



Egypt's Takaful and Karama program: Caught between reality and uneven evaluations

*Mostafa Shehata**

April 2025

Executive Summary

Evaluations of social protection programs funded by the World Bank and the Egyptian government continue to focus on achievements while neglecting to calculate the impact of these programs on changing poverty rates among Egyptians. Evaluations from independent think tanks, which focus more on the outcomes of protection programs than on their initial intentions, may offer a better assessment.ⁱ

Egypt adopted an economic reform program in 2014 to close the budget deficit, which resulted in an economic crisis that increased the country's need for foreign exchange and had kickstarted a cycle of successive borrowing and inflation until the time of writing this paper. The Egyptian economic program led to an increase in the number of poor families unable to cope with rising prices in general and food commodities in particular. Despite this, the Egyptian government continued to implement the economic reforms required by its lenders, primarily the International Monetary Fund (IMF), by reducing the amount of support received by individuals and increasing the overall number of families covered by social protection programs.

The World Bank provided a \$400 million initiative to the Egyptian government to help protect the most vulnerable. With this money, the “Takaful and Karama” social protection program was launched by the Egyptian Ministry of Social Solidarity in 2015. After years of providing in-kind support through programs such as the “Tamween” commodity subsidy (60 million registered), the government has tried to expand the use of cash transfers to ensure that the Takaful and Karama support reaches its intended beneficiaries, which has been an issue with previous programs. The results of multiple evaluations conducted on

* Journalist and researcher

social protection programs, specifically Takaful and Karama, reflect the varying degree of success and failure in achieving their targets, depending on the evaluator and the evaluation criteria adopted.

Introduction

Egypt has recorded a high rate of poverty for many years. Official statistics show that almost one-third of the population is poor (100 million). The poverty rate in 2023 reached 27.3%, a decrease of almost 2% from 2019,ⁱⁱ when it was as high as 43% in rural governorates.ⁱⁱⁱ Additionally, poverty rates increase among households with up to 10 members and decrease among those with no more than three members.

The implementation of the economic reform program in 2014 led to increased foreign borrowing and pressure on foreign currency to repay foreign debts, which reached \$165 billion – more than 96% of GDP – by the end of 2023.^{iv} This was followed by a reduction in subsidies for electricity, fuel, bread, education and health.^v The exchange rate was first liberalized in November 2016 and then multiple times afterwards, until the Egyptian pound lost more than 400% of its value against the dollar. As a result of these decisions, inflation rates rose to 35.2% by the end of 2023.^{vi} To help the poorest groups cope with these price fluctuations, the government began implementing a direct cash transfer program called “Takaful and Karama” in partnership with international organizations.

The United Nations considers ending global poverty by 2030 to be an important focus of the Sustainable Development Agenda.^{vii} Resolution 202 of the International Labor Organization (ILO) made social protection one of the pathways to “achieving social justice and the Sustainable Development Goals.”^{viii} The 2014 Egyptian Constitution stipulates that the State is committed to providing social protection to all citizens^{ix} and, as such, social protection programs have become part of Egypt’s National Agenda for Sustainable Development.^x These have evolved from charitable aid by the monarchy and civil society contributions to help the poor, to food or commodity support programs and the issuance of the first Social Solidarity Law No. 119 of 1952, to the current Takaful and Karama cash transfer programs.^{xi}

This paper discusses the evaluations of the Takaful and Karama programs in Egypt, explaining the purpose of these evaluations, the extent to which the funding body of the evaluation influenced its accuracy and results, and whether or not these results reflect the real impact of these programs.

I. How does the Takaful and Karama program work?

Started in 2015, the Takaful and Karama program aims to mitigate the effects of economic reforms on the poorest in Egypt.^{xii}

Takaful scheme: Cash support targeting the poorest families with children, with conditions related to health and education for women and children (conditions were added in the second phase of the program).

Karama scheme: Unconditional cash support targeting poor people over the age of 65, or those with a disability or impairment that prevents them from working.

This program was rolled out in three phases:

First phase (2015-2018): Official launch with the implementation of the cash subsidy disbursement system and the establishment of the program's infrastructure.

Second phase (2018-2021): Due to the issues encountered in the first phase, the second phase saw an update in the criteria for identifying eligible households, as well as administrative measures to improve the subsidy disbursement process.

Third phase (2021-2024): With a view to achieving financial sustainability, the programs' services were expanded to include vocational training and link them to other development programs such as "Forsa" and "A Decent Life".

To be eligible for the Takaful program, the beneficiary must not be employed in the government or private sector with an insurance wage of more than 400 EGP (\$7.50) or receive an insurance pension. The family must have a maximum of 3 children up to the age of 18, and children between the ages of 6 and 18 must be enrolled in different stages of education. Owning half an acre of agricultural land, owning a car or tuk-tuk, or paying school fees of more than 3,000 EGP (\$62.5) per child per year^{xiii} automatically makes a family ineligible. Meanwhile, individuals applying for the Karama program must be elderly (over 65 years old) or sick and unable to work.

The number of direct and indirect beneficiaries of the program in 2024 reached 21 million citizens, with 5.2 million households registered in total.^{xiv} In the second phase, the government added conditions to the program that require families receiving cash transfers to send their children to school with an 80% attendance rate per month, and for women to attend health consultations at health units three times a year. As a result, 51% of registered households are committed to visiting health units, and 63% of households have 80% school attendance as a target.

Figure 1: Takaful scheme (family benefit) - Cabinet Decision 540 of 2015

Household	Monthly amount (in EGP)	Monthly amount (in USD)
Eligible Household Amount	325	41.6
Primary school student	60	7.6
Middle school student	80	10.2
Secondary school student	100	12.8

Karama scheme (Individual Benefit) - Cabinet Decision 540 of 2015

Elderly over 65/disabled unable to work	Monthly amount (in EGP)	Monthly amount (in USD)
one person	350	44.8
two people	700	89.7
Three (maximum)	1050	134.6

Source: Official Gazette, March 11, 2015, No. 10 bis (d).

*Dollar value calculated according to the official exchange rate at the end of 2015, when the US dollar was equal to 7.8 Egyptian pounds.

Figure 2: Amount of government support for the Takaful and Karama program

Fiscal year	Government support for the Takaful and Karama program (EGP billion)	Dollar value at the end of the fiscal year (USD million)	Increase %
2022/2023	23.4	0.759	23.1
2021/2022	19	1.016	0
2020/2021	19	1.217	2.7
2019/2020	18.5	1.156	5.7
2018/2019	17.51	1.054	-0.11
2017/2018	17.53*	0.98	135
2016/2017	7.45	0.41	338
2015/2016	1.700	0.19	Beginning of program implementation

Takaful and Karama subsidies were merged with the Social Solidarity Pension in 2015.

Source: Ministry of Finance, General Budget Financial Statements, various years, Central Bank of Egypt, historical exchange rate data.

From 2015 and until the end of June 2023, the World Bank has provided a total of \$900 million in support to the program for 3.7 million households, or about 12.8 million individuals.^{xv}

Data collection and methodology

The Egyptian state issued the Unified Cash Transfer Law to integrate beneficiaries from the old social security program into Takaful and Karama, allowing financial coverage for nearly 1.2 million people. As a supportive measure for the program, the Social Insurance Law No. 148 of 2019 and the Comprehensive Health Insurance Law No. 2 of 2018 were passed, making the Takaful and Karama program the only cash transfer in the country.

The analytical data collected on citizens that apply for the program are stored in a consolidated data registry managed by the Egyptian Administrative Control Authority (EACA). This allows the government to measure actual income levels and bring the cash

benefits provided by the state under one umbrella. The Takaful and Karama database is shared by the Ministry of Social Solidarity with the Ministry of Supply, Ministry of Health, Ministry of Education and Ministry of Housing to support the provision of subsidies and ration cards as well as the “Two is Enough”, “No Illiteracy with Takaful”, “Decent Housing” and “Thousand Days of a Child’s Life” programs targeting family planning, literacy, improvement of housing conditions and child nutritional health in the country. In addition, it is also used by the Ministry of Social Solidarity for the economic empowerment program “Forsa”, launched in 2022 to provide job opportunities to the needy (26,312 beneficiaries).

The Takaful and Karama program is based on a methodology in which applicants for cash transfers are given points according to a statistical mechanism related to the income and expenditure survey announced in Egypt in 2019/2020, known as Proxy Means Testing, and then verified through the unified social registry which is linked to the national number.^{xvi}

II. Evaluations of social protection programs

Evaluations of the program have come from local actors in Egypt and from other international institutions associated with the program, such as the World Bank. This paper provides a summary of the World Bank's evaluation of Takaful and Karama, as well as local evaluations by independent bodies such as the American University in Cairo, independent researchers, and local authority assessments.

1. World Bank Reviews

At the time of the program’s launch, the World Bank had emphasized that while Egypt had achieved advanced human development indicators over the previous 20 years (1995-2015), its education and health sectors needed more attention. Indeed, the Bank's data showed that 21% of Egyptian four-year-olds were stunted due to malnutrition and that the estimated enrollment rate among the poorest 20% was lower than 50%. The goal of the Takaful and Karama program was thus to provide better and more sustainable access to education and health services for the poor.

1.1 Evaluation of the first phase

The World Bank's Phase I evaluation in 2019 reported that the Takaful and Karama program mitigated several policy and governance risks, reducing them from high to medium. It also mitigated the risks of “deterministic strategies and policies” from high to medium, as well as the project's technical design risks related to optimizing its design and targeting efficiency.

According to this evaluation, the Takaful and Karama program achieved the following outcomes in phase 1:

- Benefited 1 million poor households, including vulnerable women, children, and people with disabilities.

- Reduced the likelihood of poverty for beneficiary households by 11.4 points compared to non-beneficiaries.
- Helped increase beneficiaries' expenditures on school, transportation to and from school, and the purchase of school supplies. School attendance rates and educational outcomes improved, and the likelihood of school dropouts fell.
- Beneficiary households increased their spending on food by 8.3-8.9% compared to non-beneficiaries. Consumption levels in these households also increased from 7.3% to 8.4%.
- No impact was recorded on enrollment rates due to the education conditionality requirement not being enforced.
- Reduced odds of being treated for malnutrition.
- Had no impact on stunting rates.
- Had “small and insignificant” impacts on gender norms and increased gender equality in participating households.

These estimates came in the context of the Egyptian government's agreement with the World Bank to provide \$900 million to support the program, including \$400 million at the beginning of the project and \$500 million after the first phase.^{xvii}

1.2. Phase II Evaluation

Prior to the disbursement of the second \$500 million for the project, the World Bank considered Takaful and Karama an important component of Egypt's social protection system in terms of helping families withstand the losses caused by recurring economic crises.

On May 28, 2024, the World Bank published a summary of the results of the Takaful and Karama programs in Egypt, calling it “the largest cash transfer program in the Middle East and North Africa.” It noted that the program reaches 4.67 million households (an average of 4 members per household), that an additional 600,000 households receive cash transfers by civil society organizations in coordination with the government, and that women constitute 75% of the beneficiaries. This second evaluation also noted that other economic programs such as Forsa relied on Takaful and Karama's social registry to create job opportunities for unemployed people.^{xviii} However, the assessment emphasized that Egypt spends only 0.3% of its GDP on cash transfers, which is lower than the regional average of 0.42% and the global average of 0.9%. According to the assessment, 86% of Takaful and Karama beneficiaries were among the poorest 40% of households, and the share of government expenditure on the program was thus “insufficient and could be increased.”

The World Bank's second evaluation quoted conversations from female cash transfer beneficiaries who reported that they use the Takaful and Karama payouts to pay their children's school fees, buy meat, and access medical treatment. The evaluation also confirmed that the program uses an appropriate mechanism for communicating support, grievances, and coping and responding to shocks.

This second evaluation did not differ very much from the first, as it was also general in its approach without specifying poverty targets. The report stated that the beneficiary data generated through the Takaful and Karama program has helped the government work on other measures to combat illiteracy, reduce fertility rates, facilitate access to family planning services, aid in the improvement of housing, support child nutrition, empower women, fight early marriage, and raise awareness of social issues.

The assessment concluded that Takaful and Karama increased the total assets of targeted households as they increased investment in productive assets, sometimes resulting in members of beneficiary households participating in the informal labor market (an unintended outcome).^{xix} However, a reduction in debt rates among beneficiary households was also seen in parallel.

It is worth noting that the evaluation mentioned one shortcoming in the program, namely a leakage of 6.4% of the program's targets, with some cash transfers reaching non-poor households. In addition, it admitted that the program was unable to protect households from the effects of the COVID-19 pandemic. Lastly, the reported enrolment figure of 11.3 million households (40.5 million people) in the World Bank evaluation contradicts the 5.2 million households reported by the Ministry of Social Solidarity. This discrepancy shows a conflict in the calculation methods among the two parties, neither of which has been made public.

2. International Food Policy Research Institute (IFPRI) evaluation

At the request of the World Bank and the Egyptian Ministry of Social Solidarity, IFPRI conducted two evaluations of the Takaful and Karama program, the first 15 months after the start of the program in March 2015, funded by the British Foreign Office, and the second in September 2022, funded by USAID.^{xx}

The first evaluation found that the program significantly improved household welfare, increased consumption rates per adult by 8.4%, and reduced the likelihood of poverty by 11.4 percentage points. The second evaluation found a decrease in non-food consumption on telecommunications, phones, and televisions among those targeted as households were investing in their ability to generate income in the future. The evaluation saw an increase in the holdings of productive assets such as livestock and agricultural technologies such as tractors and plows. It also showed that beneficiary households had lower levels of debt than non-beneficiary households, as families moved from income improvement to asset building. The evaluation confirmed a 4-5% increase in the likelihood of children from beneficiary families enrolling in education. It acknowledged that 85% of targeted households tend to work informally, partly because they do not want to join the Forsa program to avoid losing their Takaful payments – a point the World Bank evaluation missed^{xxi} – and partly because households are increasingly acquiring productive assets and starting their own businesses. The evaluation concluded that the program has helped positively transform beneficiary households and that its effects will pay off in the future.

However, other experts have been more critical, considering that the Takaful and Karama program has not been able to keep up with the increase in prices over the past years and arguing that households' social spending (health, education, and social protection) decreased from 7% in 2014 to 5.1% in 2019.^{xxii}

3. Local assessments

Local evaluations varied depending on the evaluator, and the more independent the evaluations were, the more clearly Takaful and Karama's issues were mentioned.

An assessment by the State Information Service (SIS), an official body affiliated with the presidency, asserted that the Takaful and Karama program achieves the “overarching goal desired by the State” to improve the conditions of poor families, reduce school dropout rates, and “force” families to keep track of their children's health. The evaluation stated that the program integrated marginalized groups such as farmers and tenants in the targeted areas and increased public satisfaction with the government.^{xxiii}

An evaluation by Dr. Huwaida Adly Roman noted that about 90% of Takaful and Karama beneficiaries were women. This expansion of family coverage aligns with the conditions of the International Monetary Fund (IMF), in place since the beginning of 2023. Despite this, Roman’s evaluation found the general trend of poverty unchanged, with 48% of the population in rural Upper Egypt still unable to provide for their basic daily needs. It noted that the program's impact on specific groups such as women and children was increasingly limited and that the linking of this program with Forsa had not worked, as it pushed people to prefer informal work over formal job opportunities so as to keep receiving their Takaful payments. Roman also argues that the amount provided to beneficiaries does not keep up with rising prices and inflation.^{xxiv}

A third AUC study/evaluation of the 2,600 committees that collect and refine information on Takaful and Karama applicants revealed poor communication between the committees and the program. In addition, committees often did not know the exact type of families targeted and the eligibility and selection criteria for applicants, sometimes causing issues with applicant families and even cases of violence when some were excluded. The evaluation recommended that the program should improve communication with the local community through its leaders and increase the transfer amount to bring families above the poverty line.^{xxv}

III. Inconsistent and inaccurate evaluations as a reflection of structural issues in social protection programs

Ideally, these evaluations should measure the program’s impact in terms of alleviating poverty among its beneficiaries, identify areas of improvement, and offer a certain level of transparency in terms of data and information.

If we consider the various evaluations mentioned above, the following can be observed:

- Some of them have focused entirely on policy intentions rather than concrete outcomes in terms of poverty alleviation;
- Neither the World Bank nor the local evaluations published the data collected during the research process, which would have allowed researchers to independently verify the actual impact of the program on the poor;
- The World Bank evaluations did not disclose the questions that were asked of the beneficiaries of the program, a requirement that would have ensured the transparency of the evaluation process;
- Evaluations by the World Bank, the Food Research Institute, or government agencies in Egypt cannot be considered “independent” as the stakeholder – the Ministry of Social Solidarity – has a direct relationship with the evaluation, whether through funding or supervision. This naturally hinders research group freedom in collecting information or obtaining findings from their research.

Hence, evaluations of social protection programs need changes to be able to determine the extent to which those enrolled in Takaful and Karama are actually able to access the services provided by the program in education and health, whether or not the services are of good quality, and their impact on the lives of beneficiaries and on society as a whole in the long run.

The quality of evaluations is linked to three elements: the requestor, the evaluation criteria, and the evaluator. When conducting evaluations – especially in Egypt – it is important to keep in mind that there are challenges facing those working on evaluations regarding the availability of accurate data and the independence of those providing it to the evaluator. Moreover, evaluations need to apply advances in evaluation models – or what is known as the fifth-generation approach – so that they can accurately measure the social, economic and ethical factors that affect the success of the program, the impact of the programs on social welfare in the long term, and involve beneficiaries and enrollment administrators in the evaluation. This would make social protection programs more capable of reaching the population that is truly in need.^{xxvi}

Challenges in the implementation of social protection programs in Egypt

Social protection programs in Egypt are still limited by disputed definitions of beneficiaries. Egyptian governments have consistently argued that subsidies do not reach the rightful recipients because the underlying data is not up to date. The Takaful and Karama program came as a solution because its requirements defined who is and is not eligible for cash support from the moment of enrollment.

However, the prerequisites for receiving cash transfers from the program reflect the continuing debate over the definition of a poor person. According to a study in 2022/2023,

the poverty line is drawn at 1478 EGP per month (approximately \$50 in 2023 prices), while the extreme poverty line has reached 1069 EGP per month (approximately \$35 in 2023 prices). There is no consensus on which of these two should be used to define the beneficiaries of the program. There is also no specific mechanism to assess the income of those working in agriculture or in the informal sector and, consequently, to decide whether they should be included in the program. Recently, as part of its attempts to obtain new funding from the World Bank, the Egyptian government claimed that the poverty rate would reach 32.5% in 2022, a figure that has not been made public domestically. The Central Agency for Public Mobilization and Statistics (CAPMAS) Income and Expenditure Survey, which was last published in 2019/2020,^{xxvii} is still overdue.^{xxviii}

Evaluation of social protection programs in Brazil: a case study

Some countries have had different experiences with evaluations of social protection programs. Brazil, for example, adopted a special evaluation model that helped it minimize the issues encountered in the implementation of these programs.

In 2004, the Brazilian government created the Secretariat of Evaluation and Information Management, with 21 programs under its umbrella. This new evaluation department felt that evaluations needed to be timely so that policymakers could use the results to inform their work. Qualified researchers with academic backgrounds were selected to conduct evaluations and a system was developed to allow for transparency of results and feedback, helping to fight against corruption.

The Brazilian administration developed an innovative model of evaluation through partnerships with independent research institutions. As of 2012, about 140 such evaluations had been conducted through nationwide surveys. To ensure that the results of the evaluations did not damage the relationship between evaluators and policymakers, the process was divided into three hierarchical phases and involved policymakers. The first stage allowed program managers to rethink their design strategies, the second stage enabled policymakers to discuss their responses to the first stage and consider any mistakes they may have made, and a final synthesis report was presented to the relevant minister in the third and last stage of the process.

The continual evaluation of social protection programs and transparent dissemination of information and data obtained through them have helped to reduce issues with social protection programs in Brazil.

Source: Institute of Development Studies. Evaluating Social Protection Policies: Lessons from Brazil. Issue 34. April 2013. Available at <https://www.gov.uk/research-for-development-outputs/evaluating-social-protection-policies-lessons-from-brazil>

Moreover, the Ministry of Solidarity includes in its conditions the stipulation that a beneficiary must not own three or more heads of livestock. This is a difficult condition to verify, as there is no mechanism in Egypt to record the number of livestock owned by a poor

farmer, and owning livestock is less about money and more about a means of livelihood for poor farmers. A second condition is that applicants for the program must not own a tractor, transport vehicle, or taxi with a model year after 2000. This provision ignores the fact that before the exchange rate was liberalized more than once between 2016 and 2024, car prices in Egypt were not high. Owning a tuk-tuk or a tractor is similarly not a luxury, but a means of earning and saving money.

Another eligibility condition is that the children of Takaful beneficiaries must attend school 80% of the time, which sounds good on the surface but ignores the density of classes in Egypt. Classes can include up to 120 students in the Cairo and Giza governorates, one of the reasons why students are reluctant to go to school. Moreover, student absences are still recorded using paper-based mechanisms that are neither reliable nor accurately verifiable.

Takaful and Karama beneficiaries receive transfers ranging from 517 EGP (\$10, according to 2024 prices) to 920 EGP (\$18, according to 2024 prices) after the last increase approved in March 2024. This remains below the government's national poverty line of 10,300 EGP (\$203) per year or 858 EGP (\$17) per month. According to official figures, Takaful and Karama stipends reach 22 million individuals, falling short of official estimates of people living in poverty by about 8 million individuals. In addition, government employees who earn the minimum wage are not eligible for this cash support and are thus forced to face successive inflationary shocks without any assistance.^{xxix}

These conditions and their lack of alignment with economic conditions represent a real challenge for the Takaful and Karama program. Moreover, the program was also designed and launched using a top-down approach without community dialogue or parliamentary debate, only to reveal one loophole after another upon implementation. For instance, the World Bank assessment recognized that slightly over 6% of those receiving Takaful and Karama pensions were undeserving.

The program faced two more issues at an implementation level. First is the case of fraud, with families submitting unverified documents such as fake rental contracts to receive cash transfers despite living in large family homes. Secondly, a large percentage of the poor were excluded from the program due to a lack of information, including people who receive governmental support other than cash transfers that remain insufficient for them.

Conclusion

More than one evaluation of the Takaful and Karama conditional cash transfer program has been released since its inception. Government evaluations have mainly focused on the program's achievements without assessing its primary goal of lifting people out of poverty. Independent evaluations have shown that the success of social protection programs must be measured by their real impact on their intended beneficiaries and that this has not actually taken place in Egypt.

Evaluations have faced challenges due to a lack of ability or transparency in how information and data are obtained. They are also affected by the relationship between the

evaluator and the entity requesting the evaluation, which makes the information obtained from them generic and incapable of truly indicating the extent of the program's impact on its beneficiaries. In addition, these evaluations often ignore actual inflation levels and focus only on the actual amounts disbursed, failing to capture how target groups still struggle to cope with their lived economic realities.

This paper argues that an independent analysis is needed to produce an accurate analysis of the effectiveness of the Takaful and Karama program as a whole and to identify its strengths and weaknesses. Independent evaluations can then be used to make recommendations to improve the program's efficiency and ability to achieve its intended goal of pulling beneficiaries out of poverty.

The program can be developed and improved by taking advantage of the experiences of other countries in evaluating social protection programs, such as Brazil, and integrating modern evaluation methods. It is also important to consider the network of alliances associated with the Takaful and Karama program, whether international organizations such as the World Bank and its departments, the Egyptian government, or NGOs who may help with the program but may also be using it to draw closer to the decision-makers in Egypt.

ⁱ This paper discusses recent social protection programs for cash transfers in Egypt, after they were integrated into the Takaful and Karama program, and focuses on comparing the evaluations of the program by the World Bank (the first external partner and initial funder) with local evaluations issued by independent parties, to monitor the extent of the disparity between them according to several factors, including the nature of the funding body of the evaluation, the evaluation student, the criteria adopted, and the entity implementing the evaluation. The researcher relied on desk research of evaluations issued for the Takaful and Karama program during the implementation period of the program from 2015 to 2024.

ⁱⁱ EESCWA, "Projected poverty headcount ratio in Egypt from 2018 to 2023," *Statista*, January 2022, available at <https://www.statista.com/statistics/1237041/poverty-headcount-ratio-in-egypt/> (ESCWA, "Projected poverty headcount ratio")

ⁱⁱⁱ ESCWA, "Projected poverty headcount ratio".

^{iv} عمرو عدلي، "ملاحم اكتمال «دولة الدين» في مصر"، المنصة، ١٦ يونيو/حزيران ٢٠٢٤، متاح على <https://manassa.news/stories/17971>

^v Alternative Policy Solutions, "Loans for the Government, Debt for the Citizens," available at

<https://aps.ucegypt.edu/en/articles/1412/egypts-world-of-loans-indebt-citizens>

^{vi} وكالة أنباء الشرق الأوسط، "معدل التضخم السنوي يتراجع إلى ٣.٥٪ في ديسمبر ٢٠٢٣"، ١٠ يناير/كانون الثاني ٢٠٢٤، متاح على <https://www.mena.org.eg/ar/news/dbcall/table/textnews/id/10527042#:~:text=202023%20لشهر%25%36.4>

^{vii} United Nations, "Goal 1 - Poverty Eradication - Sustainable Development," available at

<https://www.un.org/sustainabledevelopment/ar/poverty/>

^{viii} هويدا عدلي، "تعزيز دور الحماية الاجتماعية في تحقيق أهداف التنمية المستدامة"، مركز المعلومات ودعم اتخاذ القرار، رئاسة مجلس الوزراء، فبراير/شباط ٢٠٢٣

^{ix} The Egyptian Constitution, 2014, Article 17.

^x Ministry of Planning and Economic Development, *Egypt's Vision 2030: Sustainable Development Strategy*, 2022,

available at https://mped.gov.eg/Files/Egypt_Vision_2030_EnglishDigitalUse.pdf

^{xi} نعيمة أحمد، "برامج الحماية الاجتماعية في مصر والعالم العربي"، مجلة كلية الآداب بأسوان، ٢٠٢٢، ص. ٦٣

^{xii} رباب حطيط، "برنامج تكافل وكرامة للتحويلات النقدية للفئات المهمشة"، الإسكوا - لجنة الأمم المتحدة الاقتصادية والاجتماعية لغربي آسيا/Pathfinders - ،

حزيران/يونيو ٢٠٢٣، متاح على <https://www.sdg16.plus/ar/policies/> برنامج تكافل وكرامة للتحويلات النقدية/

^{xiii} وزارة التضامن الاجتماعي، "تفاصيل البرنامج - تكافل وكرامة"، متاح على <https://www.moss.gov.eg/ar-eg/Pages/program-details.aspx?pid=10>

^{xiv} وزارة التضامن الاجتماعي، د. مايا مرسي، "إضافة ٧٣ ألف أسرة جديدة لبرنامج تكافل وكرامة"، ١٥ يوليو/تموز ٢٠٢٤، متاح على

<https://www.moss.gov.eg/ar-eg/Pages/news-details.aspx?nid=3390>

^{xv} وزارة التعاون الدولي، "مجلس النواب يقر اتفاق مشروع توسعة شبكة الأمان الاجتماعي بقيمة ٥٠٠ مليون دولار مع البنك الدولي"، ١٦ أكتوبر/تشرين الأول

<https://moic.gov.eg/ar/news/1192>، متاح على

^{xvi} World Bank, *Project to Expand Cash Transfer Coverage for the Takaful and Karama Program and Build Related Systems* (P179665), November 2022, available at

<https://documents1.worldbank.org/curated/en/099613512202220775/pdf/IDU093f63d41016060488f08afe094467095e1c.c.pdf>

^{xvii} International Bank for Reconstruction and Development (IBRD), *Project Paper on a Proposed Additional Loan in the Amount of US\$500 Million to the Arab Republic of Egypt for the Strengthening Social Safety Net Project*, June 2019, available at <https://documents1.worldbank.org/curated/en/257141562378463646/pdf/Egypt-Strengthening-Social-Safety-Net-Project-Additional-Financing.pdf>

^{xviii} World Bank Group, "Promoting Inclusive Human Capital Development and Building Resilience in Egypt through Cash Transfer Programs," 28 May 2024, available at <https://www.worldbank.org/en/results/2024/05/28/promoting-inclusive-human-capital-development-and-building-resilience-in-egypt-through-cash-transfer-programs>

^{xix} International Bank for Reconstruction and Development, *Project Appraisal Document for a Proposed \$500 Million Loan to the Arab Republic of Egypt to Implement a Project to Expand the Coverage of Cash Transfers for the Takaful and Karama Program and Build Related Systems*, November 2022, available at

<https://documents1.worldbank.org/curated/en/099423504172337084/pdf/IDU06cf912bc0fecb04b160b6c504da2de20b47d.pdf>

^{xx} Hoda El-Enbawy et al., *Impact Evaluation Report: Egypt's Takaful Cash Transfer Program: Second Round Report*, MENA RP Working Paper 40, International Food Policy Research Institute (IFPRI), 2022, available at

<https://cgspace.cgiar.org/server/api/core/bitstreams/f3705374-cf47-49bb-ab9b-b3781d287a30/content>

^{xxi} El-Enbawy et al., "Impact evaluation report"

^{xxii} Sarah Smierciak, "Can Egypt's social safety nets cushion the impact of IMF-led reforms?", 23 May 2023, available at <https://kalam.chathamhouse.org/articles/can-egypts-social-safety-nets-cushion-the-impact-of-imf-led-reforms/>

^{xxiii} الهيئة العامة للإستعلامات، "برنامج تكافل وكرامة"، نوفمبر/تشرين الثاني ٢٠٢٢، متاح على

<https://www.sis.gov.eg/Story/246626/%D8%A8%D8%B1%D9%86%D8%A7%D9%85%D8%AC-%D8%AA%D9%83%D8%A7%D9%81%D9%84-%D9%88%D9%83%D8%B1%D8%A7%D9%85%D8%A9?lang=ar>

^{xxiv} Huwaida Adly Roman, *A Guide to Universal Social Protection in the Arab Region: Challenges and Opportunities*, Arab Reform Initiative, 20 September 2023, available at <https://www.arab-reform.net/publication/a-guide-to-universal-social-protection-in-the-arab-region-challenges-and-opportunities/>

^{xxv} مي عمر عبد الحفيظ، شيما عادل هيكل، وسارة محرم، "الرصد والتقييم المجتمعي: دراسة حالة لبرنامج تكافل وكرامة"، ٢٠١٩

^{xxvi} Nagoya El Dessouky, "Public Policy Evaluation Theory: From First to Fifth Generation," *EPRA International Journal of Economic and Business Review*, vol. 4, April 2016, available at <https://eprajournals.com/IJES/article/8712/abstract>

^{xxvii} Alternative Policy Solutions, "Open Panel Discussion at APS on Poverty Figures in Egypt: An Inflation-Driven Increase," available at <https://aps.aucegypt.edu/en/events/110/open-panel-discussion-at-aps-on-poverty-figures-in-egypt-an-inflation-driven-increase>

^{xxviii} محمد الخولي، "إخفاء أرقام الفقر.. الحكومة لا تريد أن ترى"، المنصة، ١٨ مارس/آذار ٢٠٢٤، متاح على <https://manassa.news/stories/16584>

^{xxix} Alternative Policy Solutions, "Wages and Food Inflation. Are Government Policies Exacerbating or Mitigating the Crisis?," *Lens*, Issue 55, January 2024, available at <https://aps.aucegypt.edu/en/articles/1351/wages-and-food-inflation-are-government-policies-exacerbating-or-mitigating-the-crisis>