Early Warning System

# WB-P179665

## Takaful and Karama Cash Transfer Expansion and Systems Building Project

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### Quick Facts

| | |
|---|---|
| **Countries** | Egypt |
| **Financial Institutions** | World Bank (WB) |
| **Status** | Approved |
| **Bank Risk Rating** | A |
| **Voting Date** | 2022-12-22 |
| **Borrower** | Government of Egypt |
| **Sectors** | Finance, Law and Government |
| **Investment Type(s)** | Loan |
| **Investment Amount (USD)** | $ 500.00 million |
| **Loan Amount (USD)** | $ 500.00 million |
| **Project Cost (USD)** | $ 500.00 million |

## Project Description

According to bank provided information, the project objective is to increase coverage and effectiveness of the Takaful and Karama Cash Transfer program and enhance access of the poor and vulnerable to economic inclusion opportunities. Effectiveness is defined and measured by pro-poor targeting and intake registration in the TKP social registry.

The proposed project will build on the design of the ongoing SSSNP and aims to expand the overall coverage of T&K cash transfer, improve its pro-poor targeting and intake registration in the social registry and improve access to economic opportunities through FORSA program. As such, it will consist of four components: (i) Provision of Conditional and Unconditional Cash Transfers; (ii) Enhancing Delivery systems and institutional capacities; (iii) Economic Inclusion/Empowerment Services; and (iv) Project Management, Monitoring and Evaluation and Knowledge Management. The project is an Investment Project Financing (IPF) with performance-based conditions (PBCs). A brief description of project components is presented below.

1. Component 1: Provision of Conditional and Unconditional Cash Transfers (US$448.75 million). This component will support the provision of conditional and unconditional CTs to beneficiaries under the TKP using a resultsbased approach, with eligible expenditures comprising CTs.
2. 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. It will support technical assistance (TA) and investment in the design and implementation of TKP operational systems.
3. Component 3: Economic Inclusion/Empowerment Services (US$25 million). This component will further build on the pilot FORSA program under the SSSNP drawing lessons learned from the recent IFPRI FORSA Baseline Evaluation.
4. Component 4: Project Management, Monitoring and Evaluation and Knowledge Management (US$3 million). This component will support project management including running cost of the 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.

## Early Warning System Project Analysis

According to the World Bank, overall project risks are 'Substantial'.

## Investment Description

- World Bank (WB)

## Contact Information

**World Bank:**
Nahla Ahmed Mohamed Salaheldin Zeitoun
Senior Social Protection Specialist

**Borrower:**
Ministry of International Cooperation
Nefert Haroon
Manager World Bank Portfolio
nharoon@moic.gov.eg

**Implementing Agency:**
Ministry of Social Solidarity
Nevine El Kabbag
Minister of Social Solidarity
minister.office@moss.gov.eg

### ACCESS TO INFORMATION

To submit an information request for project information, you will have to create an account to access the Access to Information request form. You can learn more about this process at: https://www.worldbank.org/en/access-to-information/request-submission

### ACCOUNTABILITY MECHANISM OF THE WORLD BANK

The World Bank Inspection Panel is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by a World Bank-financed project. If you submit a complaint to the Inspection Panel, they may investigate to assess whether the World Bank is following its own policies and procedures for preventing harm to people or the environment. You can contact the Inspection Panel or submit a complaint by emailing ipanel@worldbank.org. Information on how to file a complaint and a complaint request form are available at: https://www.inspectionpanel.org/how-to-file-complaint

### Bank Documents

- PROJECT APPRAISAL DOCUMENT

### Media

- Cash Transfers Incentivize Social Change for Women and Girls in Egypt
- New World Bank Financing Will Expand and Strengthen Egypt’s Flagship Social Protection Program