

TAKAFUL AND KARAMA CASH TRANSFER EXPANSION
AND SYSTEMS BUILDING PROJECT (TKCTSBP)

STAKEHOLDER ENGAGEMENT PLAN (SEP)

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Stakeholder Engagement Plan (SEP)**1. Introduction/Project Description**

For almost a decade Egypt has adopted a reform focus. In 2014, the Government of Egypt (GoE) committed to undertaking significant structural, economic, and social reforms to reduce its large fiscal deficit and restore macroeconomic stability by moving away from universal subsidies, towards well-targeted transfer programs. This ambitious plan included an objective to eliminate energy subsidies through a series of annual electricity price reforms and fuel price increases, devaluing the local currency, and concurrently establishing well-targeted and effective national social safety nets to support the poorest people who are adversely impacted by these reforms. Further social reforms are needed in parallel with the continuing economic reforms to mitigate the impact on poor and vulnerable households given that poverty rates remain persistently high, with about 29.7 percent of the population below the poverty line according to the 2020 Household Income, Expenditure, and Consumption Survey (HIECS).

Notable progress has been made in recent years toward building a more integrated and inclusive social protection system in Egypt through a wide range of programs that are currently in place. A key cornerstone in the social protection system is the Takaful and Karama Cash Transfer (CT) program (TKP) which, as of June 2022, covers 3.69 million households (approximately 12.84 million individuals). Women represent 74 percent of card holders/direct beneficiaries and 67 percent of the cash going to Upper Egypt; furthermore, the program covers 27.7 percent of poor households in Egypt and has demonstrated strong targeting performance with 93.6 percent of beneficiaries being under the poverty line (81.1 percent of beneficiaries are poor, and 12.5 percent are near poor, with only 6.4 leakage).

Under the ongoing US\$900 million Bank-financed Strengthening Social Safety Net Project (SSSNP) (P145699), the TKP has made significant improvements on operational and administrative aspects, including: (i) establishing a solid management information system (MIS) which has helped improve efficiency and effectiveness of the various processes, and which hosts the TKP social registry which to date houses approximately 35.4 million individuals (this figure reflects all applicants to the TKP program, out of which 12.5 million individuals (approximately 3.6 million households) were found eligible and are now enrolled in the program; (ii) introducing digital payments making the transfer of benefits more efficient; (iii) establishing a grievance mechanism (GM) with multiple uptake channels as well as social accountability committees at the local level to promote transparency and citizen engagement (CE) in the program; and (iv) rolling out communication campaigns on program conditionality in addition to distributing SIM cards to beneficiaries to facilitate communication and outreach.

The project at hand will build on these achievements to further improve the efficiency and effectiveness of the program by addressing existing gaps and challenges. This includes: (i) improving data collection for enhanced monitoring of health and education conditionalities and ensuring the operational and financial sustainability of related administrative costs in the longer-term; (ii) further leveraging digital technologies and mobile solutions including for case management and GMs, in addition to optimizing the use of SIM cards to enhance communication, outreach, and monitoring; (iii) strengthening and deepening the quality of the grievance resolution including cultivating further coordination with the Ministry's Women's Administration to address for Gender Based Violence (GBV) related grievances in accordance with the accountability and response protocol; (iv) develop a program-level CE strategy to facilitate synergies and institutionalization of various CE approaches and rollout beneficiary or participatory monitoring to improve service delivery; (v) scaling-up and expanding communication activities regarding program recertification requirements as well as health and education conditionalities; (vi) enhancing the financial inclusion of TKP beneficiaries; (vii) enhancing the TKP MIS for improved data management and data exchange within MOSS, and with

partners and government entities; and (viii) scaling up the pilot program on economic inclusion (FORSA) drawing on lessons learned from the baseline evaluation.

The proposed operation is aligned with the development objectives of the GoE which aim at increasing investment in people, by focusing on lagging regions and populations. To this end, the Project will help the GOE in establishing and strengthening an institutionalized framework to provide sustained and coordinated social protection interventions to help individuals and households manage risks and volatility while protecting and promoting their human capital accumulation. The project will support four components, financed through an Investment Project Financing (IPF) instrument as follows:

Component 1: Provision of Conditional and Unconditional Cash Transfers (US\$448.75 million).

Building on the WB existing engagement, this component will support the provision of conditional and unconditional cash transfers (CTs) to beneficiaries under the TKP using a results-based approach, with eligible expenditures comprising CTs. As of June 2022, 3.69 million households (HHs) are benefitting from the TKP.

Takaful (Solidarity in Arabic) is a conditional cash transfer program providing income support to households with children under 18 years of age (with a maximum of two children). Households receive a monthly transfer, provided that children between 6 to 18 years of age attend a minimum of 80% of school days; and that mothers and their children under 6 years of age attend a minimum of three annual health care clinic visits to monitor maternal and child health and wellbeing (child growth monitoring, nutrition awareness, regular immunization, anti-natal and post-natal care for women). The conditionality element works towards improving education and healthcare outcomes with the aim of promoting human capital accumulation and breaking cycles of intergenerational poverty. It also serves as a nudge to influence behavioral changes over the longer term. Karama (Dignity in Arabic) is an unconditional cash transfer program which targets the elderly poor (over 65 years of age), orphans, widows and individuals living with permanent and severe disabilities, through the provision of monthly income support.

Benefit level: Takaful		Benefit level: Karama	
Mother with Children	Monthly Payment (in EGP)	No. of Persons who are elderly or living with disability	Monthly Payment (in EGP)
Base	325	Persons living with disability transfer value	450
0-6 years	60	Elderly transfer value	450
Primary School Child	80	Orphan transfer value	350
Preparatory (Middle) School Child	100	Other parameters: Capped at 3 Eligible Members per HH & paid to each individual separately.	
High School Child	140		
Other parameters: Capped at 2 Children (Highest Education Level) & paid to female head of the HH.			

Under the project, the component will support further expansion of the TKP in all 27 governorates of Egypt to reach 4.6 million beneficiary HHs by the end of the project to help reduce the exclusion of poor HHs. The additional households will be from among the households already registered in the TKP database. The increase in coverage will include new applicants as well as the remaining eligible

HHs from the old social solidarity pension system (Daman) who will be recertified using the Proxy Means Testing (PMT) (the remaining number of HH under Daman is only 380k), as part of the process of dissolving Daman. Beneficiaries will continue to undergo recertification every three years as per the initial program design to ensure they remain eligible to receive CTs.

The program will also continue to observe health and education conditionalities under Takaful as follows: families with children aged 6-18 years will be supported by the program, provided that children attend a minimum 80 percent of school days, and that mothers and children under 6 years of age attend a minimum of three annual health care clinic visits to monitor maternal and child health and well-being. MOSS is also planning to introduce a new conditionality on: (a) combatting early marriage; and a soft conditionality or nudge around (b) illiteracy eradication of Takaful mothers, which are expected to have a positive impact on girls and women's education, reproductive health and overall well-being for women and girls

Component 2: Enhancing Delivery systems and institutional capacities (US\$22 million).

This component will support enhancing the system building blocks including the targeting, quality and institutionalization of the TKP operational systems to support government efforts to improve TKP effectiveness and efficiency. Withdrawals under this component will be made against eligible expenditures for specific activities set out in the Procurement Plan. The component will support technical assistance (TA) and investment in the design and implementation of TKP operational systems, which include the following: (i) update of registration, database cross-checking, enrollment, case management and beneficiary data; (ii) continuous relevant update of the PMT formula as needed; (iii) timely, regular, and systematic recertification of beneficiaries, an adequate institutionalization of such approaches in MOSS, and clearly clear communication to beneficiaries on recertification; (iv) systems and data collection improvement of conditionality monitoring and verification; (v) enhancement of payment delivery systems, including follow-up on distribution of Meeza cards to all beneficiaries and examine how they can be further leveraged to enhance the financial inclusion of beneficiaries; (vi) expansion and strengthening of CE mechanisms, including and quality advancement of grievance resolution, which entails, for instance, enhancement of GBV related grievances management, systematic institutionalization of Social Accountability Committees (SACs), rollout of beneficiary or participatory monitoring, and integration of beneficiary satisfaction questionnaires and/or modules in the annual performance audits and/or impact evaluation; (vii) development of a program-level citizen engagement strategy to harness synergies and support systematic institutionalization of various CE mechanisms; (viii) follow-up on the provision of SIM cards to facilitate communications with beneficiaries and optimize their use to support in M&E activities; (ix) further leveraging of TKP social registry for cash-plus intervention including improving the flow of information across social programs and the management of social programs' information leading to the implementation of more integrated and responsive cash plus initiatives; (x) promoting use of digital technologies in program operations as well as support enhancements to the TKP Management Information System; and (xi) building the capacity of Rural and Environmental Industries Support Fund to support microcredit under component 3.

In addition, this component will focus on improving the administrative infrastructure and enhancing automation of MOSS offices; and strengthen institutional capacity through provision of training for staff. This component will also include communication activities targeting TKP beneficiaries to enhance awareness and knowledge of the program and the program requirements (eligibility criteria, recertification, conditionality, etc.). This component supports building a registry of persons with disabilities (PWDs) for the Karama program. The registry will document on the types and severity of disability by governorate, gender, and age to enable MOSS to further link PWDs to other support

and integrated services.

Project Communication

The project will develop a solid communication strategy focusing on the following aspects, which are in line with the recommendations of the recently concluded TKP endline evaluation which highlighted the need to improve communication regarding the program's exclusion restrictions, program duration, and recertification.

Ensuring continuation and expansion of awareness-raising on TKP overall objectives and conditions. This will be done through assessing (i) the project's communication objectives, opportunities, and challenges (b) effectiveness of communication efforts carried out to date, and accordingly determining needed improvements and way forward. The strategy will largely focus on effectively reaching beneficiaries through personal communication (including increasing the magnitude of SMS text messaging as a means of communicating with beneficiaries and monitoring the social behavior of beneficiaries pertaining to the conditionalities), coupled with mass communication activities to raise TKP's visibility and prominence amongst target audiences as well as to access vulnerable families through social protection packages provided by MOSS. Under the proposed project, TKP communication efforts will, to the extent possible, partner with the Waai communications campaign to capitalize on the latter's wide reach. Communication efforts will be guided by key performance indicators which would guide any required modifications.

The project will also finalize all pending requirements of TKP depository which is an online platform developed by MOSS to: a) store electronically all institutional documents related to TKP (circulars, decrees, manuals etc.); b) create an online learning platform for MOSS staff in connection with TKP service delivery; and c) create a public platform/website with useful information on the program's design and eligibility. As such, the project will ensure that the platform is running effectively, is user friendly, and has the required key performance indicators to periodically assess its efficiency, given its importance for the institutionalization of the program. A thorough handover technical manual for the depository will also be delivered to MOSS to that effect.

Integrated Management Information System (MIS)

This activity will include: (i) enhancing system efficiency by strengthening business process automation with much integrated techniques for seamless data sharing (e.g. integration with FORSA MIS) and adapting user friendliness approaches to enable all program operational staffs to use front-end user interfaces (UI) of the platform for day-to-day program monitoring and administration; (ii) ensuring robust, reliable and efficient means of performing external data verification through establishing system interoperability across all relevant databases e.g. UHIS database; and (iii) establishing robust business intelligence and data mining capability for enhanced program monitoring, reporting and performing big data analytics. Under the new project, the MOSS team will continue to further upgrade and enhance other system features including the integration of additional measures pertaining to data privacy as needed, and building on the strong measures that MOSS already have in place, while also ensuring full alignment with the World Bank's data privacy regulations.

Payment Systems

Considerable progress has been made under the TKP payment systems of the SSSNP. As part of

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Government efforts to enhance financial inclusion, MOSS has been overseeing the gradual roll-out of Meeza cards to all TKP beneficiaries. Meeza cards are debit cards that replace TKP cards to allow program beneficiaries to withdraw their entitlements from ATM machines and cashing outlets, as opposed to post offices only (21,000 outlets vs 4,000 offices nationwide), and to make electronic/digital payments. The transition is still at an early stage as the cards are still being rolled out (2.5 million out of 3.69 million cardholders have received their cards to date). The cards have already showed a positive impact as 40 percent of beneficiaries with Meeza cards are cashing their entitlements through ATMs and other outlets helping to reduce overcrowding at post offices. This component also has a strong impact on closing the gender gap in financial inclusion since 74 percent of TKP card holders are women. As the scale increases, the impact is expected to increase and can also help address mobility challenges for beneficiaries; it can also have a positive impact on the environment by contributing to limiting the use of transportation and can consequently help reduce carbon emissions. MOSS will continue to monitor the usage of Meeza cards to analyze the behavior of beneficiaries and how these cards are impacting them, and examine ways to further leverage Meeza cards to enhance the financial inclusion of TKP beneficiaries. This includes raising awareness on the functionalities of these cards while also considering additional efforts to enhance the digital and financial literacy of beneficiaries to improve/maximize the usage of Meeza cards. If and when beneficiaries have access to mobile wallets or bank accounts, MOSS may consider transferring benefits directly into those accounts rather than issuing a Meeza card. Owning a bank account would have an important impact on the financial inclusion of beneficiaries as it can enable them to access other financial services such as savings, credit, insurance, etc.

Grievance Mechanism (GM) and other Citizen Engagement and Social Accountability Mechanisms:

The TKP employs a well-established (GM). With multiple uptake channels at three levels (District, Governorate, and Ministry), the GM allows citizens to inquire about the program; program applicants to inquire and appeal the assessment outcomes; and program beneficiaries and the public to provide feedback about program implementation, such as inclusion and exclusion errors, payment- and payment card-related concerns, staff performance, and services. Since the launch of TKP, the program GM collected approximately 2 million grievances and addressed 1.94 million of them, with a resolution rate of 96 percent¹⁷. Beyond closing the feedback loop for each grievance collected by systematically addressing them and informing individual complainants on the resolution outcomes and relevant actions taken, MOSS has been able to utilize the GM data as the program's performance management tool to close the feedback loop at the program level. For example, MOSS was able to update the procedures of how functional disability assessment was applied to Karama applicants and provide further technical trainings to doctors by analyzing the GM data relating to Karama. This effort to utilize GM data as the Ministry's performance management tool will continue with support of enhanced TKP MIS. The project will support the enhancement of the program GM by paying closer attention to the resolution timeline and quality, stronger coordination with the MOSS Women's Administration on GBV complaints, and complainants' experience and satisfaction of the program GM, and public disclosure of the program-level GM data.

Under SSSNP, MOSS has activated over 2,200 SACs in 24 Governorates. SACs play an important role to bring in beneficiary voices and collectively discuss service delivery challenges, opportunities, and potential solutions in health, education, and social protection sectors. As part of the efforts to strengthen of SACs, the project considers expanding its role to pilot beneficiary or participatory monitoring of the program activities and delivery of health and education services where Takaful's conditionalities are linked to. As a multi-stakeholder engagement platform, SAC is well-positioned to

serve as a government-beneficiary interface in facilitating beneficiary or participatory monitoring. MOSS' SAC implementation experience to date as well as the pilot of TKP beneficiary groups in Assiut and Giza will inform this potential expansion of the SAC roles. In addition, the project will support the establishment and implementation of the CE Strategy to advance synergies among different CE approaches taken under the program and further strengthen its effort to systematically institutionalize SACs and other CE mechanisms.

The project will support a systematic integration of beneficiary satisfaction questionnaires and/or a module through the program's annual performance audit and/or the impact evaluation. Under SSSNP, MOSS collects beneficiary awareness, usage, and perception data on GM. While the sample size is limited (representative sample of roughly 1,000 beneficiaries), it is informing the MOSS to improve the GM usability and effectiveness. Based on this experience and lessons learned of annual audits to date, the project will support the beneficiary satisfaction and perception data collection at the program level (beyond GM) in a systematic manner. Together with beneficiary voices collected with GM and through SACs, the beneficiary satisfaction data will serve as another data point for TKP to improve its program transparency, efficiency and effectiveness, and accountability. A brief non-technical and anonymized summary of the findings of the beneficiary satisfaction and how those findings are informing TKP will be made public.

Cash-Plus Interventions:

As part of efforts to adopt a more integrated and holistic approach to social protection, the project will continue to leverage the growing TKP registry, which currently hosts over 35.4 million individuals, to promote cash-plus interventions which address multi-dimensional aspects of poverty and complement cash transfers with other programs that help address gaps in human capital and enhance resilience of beneficiary households against shocks. These include: *The First 1000 Days* which provides additional support to help Takaful mothers to enhance children's health and nutrition this tackles the challenge of child stunting in Egypt which is currently stands at 13 percent and anemia below 5 years of age which stand at 43 percent.; *Decent Housing* which improves housing conditions for the poor (fixing roofs, access to potable water); *No Illiteracy with Takaful* to help eradicate illiteracy among Takaful mothers which reaches 60%; according to data collected by MOSS. *Two is Enough* to provide women with access to subsidized birth control and reproductive health services aligning with the National Family Empowerment program with the aim to decrease fertility which his currently 3.171 births per woman. This is in addition to scaling up the economic inclusion program FORSA through Component 3 to promote sustainable livelihoods and job creation for the poor including youth and women. Efforts will also continue to link beneficiaries with other social protection programs such as food subsidies card, free health insurance, as well as ensure TKP alignment with Haya Karima to help efforts to expand coverage and maximize the impact of such programs.

Component 3: Economic Inclusion/Empowerment Services (US\$25 million). This component will further build on the pilot FORSA program being implemented under the ongoing SSSNP and will aim to continue to institutionalize it within MOSS to ensure its sustainability. FORSA is an economic inclusion program which is being piloted in eight governorates (Qalioubia, Sharkia, Fayoum, Beni Suef, Menia, Assiut, Sohag and Luxor), while gradually expanding to other areas beyond the scope of the project. The program's strategic goal is to promote economic inclusion by enabling TKP beneficiaries and other individuals with low income to better integrate into the economy and transition from poverty to prosperity through participation in economic activities and reducing long-term dependency on CTs to eventually help them graduate from the TKP.

The program is based on BRAC's Ultra poor graduation model which entails a set of integrated, time-bound, and sequenced interventions that help beneficiaries adopt sustainable livelihood opportunities and achieve economic resilience. FORSA adapted this model and introduced some innovations drawing from theories of behavioral economics, by kickstarting its activities with outreach to potential beneficiaries to participate in behavioral change sessions to introduce the program and disseminate information on its objectives, as well as encourage participants to engage in economic inclusion activities. Participants who choose to apply to FORSA then undergo profiling to collect information on their educational background, skills, job preferences, demographic characteristics, among others. This is followed by the counseling phase to help guide beneficiaries to select one of two tracks/modalities offered by FORSA, namely-the asset transfer/self-employment track; or the wage employment track. In this respect, FORSA expanded the graduation model to include wage-employment rather than only focusing on self-employment.

The asset transfer/self-employment modality includes the transfer of a significant productive asset for starting an income generating activity (IGA), in addition to business and technical training to help beneficiaries start this IGA. This track helps beneficiaries improve their entrepreneurial capacities through the offered non-financial services and works toward helping them create economically viable projects, while ensuring their linkages to value chains and markets. The wage employment modality aims to improve the participation of beneficiaries in the labor market through job placement/matching in the private sector, enhancing employability skills through training, and incentives to encourage employment in the private sector and promote skills development through on-the-job training (examples include temporary wage subsidies, transportation allowance, partial coverage of social security). Beneficiaries under both tracks would also receive continuous mentoring to regularly follow-up on their progress and ensure they are on the right track. The program also offers financial literacy trainings to enhance financial inclusion while also promoting savings to help beneficiaries better manage risks and build financial resilience against shocks.

This component will build on the Rapid Market Assessment conducted under the SSSNP and which examined the market and business ecosystem in the eight target governorates to assess business opportunities, with an emphasis on expanding existing value chains and organic clusters, as well as to assess labor market opportunities. This study was used to inform the design and finalization of both the wage and self-employment tracks which are currently being implemented. It also informed the program targeting analysis and helped MOSS finalize the selection of villages and districts within the eight target governorates. The Rapid Market Assessment was also complemented with a partnership strategy which maps the various stakeholders (NGOs, development partners, government, private sector, etc.) and which will continue to guide outreach and partnership building efforts.

In terms of implementation arrangements, the self-employment track will be carried out as a micro-credit using the MOSS Rural and Environmental Industries Support Fund. The operation will benefit from the comprehensive MIS module which will be developed for this component, under the ongoing SSSNP, to ensure the effective administration and monitoring of all program functions, including the monitoring of beneficiaries throughout the project lifecycle (registration, profiling, training, wage employment and self-employment packages, coaching and mentoring, etc.). The MIS will also facilitate reporting and data exchange.

Component 3 will finance economic inclusion interventions for around 30,000 beneficiary HHs using tier 2 micro-credit schemes (through licensed microfinancing institutions (MFIs)) capitalizing on MOSS's Rural and Environmental Industries Support Fund which currently runs micro-credit schemes. Component 3 will target beneficiaries from the MOSS Social Registry with 60% from TKP

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and 40% from the rejected pool of applicants falling very close to the PMT cut-off point. The establishing law of the Rural and Environmental Industries Support Fund, its bylaws and financial regulations were reviewed by the Bank which confirmed its capacity to channel loan funds through it, while observing World Bank fiduciary requirements. Moreover, the project will further build the capacity of the Fund, based on the Financial Intermediary Financing (FIF) assessment to be carried out by the World Bank to ensure consistency with the related (i) paragraph 15 of the Bank Policy for Investment Project Financing (IPF); and (ii) the Bank Guidance on Financial Intermediary Financing, 2016. This will be done in consultation with the World Bank Finance, Competitiveness, and Innovation (FCI) Global Practice. In addition, in the contract with each FI to be selected, the Fund will incorporate the requirements of developing an ESMS in accordance with the environmental and social standard 9 (ESS9). The ESMSs will need to be reviewed and cleared by the Bank, prior to financing any subprojects. Disbursement based condition will be put in place against the component allocation of US\$25 million based on a) The Bank carries out the FIF assessment and its recommendations are adopted by the MOSS Rural Fun's for eligibility to run micro-credit; and b) MOSS/FIs establishes and operationalizes the Environmental and Social Management System (ESMS) as stated in the Environmental and Social Commitment Plan (ESCP) for each FI to be selected. This assessment ensures that the project does not contradict the World Bank Group's ongoing financial sector policy dialogue and does not promote unsustainable practices.

Under component 3 MOSS will test different pathways of graduation using micro-credit compared to the asset transfer modality under the ongoing project. MOSS will carry out an impact evaluation to assess the impact and determine which approach was the most cost effective and sustainable for graduation. The evaluation would allow MOSS to make decisions on how to further scale the productive inclusion component of the national social safety net program.

The proposed operation will build on the findings and recommendations of the recently concluded FORSA baseline evaluation which provides a clear understanding of target beneficiaries, their education and skills levels which are fairly low, their aspirations, barriers they face, among other factors, which will allow the program to better tailor its interventions to the needs of beneficiaries. The study has shown that unemployment rates are very high in target communities especially among females. Only 8 percent of potential FORSA beneficiaries have previously worked (20 percent males and 5 percent females) while approximately 25 percent of adults in FORSA eligible HHs are employed, mostly in irregular wage employment; approximately 50 percent of males have made attempts to look for work compared to 15% of women. The evaluation also revealed low levels of literacy rates, especially among females, in addition to low level of access to financial services and bank accounts. Around 14 percent of potential FORSA participants suffer from chronic illnesses such as diabetes, asthma, cancer, heart disease, high blood pressure, and hepatitis which affects their work attendance. Furthermore, HHs primarily nominated females to participate in FORSA (76 percent); these females have fewer years of education compared to males in addition to more caretaking responsibilities. There is also strong tendency to select self-employment over wage employment. In light of these findings and emerging recommendations, the program will aim to intensify/maximize its mentoring/coaching component and further finetune and tailor training packages taking into consideration the limited skills level and work experience among FORSA beneficiaries. The program will also enhance its outreach and communication activities to raise awareness on program eligibility and benefits, and to encourage wider participation from other eligible household members (husbands, sons, and daughters), especially for the wage employment track. Enhancing communication on TKP recertification and eligibility timeline will also be instrumental to clarify any misconceptions among beneficiaries and incentivize participation in FORSA. There will also be an opportunity to further refine the program following the FORSA endline evaluation planned in 2023, which is part of the program's approach to active learning through

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monitoring and evaluation activities. The endline evaluation will provide will help determine the impact of the different economic inclusion modalities adopted by the program and which of them perform better, as well as any challenges and bottlenecks, to allow for course correction.

Mitigating climate induced food insecurity and unemployment through economic inclusion: The project will continue to scale up economic inclusion interventions which help diversify livelihood opportunities and protect vulnerable rural communities who are dependent on agriculture activities and help ensure food security for these populations. This entails various models of economic inclusion interventions, which will be implemented in cooperation with NGOs and in coordination with other partners including Food and Agriculture Organization (FAO), International Labor Organization (ILO) and World Food Programme (WFP), to avoid duplication, with a focus on enhancing local agricultural and livestock value chains. Collective productive units will also be established, mainly employing women and youth, to promote value added manufacturing based on the agricultural specificities of each target community, to help maximize the impact of interventions on local communities. This component will also seek to increase employability and technical skills for beneficiaries to help them pursue wage employment in the private sector; this opens up opportunities to build skills for green sectors.

Component 4: Project Management, Monitoring and Evaluation and Knowledge Management (US\$3 million).

This component will support project management including running cost of the Project Implementation Unit (PIU) to ensure that the project is successfully and efficiently implemented consistent with the legal agreement. The component will finance: (i) salaries of PIU staff (non-civil servants); (ii) PIU equipment and operating costs, which are directly linked to the daily management of the project (office space, utilities and supplies, bank charges, communications, translation, transportation, maintenance and insurance, building and equipment maintenance costs, and travel and supervision costs); (iii) regular internal audits and annual external audits (audits of financial and procurement aspects according to the Bank's legal requirements); and (iv) cost of independent evaluations and research/case studies including modules to measure beneficiary satisfaction of the program.

The project does not include any worker accommodation, lay-down yards, or other temporary activities that may also impact stakeholders. A summary of the potential social and environmental risks and impacts of the project is included below:

- Discrimination, inequitable targeting and exclusion of the most vulnerable groups (groups with limited mobility, women, especially those who are widowed or divorced, people with disabilities, those suffering from social stigma, etc.) from the program. While targeting is aimed at vulnerable groups and is using a specific formula, there is still possible risks of exclusion because the project covers 3.69 million households out of 9.7 million households registered. Moreover, data used by the formula is collected by individuals, which creates room for human error.
- Discrimination and disrespectful treatment and sexual exploitation and abuse and sexual harassment (SEA/SH) when receiving project benefits
- Lack of beneficiary awareness of eligibility criteria. application processes, TKP and FORSA objectives, the grievance mechanism details, etc.
- Efficiency of service delivery across all governorates and units
- Electronic waste generated at the end of the devices' life cycle

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- Lack of interest from the targeted groups in the economic empowerment component (FORSA)
 - Capacity of targeted groups to effectively exit the program
- Minor, and localized social and environmental impacts of subproject activities related to component 3 (FORSA).
- Labor related risks including Occupational health and safety risks, working conditions, etc for all the project workers
- SEA/SH related risk for female workers and female beneficiaries
- Risk of unresolved complaints from local communities and/or workers
- Potential risk of domestic violence following the economic empowerment of women,
- Fear of retaliation for employees and beneficiaries e.g., of being stopped from receiving project benefits in case of using the grievance mechanism

These risks and the mitigation measures in place are elaborated on in the ESMF.

2. Brief Summary of Previous Stakeholder Engagement Activities

- **Systematic and Ongoing Stakeholder Engagement Activities included as part of TKP**

Under SSSNP, extensive outreach and awareness efforts are in place, these include printed materials which are disseminated at all social units, as well as door-to-door visits and in-person awareness sessions at social units about TKP, its benefits, eligibility criteria, and conditionality terms. Awareness is also raised about key health and education aspects to influence health and nutrition practices and perceptions of education—specifically girls’ education. Social unit coordinators, female rural leaders (ra’edat reefeyat) and female public servers (Mokalafat Khedma A’ama) support all outreach and engagement efforts. To enhance communication and monitoring, sim-cards have been disseminated to all beneficiaries, and are used to communicate key messages to beneficiaries. The Waai (“awareness”) program seeks to inform TKP beneficiaries of important facts related to health, nutrition, family planning, education, and women’s empowerment—including gender-based and domestic violence. **For Forsa** in particular, engaging with beneficiaries also includes advertisements in post offices and at social units, behavioral change sessions, which aim at incentivizing participants to engage in Forsa as well as acquiring the needed culture of work. In parallel, a network of 1200 student volunteers called Da’em are involved in outreach and engagement efforts.

MOSS has also activated over 2,200 Social Accountability Committees (SACs) in 24 Governorates, and SACs in the remaining governorates are underway. SACs play a role to bring in beneficiary voices and collectively discuss service delivery challenges, opportunities, and potential solutions in health, education, and social protection sectors. They can also share feedback to the social units, as needed, to restudy a beneficiary profile, in case of perception that the person shouldn’t be eligible. As part of the efforts to strengthen of SACs and because SACs are not equally active, the project considers expanding its role to pilot beneficiary or participatory monitoring of the program activities and delivery of health and education services where Takaful’s conditionalities are linked to. As a multi-stakeholder engagement platform, SAC is well-positioned to serve as a government-beneficiary interface in facilitating beneficiary or participatory monitoring. MOSS’ SAC implementation experience to date as well as the pilot of TKP beneficiary groups in Assiut and Giza will inform this

potential expansion of the SAC roles. In addition, the project will support the establishment and implementation of the CE Strategy to advance synergies among different CE approaches taken under the program and further strengthen its effort to systematically institutionalize SACs and other CE mechanisms.

The TKP employs a well-established Grievance Mechanism (GM)¹. With multiple uptake channels at three levels (District, Governorate, and Ministry), the GM allows citizens to inquire about the program; program applicants to inquire and appeal the assessment outcomes; and program beneficiaries and the public to provide feedback about program implementation, such as inclusion and exclusion errors, payment- and payment card-related concerns, staff performance, and services. Since the launch of TKP, the program GM collected approximately 2 million grievances and addressed 1.94 million of them, with a resolution rate of 96 percent. Beyond closing the feedback loop for each grievance collected by systematically addressing them and informing individual complainants on the resolution outcomes and relevant actions taken. For example, MOSS was able to update the procedures of how functional disability assessment was applied to Karama applicants and provide further technical trainings to doctors by analyzing the GM data relating to Karama. This effort to utilize GM data as the Ministry's performance management tool will continue with support of enhanced TKP MIS. The project will support the enhancement of the program GM by paying closer attention to the resolution timeline and quality, stronger coordination with the MOSS Women's Administration on GBV complaints, and complainants' experience and satisfaction of the program GM, and public disclosure of the program-level GM data.

MOSS also collects beneficiary awareness, usage, and perception data on the exiting GM. While the sample size is limited (representative sample of roughly 1,000 beneficiaries), it is informing the MOSS to improve the GM usability and effectiveness. Based on this experience and lessons learned of annual audits to date, the project will support the beneficiary satisfaction and perception data collection at the program level (beyond GM) in a systematic manner. Together with beneficiary voices collected with GM and through SACs, the beneficiary satisfaction data serve as another data point for TKP to improve its program transparency, efficiency and effectiveness, and accountability.

Furthermore, two independent evaluation studies (baseline and endline) were conducted by International Food Policy Research Institute (IFPRI) for TKP as a whole, and one independent baseline study for Forsa separately, which have aggregated rich insights from different stakeholders around the previous phases of the project. These insights include:

- **The continuation of the TKP (current project)** since it has enabled households not to resort to coping with shocks in negative ways.
- **Proceed with plans for** recertification and graduation of beneficiaries who have achieved self-sufficiency while using a generous cut-off for self-sufficiency given that many households have not managed to substantially increase their consumption despite increased productive assets.
- **Improve communication regarding exclusion restrictions, program length, and recertification** so that beneficiaries understand that they will not be excluded from the program for formal sector work with income below a certain threshold and to ensure that beneficiaries are not surprised by sudden changes in program status or unnecessarily worried about the short-term continuity of the transfers. This is primarily being addressed with this comprehensive SEP and a stand-alone communications strategy.

¹ More details about the GM are included in chapter 6 of this document.

- **Consider greater coordination with communication campaigns related to family planning** if the behavioral response by families of having more children is confirmed and seen as in conflict with other national policy goals. This is currently being integrated into the awareness campaign Waai².

With regards to the economic inclusion program “FORSA”, the baseline evaluation conducted for the program highlighted the following key recommendations:

- **Define and communicate Takaful eligibility timeline.** The common belief that Takaful transfers are indefinite creates a large disincentive to enroll in FORSA. Inconsistent communication on this aspect of the program creates distrust and opens it up for rumors. The policy of Takaful eligibility lasting for three years and FORSA enrollees losing access to Takaful after the transition period (unless they successfully re-apply due to a change of circumstance in the future) needs not only to be defined legally but also credibly announced. Even after an official announcement, households that do not expect to make profits with the asset transfer may not be motivated to join FORSA. This is primarily being addressed with this comprehensive SEP and a stand-alone communications strategy.
- **Maximize the attractiveness of the FORSA package for Takaful beneficiaries.** FORSA needs to show a good probability of exceeding short-term benefits of cash transfers to avoid excessive drop-out. The program needs to clearly communicate the benefits that will be offered and commitment to on-going mentoring. Also, it may be worthwhile to keep 12 months of cash transfers to be more in line with successful graduation programs in other countries (Banerjee et al. 2015³) and allow beneficiaries more time for their projects to become profitable. This is primarily being addressed with a comprehensive SEP and Communications strategy.
- **Allow least confident household to drop out of FORSA.** Truly poor households that lack confidence in their ability to make profits from the asset transfers should be allowed to opt for the certainty of receiving Takaful transfers. When households are given the freedom to self-select between FORSA and Takaful, households with better non-cognitive skills and less risk aversion are more likely to enroll in entrepreneurship training (Dasgupta et al. 2014⁴). This implies that letting least confident households drop out can improve the average potential to benefit from FORSA. This is being managed by the PIU and by reviewing screening and exit procedures and mechanisms.
- **Replace households that have dropped out.** The program should prepare for the potential that households that previously expressed interest no longer want to join FORSA. To address this, the program could expand the share of households in the pilot from the Rejected group (e.g., currently 30% could increase to 50%). The program may also allow new sign-ups from households among the Takaful beneficiary group that did not attend the behavioral change sessions. This is being managed by the PIU and by reviewing screening and exit procedures and mechanisms.
- **Continue with the current plan of keeping training sessions open to other household**

² The Waai (“awareness”) program seeks to inform TKP beneficiaries of important facts related to health, nutrition, family planning, education, and women’s empowerment—including gender-based and domestic violence. This primarily targets program beneficiaries and their families.

³ Banerjee A., E. Duflo, N. Goldberg, D. Karlan, R. Osei, W. Pariente, J. Shapiro, B. Thuysbaert, and C. Udry. 2015. A multifaceted program causes lasting progress for the very poor: Evidence from six countries. *Science* 348(6236): 1260799-1-15.

⁴ Dasgupta, P. 1997. Nutritional status, the capacity for work, and poverty traps. *Journal of Econometrics*. 77(1): 5-37.

members. The widespread nomination of a wife/mother as the potential FORSA participants is likely based on incomplete understanding of the FORSA program. It may be necessary to (re) advertise the wage-employment track towards husbands or older sons and daughters of enrolled women who chose the asset-transfer track. Moreover, participation in training/mentoring sessions should remain open to any household member rather than restricting to specific participants.

- **Anticipate participants' need for support.** FORSA participants have limited literacy skills and work experience. Mentoring should be maximized to the extent possible, and training designed with this background in mind. Trainers should also promote the value of women's participation in FORSA with household heads to avoid conflicts on decision-making about employment and household production. This is being integrated into current plans and scopes of engaging with NGOs and DAA'EM.

- **Stakeholder Engagement Activities Conducted During Project Preparation**

A public consultation around Social and Environmental risks and impacts was conducted as part of the Environmental and Social Management Framework (ESMF) development, on October 2nd, 2022, in MoSS premises in Dokki, Cairo Governorate. The hybrid consultation⁵ was attended by 33 participants (12 representatives of MOSS and 21 representatives of implementing partners, including Ministries of Communications and Information Technology, Manpower, Health and Education as well as NGO and private sector representatives). During the consultation, those in presence were provided with an overview of TKP and FORSA as well as the ESMF and SEP for the project at hand and asked to provide with their feedback and recommendations for enhancement. The hybrid public consultation faced few technical (e.g., connection, sound, etc.) difficulties, which may have limited the participation some attendees; however, an email for sharing additional comments was provided to participants and focus groups discussions (FGDs) were conducted as well as a visit to a social unit. Four FGDs were conducted with 23 persons in total as follows: 1) in-person FGDs with seven female Takaful beneficiaries, 2) in-person FGD with six Karama male participants, 3) in-person FGD with MOSS staff members (5 from a social unit and 1 from a directorate), and 4) online FGD with four Forsa NGO partners. The main feedback points received during the meetings included suggestions for:

- Expanding on the differentiation between TKP's different target groups (ex: female heads of households, elderly citizens, people with disabilities, socially excluded groups such as those with Leprosy, etc.), and considering the social risks that they may face, and mitigation measures, accordingly
- Expanding on and enhancing awareness around the timeframe of TKP support, and the longer term and more meaningful impacts of exiting through Forsa, to ensure the attractiveness of Forsa efforts to targeted groups.
- Enhancing beneficiary awareness of the timeline of receiving benefits, combatting the misconception that Takaful is perceived as a pension scheme, and enhancing beneficiary readiness to enter the economic empowerment track.
- FORSA beneficiaries and NGO partners believe it is essential to engage men and other family members who may influence females' ability to engage in the program. Such a practice is being informally adopted but can be streamlined in the upcoming phase.
- Expanding awareness raising efforts through TV channels which have broader outreach and

⁵ Attendance sheets are included in Annex 3.

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will be more accessible to illiterate groups.

- Expanding awareness about TKP at large, including eligibility criteria, benefits, and intersections or conflicts with pension schemes, as well as the GM. This will clear misconceptions, as well as enhance usage of the GM, since not all beneficiaries are aware of its availability.
 - o This can be facilitated by designing awareness and outreach efforts with messaging that focuses on the right of individuals as right holders to receive social protection assistance and therefore, the right to complain.
- Expanding the capacity of the hotline to receive calls at large, and Grievances in specific, as it currently has long waiting times.
- Including technical consultants involved in Forsa Capacity Building efforts as key stakeholders.
- Accounting for and creating mitigation measures for the fact that MOSS staff (directorates and social units) are often over worked and under paid, and with little mechanisms for support and coping. Such a risk must be considered when deciding on implementation mechanisms, and to ensure that this reality does not compromise the quality of the programs, or the well-being of both beneficiaries and staff members.
- Taking into consideration the risks and challenges posed by current political events, and the resulting inflation in Egypt and across the world, which may impact the capacity and ability of Forsa partners to effectively meet its targets as planned with the budgets presented prior to inflation.
- The deep rooted and complex nature of dynamics and openness around GBV; whereby women may not be comfortable with or safe if they choose to report incidents of mistreatment of GBV. This is especially true amongst the targeted groups who come from marginalized backgrounds and may not have the support networks required to safely act upon incidents of GBV. Informal and community-based mitigation measures are in place and should be expanded to overcome such a risk, as explained in the ESMF. This is in addition to the possibility of conducting periodic satisfaction surveys that address treatment at social units, issues of violence, etc.
- Beneficiaries of Takaful and Karama would like their benefits to be sustained, and to be expanded to include health coverage or some health benefits, beyond visits and coverage to mothers of children aged 5 or less.
- Additional stakeholders were identified with participants (e.g., technical consultants involved in Forsa Capacity Building efforts)

Insights gathered from these engagement efforts were instrumental for validating already existing mitigation measures, as well as expanding and enhancing them in the upcoming phase of the project. They have pointed to specific pain points that need to be addressed in the upcoming phase, and to ways by which already existing mitigation measures can be enhanced. This is especially true for enhancements to awareness raising efforts, communication campaigns, as well as the GM and its utilization.

3. Stakeholder identification and analysis

In order to ensure an inclusive and meaningful engagement process, a stakeholder identification was conducted to precisely define the key groups of relevance to TKP and Forsa Program and to get

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better understanding of the various groups and their roles, interests and influence on the Project, as well as to define the substantially affected groups. ESS 10 recognizes two broad categories of stakeholders: i) Project Affected Parties; ii) Other Interested parties. This section of the SEP identifies those stakeholders who will be directly or indirectly, positively or negatively affected by the Project or who may have an interest in the Project and will accordingly be informed and consulted about the Project.

TKP stakeholders include beneficiaries, implementing staff from MOSS itself, other governmental agencies and authorities that are essential for the successful implementation of conditionality and fair selection, volunteers, private sector companies involved in supporting and implementing the program's different components, academics, and the media. The same stakeholder groups are applicable to Forsa, with the addition of non-governmental organizations and technical consultants that are involved in the implementation of awareness raising and capacity building efforts towards the goal of enhancing employability and employment rates.

The above listed stakeholder groups are differentiated based on the effect of the programs on them, and their interest in the program in the upcoming sub-sections.

3.1. Affected parties

- **3.1.1. The main group of affected parties are Egyptian citizens who are eligible for Takaful, Karama and Forsa. These are:**

a. Takaful and Karama target group:

- **Takaful target group** include CT HHs with children below 18 years of age. The conditionalities include:
 - For children aged 0–6 years. Mothers must visit the clinic twice a year for growth monitoring and health awareness sessions with a focus on messages on nutrition. This is to be coordinated with the MoHP.
 - For children above 6 years of age. For children in schooling, the attendance rate should be no less than 80 percent. This is to be coordinated with the Ministry of Education to record attendance regularly.
- **Karama target group** include the elderly (65 years and above) and those with severe disability that prevents them from working; widows and orphans. All such groups must also be poor.
- Targeting of beneficiaries is conducted through the Proxy Means Test, which is a formula that uses poverty predictors (rather than cash income) to select poor applicants. The factors considered include:

HH Information	Demographic	Dwelling Characteristics	HH Assets/Sources of Income
Demographic information about the head of the HH		Access to water, electricity, location of bathroom, stove type, flooring, and roofing	Monetary and in-kind transfers received
Characteristics of HH members		Internet, mobile, and phone connectivity	Social solidarity pension (SSP)
Educational achievement		Average monthly electricity bill	Asset ownership (land and vehicles)

b. Forsa target group:

- Participants of TKP aged 19-55; those not eligible for the TKP System, and other eligible marginalized citizens under and on the thresh-hold of the poverty line (further details on the eligibility criteria is found in annex 1).

The draft FORSA baseline evaluation reported that 77 percent of working-age adults in Takaful beneficiary families are unemployed or underemployed, and only 5 percent are self-employed.

- **3.1.2. The second main group of affected parties are governmental agencies that are directly involved in implementation. These are:**

- The **Ministry of International Cooperation** (MOIC) as the loan recipient.
- The project will be implemented by the **Ministry of Social Solidarity** (MOSS):
 - The project will be managed and implemented by the existing PIU which is housed in MOSS.
 - There is a FORSA team at the central PIU level, supported by teams at the local level; it is mandated with monitoring and implementing the relevant

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components of the ESMF of the project.

- The Central Administration for Social Pension under the Social Protection Department, which is responsible for day-to-day project management, reporting to MOSS and supported by the PIU.
- 27 Directorates and 310 districts
- MOSS' social units (2,660 social units) which exist in villages or groups of villages. These units are responsible for mobilization, outreach, and maintaining continuous contact with beneficiary households.
- 2,200 female rural leaders (Ra'edat Reefeyat) which are associated with the social units and are integral for beneficiary engagement through door-to-door visits and awareness raising efforts. They are expected to reach 12,000 by the end of 2022.
 - Forsa is supported by a team of 81 governorate level coordinators, and 485 Female public servers (Mokalafat Khedma A'ama) from MOSS.
- MOSS has also signed Memoranda of Understandings with the **Ministries of Health and Education** respectively, to support monitoring and reporting of conditionality. Cooperation with both ministries is done at all levels.
- At the policy level, the Government established a high-level ministerial committee for social justice in 2014. It is chaired by the Prime Minister and was established by decision Number 1940 for 2014. It includes various ministries including those of Social Solidarity, Health and Population, Finance, education, Information Technology, Planning and Economic Development, Labor, Higher Education, and International Cooperation and Development. This committee will continue overseeing progress of the social protection reform and ensure sectoral coordination under the proposed project.
- The Rural and Environmental Industries Support Fund : a non-profit that is currently under the supervision of the MOSS as per presidential decree no. 433 of 1999. The Fund has its independent budget which encompasses an allocation from MOSS in addition to grants. It is to help improve economic and livelihood conditions for households that are most in need in rural areas.
- Financial intermediaries to be selected under component 3, which will be microfinancing institutions (MFIs).
 - **3.1.3. The third main group of affected parties are volunteers and non-governmental organizations involved in awareness raising and implementation.**
- Forsa has built the capacity of 100 NGOs, and created collaboration protocols with 34 NGOs. It has a broader network of 59 NGO partners. In the meantime, only 18 NGOs (10 under the self-employment track, and 8 under the wage-employment track) are involved in Forsa activities financed by the World Bank, with agreements with an additional 20 NGOs in the pipeline.
 - The 18 already contracted NGOs are served by a total of 169 employees.
- Da'em currently has 145 leaders and 1,200 volunteers
- 485 Mokalafat Khedma A'ama involved in Forsa outreach and mobilization
- Community health workers

3.2. Other interested parties

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- **3.1.2. Other interested parties are:**

- Donors and funders
 - The World Bank
 - Other funders supporting Forsa, which include UNICEF, Sawiris Foundation and FAO
 - The government of the United Kingdom has also supported SACs efforts under TKP
- Private sector companies
 - Involved in supporting and implementing the program's different components. These currently include Logistics and Telecommunications companies involved in the operational aspects, and can be expanded to include companies from other sectors who may financially contribute to the program, or facilitate its implementation.
- Charities and community-based organizations that provide cash assistance and help with cross-checking
- Academic researches who may benefit and be interested in the implementation mechanisms, data generated, and impacts of the Takaful, Karama and Forsa.
- Media

3.3. Disadvantaged / vulnerable individuals or groups

The main affected group of the program (beneficiaries) is disadvantaged and vulnerable. Within this group, there are additional layers of vulnerability, which include:

- Eligible citizens who are women, especially those who are divorced or widowed
- Eligible citizens with disabilities
- Eligible elderly citizens
- Eligible citizens who suffer from social exclusion, such as those suffering from Leprosy

Considerations for including these groups should address mobility concerns in the case of elderly citizens and people with disabilities, free time and social limitations that may hinder participation in the case of women, as well as stigma and exclusion in the case of those suffering from certain diseases or have certain social status (e.g., widowed and divorced). To overcome these challenges MOSS and the social units also rely on Female Rural Leaders who are community members themselves, and who are able to utilize their influence and reach within their neighborhoods to identify and outreach to marginalized and vulnerable groups. They are able to use the local vocabulary and adapt, as much as they can, to the different needs. Longer term efforts such as investments in the physical accessibility of social units nationwide are beyond the scope of the project at hand, but are on the agenda for discussion and collaboration with Hayah Karima and the National Council for Persons with Disabilities.

Active engagement mechanisms are already in place, which include the social units, coordinators within them, community health workers, and volunteers that are mandated with the constant engagement of these groups. This is in addition to the categorization of eligible citizens by these criteria, to ensure constant tracking of their inclusion rates, as well as their continuous inclusion in communication and engagement efforts.

Moreover, posters with key information about the program are already in place within all social units, and can be enhanced with additional ones around Frequently Asked Questions, the

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appropriate contact point for frequently asked questions, and the Grievance Mechanism.

To ensure the inclusion of all groups, the following strategies and mitigation measures are in place and continuously ongoing:

- SACs, Waai and Daa'em (described later in the document)
- Use of the Arabic language and local vocabulary in all engagement tools and processes
- Biannual trainings for MOSS staff which will be enhanced with content around equal treatment, combatting stigma and discrimination (including against vulnerable groups such as people with disabilities, women who are divorced or widowed, and people with apparent diseases), SEA/SH prevention, etc.
- GM

3.4. Summary of project stakeholder needs

Stakeholder group	Key characteristics	Preferred notification means (e-mail, phone, radio, letter)	Specific needs (accessibility, large print, childcare, daytime meetings)
Takaful and Karama Target Beneficiaries including vulnerable ⁶ groups detailed in section 3.3 (Nationwide)	74% female Mostly illiterate Local level information sharing may be preferred Engagement to be conducted in Arabic At least monthly communication is required and preferred	Face to face interactions at social units or door to door (through ra'edat refeyat), public awareness sessions, written information brochures distributed and posters in social units, capacity building activities, informal educational activities, radio and TV, phone messages	Childcare; during the day preferred for women; accessible venues for people with disabilities; verbal communication for people with visual impairments or those who are illiterate
Forsa Target Beneficiaries in the 8 governorates of Fayoum, Beni Suef, Assiut, Sohag, Luxor, Menia, Menoufiya, and Qalyoubia; including vulnerable groups detailed in section 3.3	76% female 25% employed Low literacy skills ⁷ Local level information sharing may be preferred Engagement to be conducted in Arabic At least monthly communication is required and preferred	Face to face interactions at social units and NGO premises, public awareness sessions, capacity building activities, informal educational activities, written information, radio and TV	
Male family members of Forsa beneficiaries, especially those influencing their participation in the program; including parents and / or husbands	Mostly illiterate Local level information sharing may be preferred Engagement to be conducted in Arabic to build trust Engagement at kick off, and later on a quarterly basis is preferred	Face to face interactions at social units and NGO premises, public awareness sessions, written information, radio and TV	
MOSS Central Administration	Mostly literate and well-versed with policies and procedures related to MOSS; prefer communication to be in Arabic	Meetings and written policies and procedures and program manual	During the working day with sufficient notice and formal requests / communication
MOSS Regional Directorates	At least monthly	Meetings and written policies and procedures including regular circulars with key updates	

⁶ Vulnerable groups are not treated as a separate group because, as mentioned previously, the targeted beneficiaries of the project is vulnerable groups in general

⁷ Based on the findings of the Forsa baseline evaluation study (under publication)

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MOSS Social Units	communication is required and preferred	Meetings and written policies and procedures including the terms of selection and inclusion in terms of reference, Conditionality Handbooks, Informational Posters, Content for awareness raising and educational session, and updates on beneficiaries who have received Meeza cards through private sector courier companies	
Ministries of Health and Education		Meetings and written collaboration protocols, policies and procedures	
Rural and Environmental Industries Support Fund		Meetings and written collaboration protocols, policies and procedures, Dedicated training sessions	
Selected Financial Intermediaries under component 3			
NGOs, CDAs and implementing partners	Mostly literate; prefer communication to be in Arabic At least monthly communication is required and preferred	Meetings and written collaboration protocols, policies and procedures, Dedicated training sessions	
Funders and donors	Egyptian and international staff members who prefer English communication At least quarterly communication is required and preferred	Regular meetings and written reports with partners and financiers	
Volunteers of Wa'ai and Da'em, Community Health Workers and Female Rural Leaders (raa'edat refeyat)	Mostly literate and well-versed with policies and procedures related to MOSS; prefer communication to be in Arabic At least monthly communication is required and preferred	Face to face interactions at social units, dedicated training sessions, written information brochures distributed and posters in social units	
Private Sector Companies	Including Heads of Human Resources, Public Relations, CSR and	Meetings and written collaboration protocols, policies and procedures	

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	Procurement Departments Prefer engagement to be conducted in Arabic and in English At least quarterly communication is required and preferred	Marketing efforts to secure demand for Forsa beneficiaries' projects	
Academics	A robust cadre of academics in both private and public universities; members of J-PAL Engagement to be conducted in Arabic and English Annual communication is preferred	Meetings and written collaboration protocols	Not Applicable
Media	A robust network of printed, TV, digital Engagement to be conducted in Arabic At least quarterly communication is preferred	Written press releases and conferences	

4. Stakeholder Engagement Program**4.1. Purpose and timing of stakeholder engagement program**

Comprehensive stakeholder engagement and communication plans are already in place, and will be expanded for the Takaful, Karama and Forsa programs. These engagement mechanisms are in place to fulfill multiple purposes, including raising awareness amongst beneficiaries around the program's benefits, enrollment mechanisms, terms and conditions, etc. These efforts are also essential for ensuring transparency and accountability, and especially with regards to eligibility criteria, the project's intended impact and progress, as well as complaints and feedback received by beneficiaries. Other core purposes of engagement are related to better understanding potential and/or current social and environmental risks, as well as ensuring proper and timely mechanisms to mitigate and address them. This is in addition to continuous engagement and communication with staff partners, donors and financiers to ensure alignment, quality and timely implementation, compliance with E&S standards as needed, as well as continuous learning and development. As demonstrated in the upcoming sub-section, different mechanisms are integrated into operations throughout the project's life cycle to ensure continuous engagement and communication. These include:

- Ongoing public awareness campaigns around the program and prominent social risks that

impact its beneficiaries (ex: malnutrition family planning, GBV, etc.), as well as the grievance mechanism (GM) in place. These include efforts of Waai which seeks to inform TKP beneficiaries of important facts related to health, nutrition, family planning, education, and women’s empowerment—including gender-based and domestic violence.

- Reaching beneficiaries through personal communication (including increasing the magnitude of SMS text messaging as a means of communicating with beneficiaries and monitoring the social behavior of beneficiaries pertaining to the conditionalities), coupled with mass communication activities to raise TKP’s visibility and prominence amongst target audiences
- Quarterly and annual meetings and reports with partners and financiers around progress, impacts, challenges, faced, and the way forward
- Quarterly and annual meetings and reports with coordination committees such as the one in place between MOSS, and the Ministries of Health and Education regarding data validation and cross-checking, coordination, challenges, and mitigation measures.
- Continuous monitoring and evaluation efforts and coordination meetings amongst the PIU around progress, impacts, challenges, faced, and the way forward
- Continuous monitoring and evaluation efforts and coordination meetings amongst MOSS and engagement mechanisms such as SACs
- The GM, which is detailed in section 6 and which will be strengthened via further coordination with the Ministry’s Women’s Administration to address for Gender Based Violence (GBV) related grievances in accordance with the accountability and response protocol.

The project will take the precautionary approach to avoid COVID-19 spreading, for as long as the risk exists and as needed, to minimize the risk of COVID-19 transmission during information disclosure, by disseminating information through digital platform (where available) and traditional means of communications.

4.2. Proposed strategy for information disclosure and consultation

MoSS already has a three-pronged strategy for communication around TKP. It includes:

- (a) **political/policy level communication**; to ensure continuous policy support, build public trust in the country’s SSN reforms, and facilitate the government’s commitment to a social justice agenda.
- (b) **public information through mass media**; to disseminate information about the programs’ objectives, targeting, and eligibility; ensure transparency in program intake; reduce any potential misconceptions that could result from lack of information; and disseminate information about the program’s impact and performance. This primarily targets program beneficiaries and their families.
- (c) **targeted beneficiary outreach**; to (i) inform beneficiaries of their rights and responsibilities as program participants and (ii) raise awareness among participants, through a network of Female Rural Leaders including civil society organizations (nongovernmental organizations [NGOs] and Community Development Associations [CDAs] at the rural level), on key health

and education aspects and disseminate positive messages to influence health and nutrition practices and perceptions of education—specifically girls education. (iii) The Waai (“awareness”) program seeks to inform TKP beneficiaries of important facts related to health, nutrition, family planning, education, and women’s empowerment—including gender-based and domestic violence. This primarily targets program beneficiaries and their families.

For Forsa in particular, engaging with beneficiaries involves a multi-step process of reaching out to a larger pool of potential beneficiaries, orienting them, registering the interested participants in the program database for another round of profiling, ranking and final selection, as described below:

- (i) **Outreach:** All households that meet the eligibility criteria are extracted from TKP data base and engaged through a media campaign on TV and radio and through a door-to-door outreach campaign. This is also coupled with advertisements in post offices during the period when TKP beneficiaries receive their cash transfers and in the social units that TKP beneficiaries are affiliated with.
- (ii) **“Nudge” and behavior change sessions⁸** which aim at incentivizing participants to engage in Forsa as well as acquiring the needed culture of work. The sessions aim at kicking off and facilitating the transition from financial dependence into financial independence by entering the workplace (by wage or self-employment through inspiring sessions). The sessions include an overview of the benefits and prospects of self-reliance, as well as the different training, job placement and asset-transfer schemes on offer via Forsa. These sessions are primarily conducted by Forsa coordinators and NGO implementing partners for potential Forsa beneficiaries, which include those who were rejected from the program, and those who currently benefit from the program. Sessions are conducted in-person, and have been enhanced and expanded by some of the implementing NGOs to ensure greater levels of readiness and interest from the beneficiaries to join Forsa, and to combat misconceptions about being dropped out from TKP as a result of participation in Forsa.
- (iii) **Orientation and registration** which take place through various channels, including a short orientation session/visit conducted by the FORSA community workers, Da’em members, and agricultural pioneers about the program’s economic inclusion activities. These sessions are conducted at youth centers, NGO premises, or beneficiary households. During the orientation, the two employment pathways are explained, and interested participants are asked to initially register to participate in one of the tracks at

⁸ *Before the end of 2018, MOSS has undertaken a survey with a sample of 2,220 individuals beneficiaries of TKP (within the working age) asking them who may desire to work and look for a job, 85% of this participating sample admitted to not make any efforts to search for work (89% are women and 80% are men). On the other hand, it was largely admitted that one of the most successful ways to get people to work is through changing their mindset and attitude towards work. For that, behavioral economics theories—marriage of economics and psychology- has elaborated the theory of “nudge” that has provided a powerful tool for increasing the control on people’s decision making and had successfully implemented in several challenges like encouraging people to increase savings, donate organs, stop smoking, actively search for a job, reduce traffic noises, etc. These nudges consist of the public display of factual information; therefore, the idea that they are intrinsically normatively problematic is unpersuasive. This would rule out public information (in our case, will be on how TKP beneficiaries will participate in FORSA and what are the proposed incentives) signs and other everyday instances of straightforward information provision.*

the end of each session. Registration is extended to two family members in the case of House Holds that have more than one Forsa eligible candidate exists. Orientation and registration can also take place directly through filling in the applications on Facebook, MoSS website or dedicated mailboxes in Post Offices. Moving forward, the capacity of Female Rural Leaders to onboard beneficiaries onto the program should be enhanced. This practice has been adopted by one of the implementing NGOs and can be mainstreamed to all other implementing partners.

(iv) Da'em: This is all in addition to the outreach and engagement efforts of members of the volunteer network Da'em, a network of student volunteers in all governorates, with 145 leaders and 1,200 volunteers who provide:

- Outreach and enrollment to potential Forsa beneficiaries
- Career counseling to Forsa beneficiaries
- Monitoring beneficiaries' progress; each volunteer handles approximately 15 Forsa beneficiaries
- To date, coordination between Da'em members and implementing NGOs is minimal and will be enhanced in the upcoming phase of the program.

MoSS considers the TKP's GM to be its core social accountability mechanism to advance transparency and accountability. Two other mechanisms integrated into the program—beneficiary groups and social accountability committees—are complementary approaches to encouraging and empowering the public and TKP beneficiaries to express their voices and agency through the mechanism, and each play a supportive role in aiding its accessibility and use. These mechanisms are accompanied by multiple awareness-raising and beneficiary-empowerment initiatives. Some of these initiatives contribute to raising awareness and beneficiary empowerment.

Social accountability committees provide an interface between the government and citizens/beneficiaries to ensure the program's transparency and its effective delivery of activities. By decree of the governors, the Ministry of Social Solidarity (MoSS) has so far activated 2,226 social accountability committees in 24 mudirriyas. Mudirriya-level committee members include line ministry representatives of health, education, and social protection sectors; civil society representatives; and community representatives, including woman leaders, to represent the needs and demands of the TKP beneficiaries. Committees hold public hearings where TKP beneficiaries and beneficiary representatives also take part to collectively discuss service-delivery challenges, opportunities, and potential solutions. Committee members are required to encourage and help citizens and beneficiaries submit grievances through the TKP GM. With financial support from the government of United Kingdom, MoSS established a guide for Social Accountability Committee members and their training materials. These support MoSS in systematically expanding and maintaining the committees across governorates.

Moving forward, these efforts will be enhanced with:

- Communication and awareness campaigns that are guided by indicators to ensure their effectiveness
 - o An emphasis on communicating eligibility criteria, rights of beneficiaries, timeframe, project's objective and grievance channels to all beneficiaries
 - o An emphasis on legal rights, rights secured by TKP, and the right to complain
- Greater reliance on TV campaigns
- Reaching beneficiaries through personal communication (including increasing the magnitude of SMS text messaging as a means of communicating with beneficiaries and monitoring the social behavior of beneficiaries pertaining to the conditionalities), coupled with mass communication activities to raise TKP's visibility and prominence amongst target audiences
- More systematic efforts to engage men and/or parents of Forsa female beneficiaries who maybe otherwise prevented from participating in the program
- Capacity building of volunteers, Female Rural Leaders and the Women Public Servers to effectively serve the objectives of Forsa outreach and awareness raising efforts
- Enhancing the GM with channels and mechanisms to address SEA/SH
- Potentially enhancing the GM with a non-retaliation policy
- Expanding the capacity of the TKP hotline
- Introducing periodic satisfaction surveys that address satisfaction with social units' performance, as well as issues related to SEA and SH and/or mistreatment
- Potentially developing a Frequently Asked Questions sheet about common misconceptions and inquiries; as well as a depository of other services and benefits that TKP participants are eligible for, based on their categorization (videos, people with disabilities, etc.).
 - o Such information can be published on the MOSS website, disseminated to Social Units and Female Rural Leaders, and printed and posted within social units for the reference of literate beneficiaries.

The below table demonstrates the key messages and mechanisms of engagement for Takaful, Karama and Forsa's different stakeholders at large, and with regards to E&S performance management:

Information to be disclosed and Topic of Consultation	Methods proposed	Timetable: Locations/ dates	Target stakeholders	Responsibilities
Preparation				
ESMF & Initial SEP	Public consultation announced via personalized invitations and public announcement on the MOSS website	MOSS premises & Virtual on October 2, 2022, from 12-3 PM	Staff of MOSS and the ministries of Health and Education, NGOs and CDAs, Volunteers, and beneficiaries	PIU
	Focus Groups with beneficiaries, MOSS staff and	MOSS premises & Virtual on	NGOs and CDAs, Volunteers, and beneficiaries	

Stakeholder Engagement Plan (SEP)

Information to be disclosed and Topic of Consultation	Methods proposed	Timetable: Locations/ dates	Target stakeholders	Responsibilities
	NGO partners	October 4, 2022 (full day of interviews)		
	Disclosure of the ESMF and SEP	on Moss Website	NGOs and CDAs, Volunteers, and beneficiaries, implementing agencies, relevant ministries	
Implementation				
Program objectives and philosophy, benefits, criteria, sexual exploitation and abuse / sexual harassment (SEA/SH) no tolerance and referral mechanisms, conditionality terms and conditions, and grievances channels and details	Flyers Daa'em and Waai efforts Evaluation Studies Videos Facebook Page SMS Community Engagement Events Media Coverage Hotline GM & SACs	On-going and to continue	Beneficiaries targeted and their families	MOSS staff and coordinators, Daa'em volunteers, Wa'ai volunteers, Agricultural Pioneers
Program objectives and philosophy ESMF & SEP Conditionality terms and monitoring mechanisms SEA/SH no tolerance and referral mechanisms and codes of conduct and grievances channels and details	Quarterly Coordination and Facilitation meetings	On-going and to continue	MoSS (central level) and Ministries of Health and Education	PIU
Program objectives and philosophy, benefits, criteria, ESMF and SEP SEA/SH no tolerance and referral mechanisms and codes of conduct and grievances channels and details	Coordination meetings and trainings Hotline GM	On-going and to continue	Employees and volunteers	PIU
Program objectives and philosophy, benefits, criteria, ESMF and SEP SEA/SH no tolerance and referral mechanisms and codes of conduct and grievances channels and details	Coordination meetings and trainings Hotline GM	On-going and to continue	Rural and Environmental Industries Support Fund and selected financial intermediaries	
Program objectives and philosophy, benefits, criteria, ESMF and SEP SEA/SH no tolerance and referral mechanisms and codes of conduct and grievances channels and details	NGOs Flyer/Brochure MoSS Website Facebook Page Knowledge Sharing Sessions Media Coverage Hotline / GM	On-going and to continue	NGOs and CDAs Volunteers under Wa'ai and Da'em Women Rural Leaders Community Health Workers	PIU
ES Progress ESMF and SEP	Coordination meetings	On-going and to continue	Donors and Financiers	PIU

Stakeholder Engagement Plan (SEP)

Information to be disclosed and Topic of Consultation	Methods proposed	Timetable: Locations/ dates	Target stakeholders	Responsibilities
Lessons learned	Reports			
ESMF and SEP Codes of conduct and grievances channels and details	Information session	November 2022	Private Sector Companies	PIU
Program objectives and philosophy, benefits, criteria, terms and conditions, and grievances channels and details, including SEA/SH referral mechanisms Achievements and Success Stories	Press Releases Media Interviews Introductory, Achievements & Success Stories Videos MoSS Website	On-going and to continue	Media	PIU & Communications Officers

4.3. Proposed strategy to incorporate the view of vulnerable groups

MOSS will ensure that the views of vulnerable or disadvantaged groups will be sought and well-taken into account during the consultation process. This is done by taking into consideration the vulnerable groups identified in section 3.3, and accommodating to their different needs. The measures taken to address and accommodate vulnerable groups include:

- Verbal awareness sessions at social units and youth centers to accommodate illiterate groups, as well as people with visual impairments
- The use of well-connected Female Rural Leaders and Forsa coordinators to conduct house visits, to accommodate those with movement impairments, or those with little mobility due to social restrictions
- Trust building and male engagement activities to facilitate the participation of women
- TV awareness campaigns to reach a broad spectrum of beneficiaries who are illiterate
- Making sure that venues are easily accessible to women (within close proximity to their households), and to people with physical disabilities.
- The arrangement of specific sessions for women only in conservative communities.

4.4. Timelines

Stakeholder engagement has been initiated at an early stage of the project development process on issues that could potentially affect targeted beneficiaries and affected parties and is an integral part of the assessment, management and monitoring of the project's social risks and impacts. The PIU will ensure that appropriate project information on environmental and social risks and impacts is disclosed to stakeholders in a timely, understandable, accessible and appropriate manner and format. The Stakeholder Engagement Program will be updated and refined throughout the lifecycle of the Project.

5. Resources and Responsibilities for implementing stakeholder engagement activities

5.1. Resources

Most of the mechanisms and activities under the SEP are covered under Component 2 of the project at hand. This component focuses on, and allocates USD 22 million to:

- update of registration, database cross- checking, enrollment, case management and beneficiary data
- continuous relevant update of the PMT formula as needed
- timely, regular, and systematic recertification of beneficiaries, an adequate institutionalization of such approaches in MOSS, and clearly clear communication to beneficiaries on recertification
- systems and data collection improvement of conditionality monitoring and verification
- enhancement of payment delivery systems, including follow-up on distribution of Meeza cards to all beneficiaries and examine how they can be further leveraged to enhance the financial inclusion of beneficiaries
- expansion and strengthening of CE mechanisms, including and quality advancement of grievance resolution, which entails, for instance, enhancement of GBV related grievances management, systematic institutionalization of Social Accountability Committees (SACs), rollout of beneficiary or participatory monitoring, and integration of beneficiary satisfaction

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questionnaires and/or modules in the annual performance audits and/or impact evaluation

- development of a program-level citizen engagement strategy to harness synergies and support systematic institutionalization of various CE mechanisms; (viii) follow- up on the provision of SIM cards to facilitate communications with beneficiaries and optimize their use to support in M&E activities
- further leveraging of TKP social registry for cash-plus intervention including improving the flow of information across social programs and the management of social programs' information leading to the implementation of more integrated and responsive cash plus initiatives
- promoting use of digital technologies in program operations as well as support enhancements to the TKP Management Information System (MIS).

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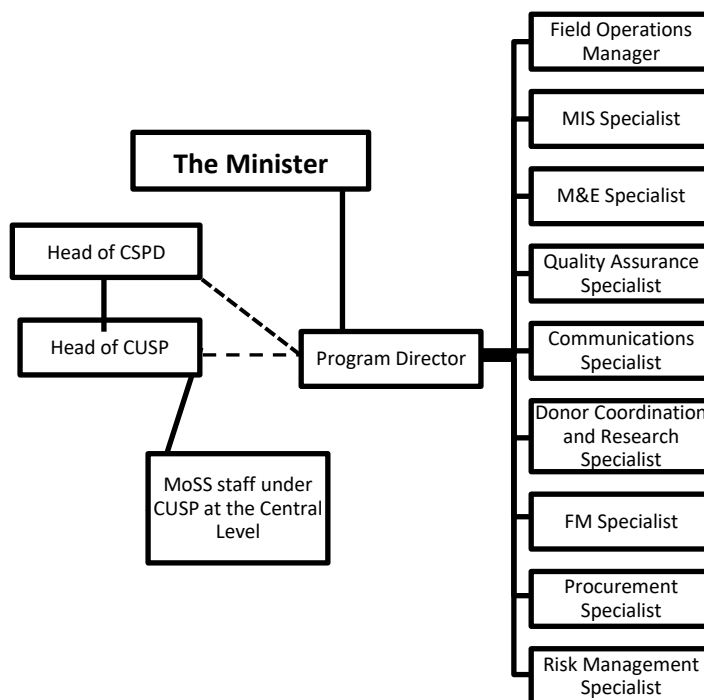
5.2. Management functions and responsibilities

The MoSS is the main institutional counterpart for the project. It leads the registration, enrollment, payment, M&E, and grievance management functions of the Takaful and Karama Program through its offices at the Governorate, district, and village levels.

MoSS has established a Project Implementation Unit of non-civil servants which includes a director, an MIS specialist, a financial management specialist (FMS), field operations manager, M&E specialist, procurement specialist, communications officer, quality assurance and program coordinator, and researcher and donor relations specialist. The MIS specialist is mandated with developing, in coordination with hired PIU staff, a data collection strategy, validation procedures, and others to assure data quality and integrity of information used for the project’s MIS database in registration, payments, case management, and grievance and redress handling for Takaful and Karama beneficiaries. In parallel, Field Operations Manager liaises and supervises the implementation of activities carried out by all involved parties in the registration, enrollment, payments, and grievance and redressal at the local level to include smart card and software systems provider, local government officials, the PIU, central management at the ministry, and contracted or partner NGOs.

The PIU carries out the day-to-day activities and lead the implementation of Takaful and Karama Program. It directly reports directly to the minister of Social Solidarity and administratively to the head of the CSPD. It is headed by a program director and comprises a number of full-time MoSS staff as well as consultants.

Figure 1: Organogram of the Project Task Force



For Forsa, at the field level, the PIU is supported by the Project Field Unit (PFU) on each of the

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eight Forsa targeted governorates; by one Governorate coordinator serving the two components who shall report directly to the Wage Employment Manager and Self Employment Manager. The Governorate coordinator has 3 officers under his/her supervision (one for self-employment & one for SMEs who will report to the Self-Employment Officers at the PIU and one for the wage employment report to the Wage Employment Officers at the PIU). For both, a number of MoSS Agricultural Pioneers (ra'edat rifeyat), Community Workers (mokalafat) and volunteers will be responsible for monitoring and following up the projects of the eligible beneficiaries and with the progress of employed eligible beneficiaries.

Responsibilities of the PIU at the central level includes: the design of the program, defining the needs of required services from service providers and implementing partners, the oversight over operations, and ongoing monitoring and evaluation. Whereas, responsibilities of the PFU entail assisting in all field implementation processes, including the registration of beneficiaries, reporting on the overall implementation process on periodic and timely basis, following up with local stakeholders, including MoSS directorates, coordination with other local authorities, service providers, and relevant support partners, in addition to tracking the progress of beneficiaries.

MOSS has also finalized the staffing arrangements for the E&S Team and assigned staff accordingly. The team will maintain the similar structure to SSSNP, with ESHS management with qualified staff and resources to support management of ESHS risks and impacts of the Project, including a senior social expert overseeing environmental and social activities in coordination with FORSA screening committee at the central level, social officers overseeing environmental and social activities at the local level. They will be responsible for supervising and monitoring the implementation of all safeguard requirements under the project, including the implementation of the ESMF and any mitigation measures identified. Trainings will be provided to the team by the World Bank ESF team on the ESMF and their responsibilities in ensuring ESMF implementation and compliance. Regular reporting on progress will also take place with regards to the E&S aspects as per the ESMF.

A Monitoring, Evaluation and Data Management Specialist is responsible for strengthening the monitoring and evaluation system and practices of the FORSA Program. She/He provides support to the Project Manager and to the PIU in ensuring that the program maintains its strategic vision and its activities result in the achievement of its intended outputs in a timely manner.

A communication officer who will work in coordination with the communication department and will also be responsible for the implementation of the stakeholder engagement plan.

With regards to GM, the following division of roles and responsibilities are in place:

- **MOSS level.** The ministry-level GM officer is responsible for all aspects of the design and implementation of the TKP GM, including the manual, the flowcharts, the GM MIS module, and taskforce and staff training. The ministry-level GM officer, in coordination with relevant staff, is also responsible for receiving, recording, and resolving grievances received by the ministry or referred to it by a lower level. It is worth noting that grievances related to targeting outcomes can only be addressed at the ministry level because of the limited access to the proxy means test formula and systems. Additionally, the ministry-level GM officer, who is supported by several assistants, is responsible for monitoring and reporting on the GM.
- **Mudirriya level⁹.** At the mudirriya level, each department's GM Taskforce includes the following members:

⁹ At the level of the governorate.

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- Social solidarity director. The director reviews and supervises the grievance collection and resolution practice at the mudirriya level.
- Two to four mudirriya-level staff from MoSS. Up to two officers are assigned to collect, record, sort, and classify the grievances received, while another two officers are tasked with addressing grievances in coordination with relevant mudirriya-level departments and staff. Grievances may be referred by the idarra-level GM and can be escalated to the ministry level. Targeting-related grievances are automatically escalated to the ministry level.
- **Idarra (district) level.** Like the mudirriya level, the idarra-level GM consists of:
 - Social administration director. The director reviews and supervises the grievance collection and resolution practice at the idarra level.
 - Social Unit staff from MoSS. Two officers are responsible for collecting, recording, sorting, and classifying received grievances. Another two officers are tasked with addressing grievances in coordination with relevant idarra-level departments and staff. Grievances can be escalated to the mudirriya level.

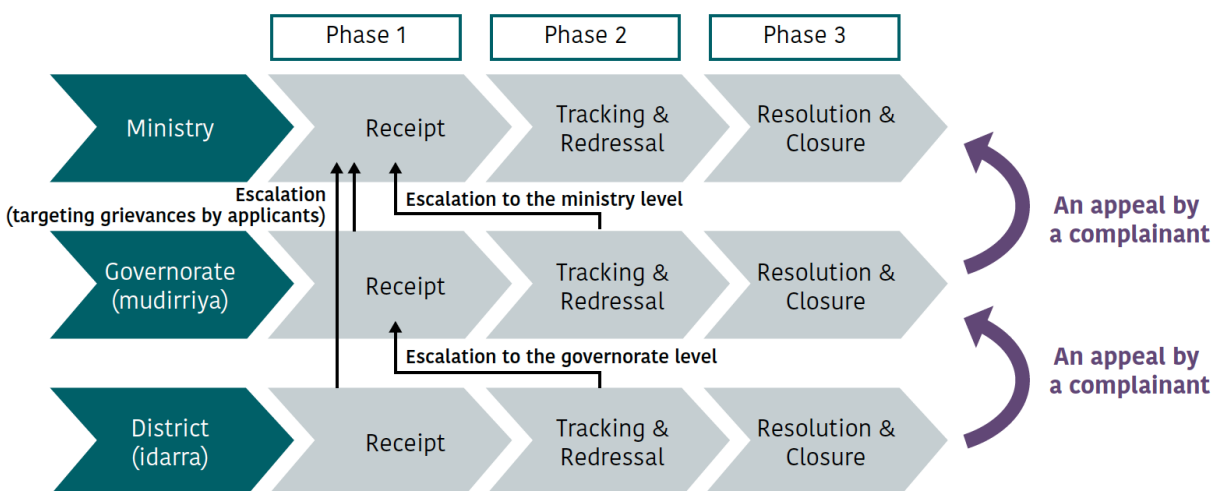
The program makes significant investments in staff training on the GM and has developed innovative ways to provide continuous on-the-job training. MoSS appointed three GM Taskforce members at each of the 27 mudirriya and 310 idarra offices for grievance data entry and supervision.

At the ministry level, the number of dedicated staff for the program's GM needs to be expanded to ensure quality and timely grievance collection, resolution, analysis, and reporting. In addition, an Women's Administration is in place, and is mandated with receiving and resolving any complaints from women regarding any issues that they face, including those related to SEA/SH. To handle SEA/SH risks systematically moving forward, the PIU will appoint a gender specialist who will ensure the sensitization of all existing policies and procedures, as well as coordinate between the PIU and the Women's Administration. This is in addition to the SEA/SH action plan being developed, and a PBC being introduced to ensure the introduction of a systematic SEA/SH referral mechanism. The person should be appointed two months after effectiveness.

An environmental and social capacity assessment of the selected financial intermediaries will need to take place, as part of the environmental and social management system (ESMS), as per the ESCP, before carrying out screening of any proposed FI subproject. Thereafter, the appropriate teams, including specific Environmental and Social specialists in the FIs will be responsible for implementing the ESMS throughout project implementation.

6. Grievance Mechanism

As previously mentioned, a GM is in place for TKP. The goal is to increase transparency and accountability and to reduce the risk of the project inadvertently affecting citizens by allowing beneficiaries to file grievances. The GM serves as an important feedback mechanism and learning mechanism that can help improve project impact. It provides channels for project stakeholders to provide feedback on project activities via a mechanism that allows for the identification and resolution of issues affecting the project, promptly and effectively.



T&K = Takaful and Karama program

Source: Based on MoSS, 2016.

The GM includes various uptake channels including website¹⁰, phone, email, social media, SACs and in-person uptakes. MOSS updated its website (<https://tk.MoSS.gov.eg/>) in April 2020 to receive and address TKP grievances. The GRM task force members at MOSS, Mudirreya, and Idarrah offices have access to the website for grievance resolution. The format of the online complaints form is available in Annex 2. Complaints cases are closed within 30 days and in the event that there is an appeal- an additional 30 days are added. Dissemination of GM is through widespread channels including social media. Complaints are filed and managed using the GM/complaints module of the MIS.

MOSS has a dedicated center for receiving and responding to citizens' complaints, with at least 50 individuals who carry out the work of responding to complaints and other administrative and logistical work, such as following up on the complaints process and ensuring a response to all concerned parties and individuals from the various work offices of the Ministry.

In addition, MoSS established its own call center in 2020 in partnership with E-Finance, which is dedicated to the ministry's disability services, including the Karama program. The hotline number (15044) for the recently established call center is served by 20 agents and utilizes RapidPro—an SMS-based communication system developed by the United Nations Children's Fund (UNICEF) for grievance collection and resolution. Thirty call center operators, one supervisor, and one manager are stationed at the call center. In the future, complaint reception booths are expected to have the capacity for hosting 100 complainants at two building entrances, with 15 operators, six senior GM officers, and one manager.

The GM allows citizens and potential program applicants to inquire about the program; program applicants to inquire and appeal the assessment outcomes; and program beneficiaries and the public to provide feedback about program implementation, such as inclusion and exclusion errors, payment- and payment card-related concerns, staff performance, and services.

MoSS conducted a rigorous communications campaign about the GM that included user-focused information materials. MoSS created flyers and posters about the simple eight-step process for

¹⁰

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submitting a grievance with the TKP GM from a complainant's perspective. The ministry also included information about GM uptake channels in TKP communication materials. Additionally, MoSS produced communications materials with easily understood infographics describing the process for submitting a grievance for GM Taskforce members and ministry staff to have on hand. These tools were intended to supplement information about grievance resolution in the GM manual.

Since the launch of TKP, the program GM collected approximately 2 million grievances and addressed 1.94 million of them, with a resolution rate of 96 percent. Beyond closing the feedback loop for each grievance collected by systematically addressing them and informing individual complainants on the resolution outcomes and relevant actions taken, MOSS has been able to utilize the GM data as the program's performance management tool to close the feedback loop at the program level. For example, MOSS was able to update the procedures of how functional disability assessment was applied to Karama applicants and provide further technical trainings to doctors by analyzing the GM data relating to Karama. This effort to utilize GM data as the Ministry's performance management tool will continue with support of enhanced TKP MIS.

In cases of noncompliance, the MoSS further investigates the situation of a given family and the reasons behind noncompliance. The primary goal of the investigation will be to assist the family in meeting the conditionality and extend support as needed. However, if noncompliance is deemed to be a result of negligence, the family is issued a warning for the first missed conditionality; if the noncompliance is repeated, the family will be disenrolled.

A case study¹¹ was concluded in 2022 on the grievance mechanism of the project: "Grievance Redress Mechanism of the Takaful and Karama Program in the Arab Republic of Egypt". A grievance mechanism manual was prepared for TKP and another one is being prepared for FORSA. These manuals will continue to be used for the proposed project. The project at hand will also support the enhancement of the program GM by paying closer attention to the resolution timeline and quality, stronger coordination with the MOSS Women's Administration on GBV complaints, and complainants' experience and satisfaction of the program GM, and public disclosure of the program-level GM data.

The TKP's grievance redress mechanism is in the process of developing an integrated grievance-related information-sharing mechanism with MoSS's a Women's Administration, implementation of this mechanism. The Women's Administration is in place, and has been publicized by the Minister to ensure awareness and coverage. The Unit is mandated with receiving and resolving any complaints from women regarding any issues that they face, including those related to SEA/SH. Through the unit, women can also access support and guidance related to psychosocial support, sheltering, among other key resources and services. The unit has received 4,000 complaints within the past year and receives complaints from other units including the National Council for Women, the National Council for Human Rights, the MOSS hotline, and directly at MOSS premises. It is vital that the TKP captures GBV-related complaints by TKP beneficiaries as awareness around the issue grows through the Waai program. A PBC is in place to ensure the effective integration of GB complaints.

With regards to disability, the Specialized Medical Commission (SMC) of the Ministry of Health and Population (MOHP) is mandated to collect and address grievances related to the disability

¹¹ World Bank. (2022). "Grievance Redress Mechanism of the Takaful and Karama Program in the Arab Republic of Egypt." Retrieved from: <https://openknowledge.worldbank.org/bitstream/handle/10986/37644/173182.pdf?sequence=1&isAllowed=y>

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assessment of Karama. SMC addresses the disability assessment related complaints while other types of Karama complaints are referred to MOHP and MOSS. In addition, an inter-ministerial committee was formed under a by-law to collaboratively review and address the complaints relating to the outcomes of disability assessments between MOHP and MOSS in order to expedite the resolution process.

With regards to component 3, measures to respond to public enquiries and concerns in a timely manner will be specified in each of the ESMS prepared for the selected financial intermediaries.

GM Enhancements

Engaged stakeholders expressed concerns about the cultural relevance of the GM, and the fact that vulnerable groups may be hesitant to proactively submit complaints. Another issue is lack of awareness about the GM itself as well as the escalation procedures, and especially among Karama participants. Finally, the capacity of the GM's hotline to avoid long waiting times was also raised by stakeholders. The mitigation measures being considered for these include enhancing the staffing capacity of the hotline, as well as continuing to raise awareness about the existence of the GM, and the fact that beneficiaries can raise complaints related to staff performance or mistreatment through the GM. The introduction of a non-retaliation policy that would be attached to the GM and disseminated to staff and beneficiaries is also a possibility. Finally, MOSS is also currently considering introducing periodic satisfaction surveys with beneficiaries, which address overall feedback, as well as satisfaction with staff performance and treatment. This will ensure better monitoring and identification of any mistreatments or staff non-compliance. These surveys can also be complemented with regular and periodic Focus Group Discussions with a sample of beneficiaries to gather deeper insights about common issues, and to identify mechanisms and strategies for their mitigation.

Stakeholder Engagement Plan (SEP)**7. Monitoring and Reporting****7.1. Review of Comments, Involvement of Stakeholders in Monitoring Activities, Reporting Back to Stakeholder Groups and Future Phases**

The TKP employs a well-established (GM). With multiple uptake channels at three levels (District, Governorate, and Ministry), the GM allows citizens to inquire about the program; program applicants to inquire and appeal the assessment outcomes; and program beneficiaries and the public to provide feedback about program implementation, such as inclusion and exclusion errors, payment- and payment card-related concerns, staff performance, and services. Program-level GM data is publicly disclosed.

In parallel, over 2,200 SACs in 24 Governorates play an important role to bring in beneficiary voices and collectively discuss service delivery challenges, opportunities, and potential solutions in health, education, and social protection sectors. In parallel, beyond simply generating the grievance collection and redressal mechanisms and making the system accessible, MoSS invested significant resources into outreach to inform applicants and empower program beneficiaries to use the GM to voice their feedback and concerns. For example, the pilot beneficiary group members in Assiut and Giza support each other in submitting grievances, especially to encourage and help those who are not literate. In addition, social accountability committees are mandated to facilitate and support program beneficiaries who wish to use the GM.

The project will support a systematic integration of beneficiary satisfaction questionnaires and/or a module through the program's annual performance audit and/or the impact evaluation. A brief non-technical and anonymized summary of the findings of the beneficiary satisfaction and how those findings are informing TKP will be made public.

Annex 1. Eligibility Criteria

Takaful Eligibility Criteria

Takaful is a conditional CT program for HHs with children below 18 years of age. The conditionalities include:

- **For children aged 0–6 years. Mothers must visit the clinic twice a year for growth monitoring and health awareness sessions with a focus on messages on nutrition. This is to be coordinated with the MoHP.**
- **For children above 6 years of age. For children in schooling, the attendance rate should be no less than 80 percent. This is to be coordinated with the Ministry of Education to record attendance regularly.**

The MoSS has selected a PMT formula based on a series of statistical regressions using the Household Income, Expenditures, and Consumption Survey (HIECS) 2012/13. Results show that the best statistical model for targeting the Takaful and Karama Program is a logistic regression model combining multiple regressions.

Table 1: List of Types of Questions from the HIECS Used for the PMT

HH Demographic Information	Dwelling Characteristics	HH Assets/Sources of Income
Demographic information about the head of the HH	Access to water, electricity, location of bathroom, stove type, flooring, and roofing	Monetary and in-kind transfers received
Characteristics of HH members	Internet, mobile, and phone connectivity	Social solidarity pension (SSP)
Educational achievement	Average monthly electricity bill	Asset ownership (land and vehicles)

Stakeholder Engagement Plan (SEP)

Karama Eligibility Criteria

Karama is an unconditional CT program in that its two target groups are categorical; the elderly (65 years and above) and those with severe disability that prevents them from working; widows and orphans. All such groups must also be poor.

Forsa Eligibility Criteria

The eligibility criteria to participate in the Forsa pilot stipulates that households must satisfy the following conditions:

- Have at least one member of working age (19 to 55 years).
- Have a household head without formal employment and, if present, a spouse also without formal employment.
- Own less than 0.5 feddan (0.52 acres) of agricultural land.
- Not be a participant in any other transfer or asset program of the Ministry of Social Solidarity or other local or international non-governmental organization (NGO).
- Own no more than four medium-sized livestock or one large animal.
- Own a house with no more than one floor.
- Have no access to remittance income from a household member working outside of Egypt.
- Either be a:
 - Takaful beneficiary household starting their second or third year in the program (at least 80% of targeted households).
 - Or be an unsuccessful Takaful applicant household with a score on the Takaful application proxy means test used to determine program eligibility that falls within 2000 points of the eligibility cutoff.
 - Greater priority in enrollment for the Forsa pilot is given to unsuccessful Takaful applicant households whose scores are within 1000 points of the eligibility cutoff, as well as to households with younger heads (up to 20% of targeted households).

Annex 2. GRM Online Uptake Form

تسجيل الشكاوى

بوابة الاستعلام والشكاوى لبرنامج تكافل وكرامة

جمهورية مصر العربية
وزارة التضامن الإجتماعي

البيانات التعريفية

المحافظة:	الادارة الاجتماعية:	المركز/قسم الشرطة:	نوع الشكوي:
اختار المديرية			اختار نوع الشكوي
الاسم:	العنوان:	المحمول:	الهاتف:
تفاصيل الشكوى:			

TAKAFUL AND KARAMA CASH TRANSFER EXPANSION AND SYSTEMS BUILDING PROJECT (TKCTSBP)
Stakeholder Engagement Plan and Stakeholder Engagement Framework

Annex 3. Public Consultation Attendance Sheet



كشف حضور

جلسة تشاور عامة حول التأثيرات الاجتماعية والبيئية لبرنامج تكافل وكرامة و فرصة الاقتصادي للتمكين الممولين من البنك الدولي

م	الاسم	الجهة	الوظيفة	رقم التليفون
	كاتي ويدا	WB	social	01222389787
	مديرة المشاريع	١١	Consultant	0222346500
	أمانه خالد النجار	لوزارة	استشاري العلاقات المجتمعية	01000143129
	د. عادل عبد السلام	برنامج فرعم	استشاري التنمية الزراعية	01012620872
	أحمد محمد	برنامج تكافل وكرامة	مدير عمليات ميدانية	01229259750
	محمد عبد الله	فرصة	مدير لبرنامج تكافل وكرامة	01000143129
	محمد زكريا محمد	فرصة	المشرف على المشروع	01000143129
	د. م. محمد عبد السلام	تكافل وكرامة (مدير ميداني)	مدير عمليات	01000143129
	ولاء صبر اللسان	مؤسسة برنامج تكافل وكرامة	مديرة شبكة دعم	01000143129
	أحمد عيسى الحسين	فرصة صناع كفاءه	مدير شبكة دعم	01000143129



كشف حضور

جلسة مشاور عامة حول التأثيرات الاجتماعية والبيئية لبرنامج تكافل وكرامة و فرصة الاقتصادي للمتمكين الممولين من البنك الدولي

رقم التليفون	الوظيفة	الجهة	الاسم	م
0116003005	مدير مشروع	وزارة الاتصالات	وليد سالم	
01148854481		ادارة الاعلام للتواصل	شيرة احمد	
01029140808	ادارة التسويق والترويج	وزارة اقتصاد	الدين هاشم	
	مدير ادارة البرامج لبرنامج	وزارة اتصالات	دالة اصادم	
01223100936	مدير ادارة البرامج	التكافل	سماح هادي	
0114131901	مدير	شركة قصرية	عبدالله محمد محمد	
	مدير مشروع	شركة قصرية	سارة كمال	
	المدير التنفيذي	شركة قصرية	سوزي اعجاب	
0191100-000	مدير مشروع	مدرسة محمد المنجيا	ياسمين	

TAKAFUL AND KARAMA CASH TRANSFER EXPANSION AND SYSTEMS BUILDING PROJECT (TKCTSBP)
Stakeholder Engagement Plan and Stakeholder Engagement Framework



كشف حضور













































































جلسة تشاور عامة حول التأثيرات الاجتماعية والبيئية لبرنامج تكافل وكرامة و فرصة الاقتصادى للتمكين الممولين من البنك الدولى

م	الاسم	الجهة	الوظيفة	رقم التليفون
	طارق عيسى	البنك الدولي	أمطار سراج الهادي اولد	٠١٠٠١٠٥٢٩٧
	ياسر اسجلب	مكتبة تكافل	سيد احمد ابو كادو استشاري	٠١٢٢٨١٤٢٨٦

TAKAFUL AND KARAMA CASH TRANSFER EXPANSION AND SYSTEMS BUILDING PROJECT (TKCTSBP)
Stakeholder Engagement Plan and Stakeholder Engagement Framework

Close Participants (19)

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	Mahmoud Abouzeid		
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Invite

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