, alongside a doubling of allocations for persons with disabilities in the 2023-2024 budget.

These funds have expanded the demographic base of Gulf social safety nets. In Saudi Arabia, the number of beneficiaries of the Citizen Account rose from 10.6 million in 2018 to twelve million by the end of 2024. The programme now covers nearly half of all Saudis, with a cumulative outlay of SAR 230 billion since its launch. In Kuwait, the number of beneficiaries of social assistance has steadily increased, surpassing 43,000 people across twelve categories, with a monthly budget of approximately USD seventy million.[61] Taking into account both formal and informal insurance schemes, Kuwait can be said to have achieved universal access to basic health coverage.

In Bahrain, a diverse set of support packages has enabled tens of thousands of low-income families to benefit from assistance. Cost-of-living allowances, paid to families with monthly incomes between BHD 300 and 1,000 reach more than 130,000 households, representing nearly half a million people.[62] Cash transfers introduced to offset meat price liberalisation now cover over 185,000 families, while the number of recipients of disability benefits exceeded 14,000 by the end of 2024.[63] Although Bahrain has extended healthcare coverage to all citizens through government and charitable interventions, the proportion of residents enrolled in social health insurance remains at only 41.8 per cent.[64]

In terms of sustainable social impact, the contribution of Gulf safety nets remains limited. Designed originally within a rentier framework rather than with the eradication of poverty as their primary aim, these systems have had only modest effects on poverty reduction. In Bahrain, 7.5 per cent of the population still lives below the poverty line. In Kuwait, although poverty rates are low, they have remained largely unchanged. In Saudi Arabia, poverty declined from 18.2 per cent in

2010 to 13.5 per cent in 2021, yet still affects one in every seven citizens, according to the United Nations Economic and Social Commission for Western Asia (ESCWA).[65] Such an outcome indicates the challenge of redesigning Gulf safety nets to break the intergenerational cycle of poverty and to narrow income distribution gaps.

Challenges and Required Responses

Despite short-term gains, successive reforms in the three Gulf countries have not succeeded in establishing cohesive safety nets capable of withstanding mounting economic pressures that are rapidly undermining social conditions. This calls for a fundamental rethinking of the frameworks used to design and finance social programmes, informed by lessons from pioneering experiences in the Global South, notably India and Brazil.

The most pressing challenge is to reactivate the contractual dimension of the social question, in the face of the gradual erosion of the political dividends of rentier welfare contracts.[66] What is needed is the formulation of more participatory social contracts that provide reference frameworks for interventions that are fairer, more inclusive, and more sustainable. This means aligning with international agreements such as the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families, and relevant International Labour Organisation (ILO) instruments: Convention No. 118 on Equality of Treatment in Social Security, Convention No. 157 on the Establishment of an International System for the Maintenance of Rights in Social Security, and Recommendation No. 205 on Employment and Decent Work for Peace and Resilience. It also entails adherence to standards of equity and equality in the design and implementation of protection policies, as embodied in Convention No. 102 on Minimum Standards of Social Security. Equally important are the guiding principles promoted in international social protection frameworks: universality rather than selectivity, empowerment rather than dependency, and a focus on eliminating inequalities rather than merely treating the symptoms of poverty. National legislation, in turn, must reflect the essence of social protection as a right, rather than being shaped by charitable or discretionary logics.

The effective application of this normative framework requires a rights-based approach that regards social protection services as fundamental entitlements, not as acts of benevolence or bargaining tools. This implies an urgent need to expand safety nets on two fronts. Horizontally, by extending social insurance to migrant workers, informal-sector employees, and other excluded groups, within sustainable national strategies grounded in human rights and ILO standards.[67] Vertically, by raising the quality and effectiveness of social security systems so that benefits are tangible and not merely statistical, while guarding against turning 'targeting' into a device that restricts protection to only the poorest groups.

Adherence to neoliberal orthodoxy risks dismantling social safety nets under the banner of economic reform, as witnessed in countries once regarded as advanced models of the welfare state, such as Britain.[68] Against the pressures of austerity, a rights-based perspective is essential: one that guarantees access for all affected groups, alongside a steady increase in the value of benefits provided and in public investment in social infrastructure.

Financially, the absence of taxation as a source of financing for social security systems has, in earlier phases, benefited Gulf regimes by reinforcing the state's position as the sole provider of welfare and by limiting public accountability for policymaking. Yet the consequences have gone beyond the political to shape cultural attitudes, entrenching a rentier mentality among citizens. Through deliberate social engineering, regimes have tied the distribution of social benefits and privileges to demonstrations of obedience.[69] As Hazem Beblawi observed, Gulf rulers sought to secure citizens' political loyalty not through participation and productive activity but through financial and social entitlements, which fosters habitual dependence on social rents.[70] Over time, this approach has eroded work-related values, encouraging passivity and deepening financial dependence on the state. Social assistance has led many beneficiaries to withdraw from the labour market, while discouraging others from joining programmes designed to promote economic integration.[71]

At the institutional level, fragmented interventions and weak coordination among stakeholders point to the urgent need to improve the governance of social programmes. This requires establishing a joint leadership and coordination body that brings together representatives of all official and non-official institutions,[72] while also including stakeholders in needs assessments and outcome evaluations to ensure greater responsiveness to beneficiaries' realities.

For the same purpose, a comprehensive restructuring of the social protection system is needed to make it fairer and more effective. This would mean expanding the pool of poor families targeted for support on the basis of an efficient targeting system, capable of ensuring that assistance reaches those most in need.[73] A unified, centralised database of economic and social data should underpin this system, allowing for the inclusion of eligible households and the exclusion of ineligible ones. Finally, it is essential to strengthen integration between protection and assistance schemes. Escaping poverty should not in itself lead to exclusion from social protection. Coverage must extend to all citizens, not only the very poorest, if social safety nets are to be truly universal and resilient.[74]

Conclusion

Social safety nets in Saudi Arabia, Kuwait, and Bahrain have undergone rapid change under mounting economic pressures. These shifts have forced regimes to balance the need to preserve civil peace with the challenge of managing public budgets that have become structurally fragile amid recurrent economic and financial crises. In this context, the three Gulf states continue to treat social policy as a sovereign tool and a safety valve for stability and a means of renewing political legitimacy. The enduring reliance on 'rentier social contracts,' which exchange social benefits for political quiescence, explains the caution in moving away from universal subsidies toward more targeted forms of support.

Yet this caution does not obscure a deeper transformation in the political economy of social protection. Expanding fiscal deficits and declining oil revenues have already reshaped social policy: scaling back some welfare entitlements, drawing in economic and social actors to help finance programmes, and consolidating fragmented initiatives into unified safety nets built on digital targeting systems. The aim is to reduce waste and ensure that benefits reach those most in need, albeit without necessarily guaranteeing more equitable income distribution.

Keeping pace with this transformation requires closer alignment with international normative frameworks, embedding principles of equality, justice, and non-discrimination into new social security schemes and targeted transfers. If understood as developmental and integrative tools, these mechanisms could help break cycles of poverty and loosen the grip of the rentier model that has fostered dependency. Stronger governance is also needed: specialised agencies should provide strategic leadership, supported by unified social registries, to ensure fair and transparent use of social data and to distinguish clearly between those entitled to free access to protection and those who are not.

Ultimately, the challenge lies in forging more participatory social contracts that bring citizens, civil society, and the private sector into the processes of needs assessment, financing, and accountability. Only by reconciling the imperatives of political economy with the demands of social justice can Gulf states build safety nets that are both resilient and fair.

About the Author

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