

Private sector retirees get a pension-powered lifeline

New amendment lets retirees tap pension advances more frequently

- Private sector retirees can now take a new commutation loan every two years, without clearing previous pension advances
- The amendment aligns private sector rules with those for government and military retirees
- The Legislation and Legal Opinion Commission warns of added pressure on pension funds

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Picture for representation only

Private sector retirees can now apply for a new commutation loan every two years — a scheme that lets them take part of their future pension as an advance lump sum and re-

pay it through monthly pension deductions — without needing to clear previous loans first. A parliamentary proposal enabling this change has been approved by the Government.

The amendment updates the second paragraph of Article 144 of the Social Insurance Law issued under Decree-Law 24 of 1976. Under the new rule, the two-year waiting period will be

counted from the date of the last commutation, rather than from the final instalment of the previous loan. This brings private sector retirees in line with government

employees covered by Law 13 of 1975 and those under the Military Pensions Law issued by Decree-Law 11 of 1976. His Royal Highness Prince Salman bin Hamad Al Khalifa, the Prime Minister, sent the draft amendment to the Council of Representatives in a letter issued under Articles 81 and 92(a) of the Constitution. The bill aims to support social justice, improve living standards and encourage longer careers in the private sector. The Cabinet forwarded the proposal to the Legislation and Legal Opinion Commission, which prepared the legal wording without altering its substance. The Commission stressed that social insurance exists to secure income in retirement, disability or illness and to help families maintain their living standards. It also warned that the change will increase financial obligations on the Pension and Social Insurance fund, as more frequent commutations will place additional pressure on its resources. It called for actuarial studies and for feedback

from the bodies managing the schemes. In finalising the draft, the Commission removed references to unrelated laws and limited the amendment strictly to the paragraph being revised, making only minor wording adjustments without affecting the intent. The amendment will take effect the day after it is published in the Official Gazette.

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Pension systems across many GCC countries are fragmented – they have separate schemes for public-sector workers and private-sector workers, with different rules, benefits, and qualifying conditions

Bill seeks to give seniors a 50% cut on state fees

Mohammed Darwish
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Lawmakers are proposing an Elderly Service Card for senior citizens, giving holders a minimum 50 per cent reduction on all state fees, including charges for official paperwork, municipal services, health services and other government-paid services. The draft amendment to the elderly rights law is now before Parliament's Services Committee. The proposal targets Article 9 of Law 58 of 2009 on the rights of the elderly. Under the updated wording, the responsible ministry — working with the committee for elderly affairs — would issue the Elderly Service Card to Bahraini senior citizens.

The plan also allows card holders to benefit from discounted essentials offered voluntarily by private-sector companies. These reductions would cover medicines, food, household items and transport from participating firms. Proposal sponsor Mohammed Al Maarafi said the change would replace the current arrangement, where discounts are limited to specific fees set by Cabinet decision. A single card with clear, fixed benefits, he argued, would give senior citizens a dependable package of support. The explanatory memorandum adds that the proposal draws on international models used in other countries to extend broad benefits to older residents.



Mohammed Al Maarafi, MP

Handicrafts set for major boost under new proposal

Mohammed Darwish
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Traditional handicrafts and Bahrain's wider heritage will go before MPs on Tuesday as Parliament debates a proposal to support and develop craft industries and protect the kingdom's national identity. The proposal, submitted by MPs Mohammed Janahi, Dr Hesham Al Ashiri, Lulwa Al Rumaihi, Mohammed Al Olaiwi and Jalila Alawi, calls for government backing to preserve traditional crafts, promote their products, attract investment and ensure that long-standing skills are passed on rather than lost. Parliament's Services Committee has urged approval, stressing the need to use modern tools to enhance traditional crafts while

keeping their original character intact. Janahi said handicrafts form an economic sector capable of creating jobs for Bahrainis, opening doors to micro and small enterprises and expanding income sources. He added that support for crafts strengthens pride in heritage, particularly among young people. The Bahrain Authority for Culture and Antiquities (BACA) told MPs it already treats traditional crafts and older trades as central to safeguarding national authenticity. Its Handicrafts Directorate and Museums and Antiquities Directorate work together to preserve crafts in their original settings. A key project is the National Register of Craftsmen, which documents

craftspeople, their specialisations, experience and production capacity. In 2023, BACA recorded 243 craftspeople, though ongoing fieldwork is likely to reveal higher numbers. BACA also promotes crafts through the 'Made in Bahrain' brand and shops, which offer over 380 products from the Jasra Handicrafts Centre and around 800 items from 49 external suppliers. Total sales in 2023 reached BD40,671. The Authority is developing an online platform to expand market reach. Craft houses in Bani Jamra and Al Qala support weaving and basket-making, while extensive training programmes at Jasra and other centres help preserve skills. BACA also facilitates local and international participation at exhibitions and works with pottery workshops in A'ali to safeguard the craft's future. BACA said the parliamentary proposal aligns with its existing efforts and pledged to continue expanding support within available resources.



Mohammed Janahi, MP

MPs to debate wider powers over endangered species lists

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MPs will on Tuesday debate a proposal to let the Supreme Council for the Environment (SCE) update all protected-species annexes under Bahrain's wildlife trade law. The amendment to Law 5 of

2021 would allow the SCE to revise Annexes I, II and III without requiring a full legislative process, which is currently needed for the highest-risk species listed in Annexes I and II. The SCE said global CITES lists are updated every three years, but Bahrain must now pass a separate law each time Annexes I or II change, slowing national compliance and risking misalignment with international rules. In extreme cases, delays could even affect Bahrain's trade links. The Bahrain Society for the

Prevention of Cruelty to Animals backed the move, saying faster updates would strengthen protection for the most threatened species. Parliament's Public Utilities and Environment Committee has recommended approval with minor textual adjustments.