

Social Protection and Safety Nets in Egypt

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The project includes an overview research report (see: <http://www.ids.ac.uk/publication/social-protection-and-safety-nets-in-the-middle-east-and-north-africa>) and nine country reports: Egypt, Iran, Iraq, Jordan, Lebanon, Palestine, Sudan, Tunisia, Yemen.

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ACRONYMS

CCT	Conditional Cash Transfer
CSIS	Comprehensive Social Insurance System
CSP	Centre for Social Protection
FAO	Food and Agriculture Organisation
GDP	Gross Domestic Product
HIO	Health Insurance Organisation
IDS	Institute of Development Studies
ILO	International Labour Organisation
MENA	Middle East and North Africa
MoA	Ministry of Agriculture
MoF	Ministry of Finance
MoH	Ministry of Health
MoL	Ministry of Labour
MoSA	Ministry of Social Assistance
MoSS	Ministry of Social Solidarity
NGO	non-governmental organisation
PAYG	Pay As You Go
RSD	refugee status determination
SFD	Social Fund for Development
UN	United Nations
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations Children's Fund
VP	Voucher Programme
WFP	World Food Programme
WHO	World Health Organisation

Chapter 1. Introduction

In managing risk and reducing vulnerability governments often adopt social protection as an important tool for protecting the poor. These measures have shown a greater impact if implemented efficiently and where the targeting is correct. Besides the resources themselves, careful planning, targeting and partnerships with various stakeholders are keys to success. Social protection is taking a central stage in the policy agenda as it is becoming one of the major budgetary and operational functions of governments, even in resource-poor countries.

The Centre for Social Protection (CSP) at the Institute of Development Studies (IDS) and the World Food Programme (WFP) set out to conduct a scoping exercise in several countries of the Middle East and North Africa (MENA) region, to build an understanding of the challenges and gaps that remain in social protection policies in these countries. The focus is to surface the significant loopholes in meeting the nutritional and food needs of the poor and vulnerable groups in the region. This knowledge can be helpful in expanding and contracting certain safety nets for maximising the use of resources and in effectively reaching vulnerable people living in fragile states.

This report focuses on Egypt's social protection system, including social safety nets, and highlights the significant institutional gaps as well as operational challenges in protecting the poor in Egypt.

1.1. Objectives

The objective of this study is to map social protection programmes and safety nets, particularly for understanding the role of these programmes in addressing food security and nutrition, in Egypt. It explores these concepts among different target populations: refugees, poor and vulnerable groups.

1.2. Methodology

The methodology adopted in this study is secondary research – data was mainly collected through a desk review. The data was sourced through internet based reports and websites of organisations operational in Egypt, such as Government publications and websites and reports by international development organisations detailing the existing social protection systems and challenges that the country faces.

1.3. Report structure

This report is composed of seven chapters:

- **Chapter 1 – Introduction:** it provides the rationale, objectives and methodology adopted to gather information for this study.
- **Chapter 2 – National context:** it provides an overview of Egypt's history, economy and political situation.
- **Chapter 3 – Social protection policies and institutional arrangements:** it provides an institutional structure of the policies for social protection in Egypt.

- **Chapter 4 – Social protection programmes and safety nets:** it provides a description of various programmes and safety nets under the social protection sector in Egypt.
- **Chapter 5 – Programmes targeting refugees and displaced people:** it provides a description of programmes that target vulnerable groups such as refugees with an overview of impact of programmes on food security and poverty reduction.
- **Chapter 6 – The World Food Programme in Egypt:** it explains WFP's activities in Egypt, including WFP support to the food voucher programme and school feeding programme.
- **Chapter 7 – Conclusion:** it summarises the discussion and makes further recommendations.

Chapter 2. National context

2.1. History, economics and politics

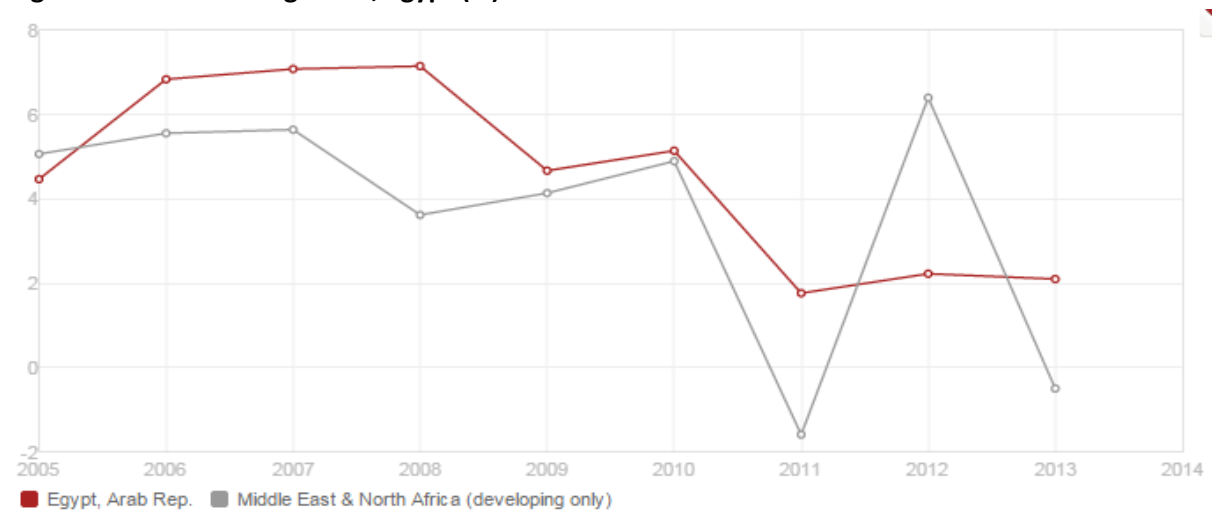
Egypt is one of the most ancient countries in MENA region whose history dates back to about 4000 B.C. On its northeast it borders with Libya while to the south it is bordered by Sudan and by the Red Sea and Israel on its east. The country is divided into two unequal regions – one is extremely arid and the other is fertile thanks to the Nile River.

Egypt became independent from British rule in 1922 with Fu'ad I as its king. During World War II the conflicts between the Wafd Party and Monarchy resulted in the republic being proclaimed in 1953 with Naguib being appointed as the president and the prime minister. He relinquished the prime ministership in 1954 to Gamal Abdel Nasser, leader of the ruling military junta. Nasser then assumed the presidency in 1956. From this point on, Egypt has undergone a number of continuing conflicts with its neighbouring states especially Syria and Israel. An ongoing peace dialogue between Egypt and Israel resulted in a peace pact in 1979 which was followed by Hosini Mubarak becoming Egypt's President.

The government has concentrated much of its time and attention in recent years on combating Islamic extremists. In 2005 President Mubarak amended the constitution and allowed multiparty elections. In January 2011, mass rallies in many Egyptian cities led to the ousting of Mubarak, who until that date, had ruled the country for about 30 years. The ousting of Mubarak, however, sparked a series of events, which have since created political instabilities in the country. Today, the second President elect, Abdelfatah Elsisy, is leading the country which has challenging social, economic, environmental and political agendas (Factmonster.com).

The economy has been performing poorly since 2009, with 2.1% real GDP growth in 2012 and 2.2% in 2013 (Figure 1). The GDP growth has declined in the recent years in Egypt owing to the political and economic instability and rising inflation in the country.

Figure 1. Annual GDP growth, Egypt (%)



Source: World Bank 2015

Public debt has reached 92% of GDP, an increase of 11.9% from 2010. The balance of trade has been deteriorating since 2003-04, with a deficit of USD 31.7 billion in 2011-12 (WFP 2013a). Economic activity began to pick up in 2014 but the sluggish growth reflects mainly contraction in the petroleum and tourism sectors (Nasr 2014). The main sectors in Egypt are Healthcare, Renewable energy, Pharmaceuticals, Petrochemicals, Education, Real Estate, Tourism, Textiles, Agribusiness, Financial and Information Technology. The agriculture sector contributes to 13% of the GDP in 2012-13. Tourism sector of Egypt is the largest in North Africa with 32% contribution towards the GDP growth in 2012-13. The Information and Communication Technology (ICT) is an emerging sector in the Middle East with an annual growth rate of 13.2% in 2013 (Gafi.gov.eg 2015).

Egypt faced a food insecurity rate of 17.2% in 2011, up from 14% in 2009. The rates of stunting among children are very high, with 31% of children aged 6-59 months being stunted. It is also estimated that 1.6 million children are involved in hazardous work in Egypt (WFP 2015b).

Subsidies have become a major component in Egyptian state-society relations and are essential to political stability — they are politically sensitive. Food subsidies are perceived by society as the most ‘concrete’ government benefit. Since 2005, the government has been introducing new regulations to food subsidies. For example, children who are born after 1989 have been enrolled; a ration card system was introduced; the number and prices of subsidised food were changed; and distribution mechanisms changed, for example by introducing home delivery services (World Bank 2010).

2.2. Demographics

According to WHO, Egypt’s population grew from 68 million in 2002 to over 80 million in 2012, although, in 2012 population growth was negative at -1.7%. The median age is 24.9 years, which characterises Egypt with a ‘youth bulge’. A large proportion of the population is youth between 18-29 years old. In 2012, the percentage of population under 15 years of age was 40% while 4.4% was over 60 years of age (Table 1). In the same year, 44% of the population lived in urban areas.

Table 1. Key demographic indicators, Egypt

Population	88,029,200 (Feb 2015)
Population growth rate	2% (2009-2013)
Age structure	0-14 years (40.5%) 15-44 years (44.4%) 45-59 years (10.7%) 60 years and over (4.4%)
Labor force	27.6 million (2014)

Source: Gafi.gov.eg 2015

It is estimated that about 80% of the population is literate. The government spends about 6% of total expenditures on health. The percentage of private spending on health out of total expenditures is 61%. In total, 5% of GDP spending in Egypt is on health. Between 1995 and 2008, infant mortality rates fell from about 60% per 1,000 live births to a little over 20% in 2008 (Figure 2). Despite lower infant mortality rates, however, the percentage of children who are underweight increased since 1978. The percentage of under-5 child wasting increased from 1.5% in 1978 to about 8% in 2008 (Figure 3). Between 2000 and 2003, the percentage of children who were stunted dropped from 23.5 to 19.8%

before rising again in 2008 to reach about 29%. Further, the percentage of overweight children increased from 8.8% to 13.2% between 2003 and 2008 (WHO 2014).

Figure 2. Infant mortality per 1,000 live births in Egypt (%)

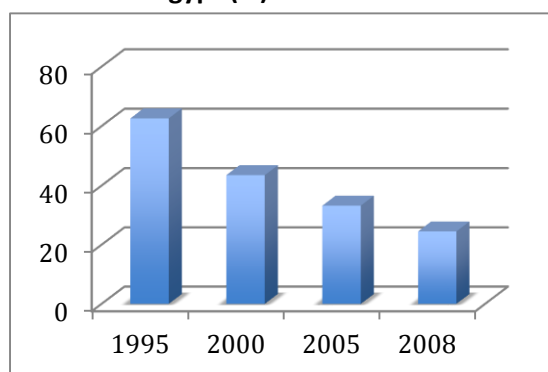
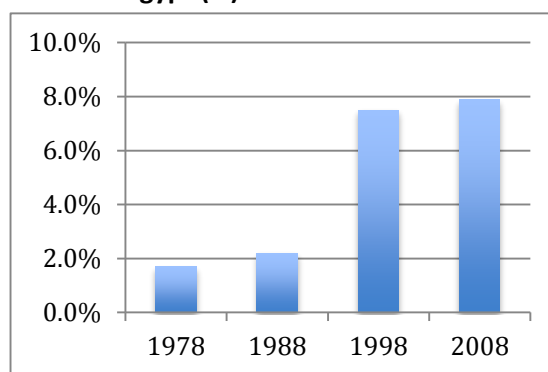


Figure 3. Children aged under 5 wasted in Egypt (%)



Source: WHO Global Health Observatory 2014

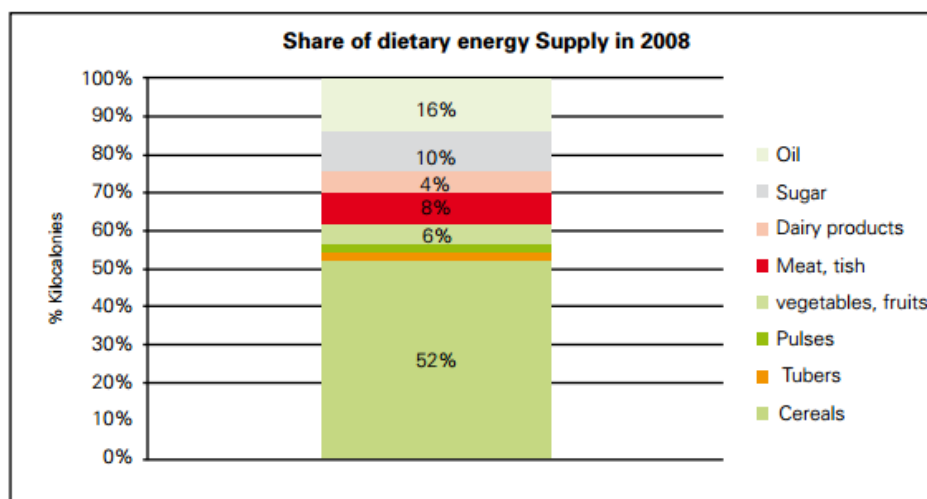
2.3. Agriculture, nutrition and food security

The avian influenza epidemic in 2006, the food, fuel and financial crises of 2007-2009 and further global food price hikes in late 2010 all contributed to poverty and food insecurity, exacerbated by the political revolution in Egypt in 2011. Egypt imports as much as 50-60% of wheat and thus is vulnerable to any price shocks in international food market. Rising income poverty and a growing population particularly make Egyptian further susceptible to food insecurity. An estimate suggests that poverty and poor food consumption increased from 14% in 2009 to 17.2% in 2011. Food subsidies are sizeable in Egypt, with a provision of high subsidies on *baladi* bread under the food subsidy social assistance programme. 35% of Egyptians suffer from poor dietary diversity and a further 56% are on the borderline. The poor dietary diversity is closely related to high poverty levels, especially in the rural population. It forces poor households to shift towards low calorie, cheaper foods that may be available on higher subsidies leading to further poor health and nutrition level problems. Obesity in Egypt is on the rise with an estimated 48% of women older than 15 being obese.

According to a study, a large number of poor households spends 65.4% of their income for food and thus these households are particularly susceptible to food insecurity due to inflation and high food prices. 16.4% of vulnerable households were found without the ration card and nearly 88% of commodities were unavailable or short of storage at grocers. Of the households that are entitled to subsidised food commodities, only 5.9% were aware of the fortified oil with vitamin A and D. Many of these poor and vulnerable households adopt a number of coping strategies to fight hunger – such as borrowing food or money for food, consuming cheaper food items (26.7%), lower food intake (12.2%), or buying food on credit (17.1%) (WFP 2013b).

The dietary intake of Egyptians largely lacks vegetables and fruits (Figure 4). The food subsidy on bread is considered one of the reasons for this. Thus hidden hunger is a big problem in Egypt, especially deficiencies of Vitamin A and iron among women and children (WHO 2012). The economic cost of anaemia alone is associated with a 2.5% drop in future earnings.

Figure 4. Dietary energy supply, Egypt, 2008



Source: WHO 2012

It is suggested that if Egypt reforms its food subsidies in such a way that it enables the government to invest the funds into job creation, food security and nutrition, it will benefit the poor greatly and more sustainably. Losses and leakage across the *baladi* bread supply chain, for example, are estimated at 30%. The inefficiencies and poor targeting of the ration card system defeats the poor further – the ration card system covers 80% of the population, including 73% who are non-poor households. It is recommended that the targeting can be improved by clear criteria, awareness raising, upkeep of database and managing the information more efficiently. It would also save resources and contribute to improved food security. Focusing maternal and child nutrition through targeted nutrition intervention can be introduced. WFP recommends using vouchers for specific commodities catering to the needs of specific groups such as lactating mothers and pregnant mothers. These interventions will improve the dietary diversity. Cash transfers for the well-off population and in-kind transfers can specifically help the vulnerable communities and by using these measures the government can slowly phase out the subsidies it provides currently and can address the adverse effects of inflation (WFP and IFPRI 2013).

Chapter 3. Social protection policies and institutions

From the earliest introduction of social protection policies in Egypt in the 1950s, the government has adopted a public sector-driven model. In principal, the extension of social protection benefits was largely allocated for public sector employees (Sieverding and Selwaness 2012). Today, there are three broad components of the social protection policy in Egypt, namely, social insurance, health insurance, and social assistance programmes. In parallel to the large-scale privatisation schemes which took place in the early 1990s, social protection policies have since witnessed serious shortcomings. First, there has been a contraction of social insurance coverage which was accompanied by weak and inefficient delivery mechanisms. Second, the informal sector grew to represent over 64% of total GDP. Finally, there has been a growing number of poor people in the country. Employment-based social insurance and non-contributory public social assistance programmes (in the form of pensions) are the most widely accessed forms of social protection in Egypt (Sieverding and Selwaness 2012). Social protection through subsidies is another major component of the Egyptian policy (Fattouh and El Katiri 2012).

3.1. Social protection laws

There are four laws which regulate social protection in Egypt, namely, Law 79 of 1975, Law 108 of 1976, Law 50 of 1978, and Law 112 of 1980. These laws target different types of employees in the public and private sectors. The social insurance schemes cater to disability, maternity, old age, sickness and unemployment for Egyptians. However, these laws do not cover family allowances. For this reason, ILO classifies the social insurance system in Egypt as 'semi-comprehensive' (ILO 2014). Some schemes are more comprehensive than others. Today, Egypt is undergoing reforms to the social protection policy which was put forward in 2010, but was interrupted by the uprisings of 2011. (See Annex 1 for a more detailed table of the main laws organising social protection in Egypt.)

3.2. Institutional arrangements

Social protection in Egypt has existed for over 1,200 years, embedded within the history and ideology of Zakat and Waqf systems. Constitutionally the State is obliged to support its vulnerable citizens and to mitigate risks such as old age and unemployment. Social protection schemes in Egypt are based on a strong history of support to the poor, which was institutionalised during the 20th century. For providing informal support in the form of cash, food, in-kind, crops and shelter, the Ministry of Waqfs was established in 1938 and the Ministry of Social Affairs in 1939. In July 1950, a non-contributory social security scheme was established, which was means tested and given to widows under 65 years with dependent children, the aged (65+), orphans and disabled persons between 17-65 years. The government has established an Inter-Ministerial Committee to improve coordination of social protection activities which includes 7 ministries (Abulkheir 2008).

3.2.1. Ministries and government institutions

1. **Ministry of Social Assistance (MoSA):** MoSA is the main provider of social protection in Egypt. It closely works with other Ministries, donors and NGOs, including the UN agencies, in delivering a range of services.

2. **Ministry of Social Solidarity (MoSS):** The MoSS delivers a number of social assistance programmes. It is nearly as significant as MoSA in delivering the social protection schemes in Egypt. The UNHCR works closely with this Ministry in addressing the needs of refugees.
3. **Other ministries and government institutions:** A range of Ministries from other sectors also participate in social protection schemes, such as Ministry of Education (MoE), Ministry of Foreign Affairs (Refugee Affairs Department), Ministry of Housing (MoH), Ministry of the Interior, Ministry of Local Development (MoLD), Ministry of Social Solidarity (MoSS), Ministry of Youth and Sports (MoYS), Ministry of Labour (MOL), Ministry of Agriculture (MOA), and Ministry of Finance (MOF) (UNHCR 2015).

3.2.2. Non-governmental organisations

- 1- **Zakat Foundation:** Traditionally Zakat in Egypt has been administered by thousands of informal, religious, non-political, community-based organisations, with a philanthropic mandate to relieve poverty and misery (cash, food and in-kind assistance) of local people, especially during religious festivals. However, in recent decades the government has nationalised the Zakat under the Zakat Foundation. The Foundation receives 15 billion Egyptian pounds every year of the collected fund and the rest goes to Nasser Social Bank, the Food Bank, The Children's Cancer Hospital and Misr-el-Khair Foundation. Besides, food distribution, in-kind support, education and medical assistance, Zakat Foundation also organises awareness campaigns to encourage the collection of funds for Zakat Foundation and discouraging any giving to unknown or suspicious associations. It also seeks to establish links with associations, businessmen and the Ministry of Social Solidarity (Al-Shorfa 2015).
- 2- **Charitable societies and NGOs:** Egypt has a number of charities addressing poverty and vulnerability. These include the Arab Council Supporting Fair Trials and Human Rights, Arab Medical Union, Arab Organisation for Human Rights, Caritas Egypt, Egyptian Foundation for Refugee Rights, Mahmoud Society, Refuge Egypt, etc. Some other organisations such as the American University in Cairo, Psycho-Social Services and Training Institute in Cairo, Souriyat Association and Tadamon also participate in many social protection policies.

3.2.3. International agencies

- 1- **UNICEF:** Working for the rights and welfare of children, UNICEF's social policy encompasses two strategic interventions in Egypt. The first builds on evidence collected through research about the living conditions of children, to inform the development of child-sensitive policies and advocate for children's rights. The second aims at expanding and strengthening social protection systems to respond to the compound vulnerabilities faced by children (UNICEF 2015).
- 2- **United Nations High Commissioner for Refugees (UNHCR):** The UNHCR carries out the functional responsibilities for all aspects of registration, documentation and refugee status determination (RSD) under the 1954 memorandum of understanding with the Government of Egypt. While the government grants some access to public health care and education, specialised public care for chronic illness and rehabilitative interventions is not available to people of concern, not are various national public insurance schemes (UNHCR 2015).

- 3- **World Food Programme (WFP):** The World Food Programme has been operational in Egypt since 1968, with a focus on improving food security, nutrition status and access to socio-economic opportunities for the poor.

- 4- **Other UN and International agencies:** There are many UN agencies working in Egypt to assist and directly provide social protection services. These include the United Nations Development Programme (UNDP), the United Nations Children’s Fund (UNICEF), the United Nations Population Fund (UNFPA), UN Habitat, UNOPS, WHO, WFP and UNV. Other International Agencies include British Council, European Union, Save the Children, and Terre Des Hommes (UNHCR 2015).

Chapter 4. Social protection programmes and safety nets

The social protection system in Egypt was reconstituted after the Structural Adjustment Programme in the 1990s. Broadly, social protection in Egypt constitutes social insurance, health insurance and social assistance. The safety nets include social assistance, food subsidy programme and the Social Fund for Development. Social security in Egypt is a complex system with different schemes for different groups, managed by the National Organisation for Social Insurance (NOSI) with two social insurance funds – the Government Social Fund (GSF) and Public Private Sector Fund (PPBSF). The Ministry of Social Solidarity is the key player. The Social Insurance System has several schemes under four major laws – Law 79 of 1975, Law 108 of 1976, Law 50 of 1978, and Law 112 of 1980. These laws provide coverage for public and private sector wage workers, employers and the self-employed, Egyptians working abroad, and irregular or “unorganised” workers, respectively (Selwaness 2012).

4.1. Social insurance programmes

There are two social insurance funds; the Government Social Fund (GSF) and the Public Private Business Sector Fund (PPBSF). The former covers civil workers and the latter covers workers in the formal public and private sectors, including self-employed persons and Egyptians working abroad. Both funds are independent of the state and are managed by the National Organisation for Social Insurance (NOSI) and supervised by the Ministry of Social Solidarity (MSS) (ESCWA 2012; Sieverding and Selwaness 2012).

Social Security	
General Wage Workers Scheme (Law 79/1975)	This is a general scheme that covers workers aged 18 and above in government, public sector and formal private sector employees. Employers are responsible for enrolling their employees. Their contribution is deducted from two types of monthly wage earnings, the base wage and the variable wage.
	<p>a) Old age, disability and survivor benefits: Old age pension is claimed by insured persons who meet the eligibility criteria of being 60 years old with 120 months of contributions or any age with 240 months of contributions. In addition to a pension, insured workers may be eligible to receive other benefits, such as a supplement for contribution periods exceeding 36 years and/or a lump-sum payment at the time of retirement or disability.</p> <p>b) Sickness and maternity leave: Employees can avail sickness benefit and it is unrelated to health insurance. Women are entitled to three months of paid maternity leave for each of up to three children, provided they have contributed to social insurance for the prior 10 months. In addition, women working in establishments with more than 50 employees are entitled to up to two years of unpaid childbearing leave per child. Female workers in all establishments are also entitled to two half-hour nursing breaks per day or one combined hour-long break for 24 months after the date of birth of each child.</p> <p>c) Workplace injury and unemployment: All workers covered by social insurance are eligible for a workplace injury benefit. For temporary disabilities, 100% of the wage is paid from the day after the injury until the worker is either able to return to work or is certified as permanently</p>

	disabled. For permanent disabilities, the worker receives a benefit equal to 80% of the monthly base wage in the year before the disability occurred. For partial disabilities, a percentage of the benefit is paid according to the assessed percentage of the disability (SSA 2011). Unemployment benefits are available to workers who have made at least six months of contributions, including the three months immediately prior to unemployment if they did not leave work voluntarily or as the result of misconduct or the refusal of suitable job offer.
Law No. 112 of 1975 on the National Social Security System	This is a Law to provide the working population not covered by the National Insurance Law No. 79 of 1975 with old age, survivors and disability benefits.
Social Insurance	
Employers and Self-employed Scheme (Law 108/1976)	It extends mandatory social insurance coverage for old age, disability and survivors benefit to employers and the self-employed aged 21 to 65. The other benefits including maternity leave, health insurance and workplace injury insurance, do not apply to employers and the self-employed.
Migrant Workers (Law 50 of 1978) and Casual Labourers (Law 112 of 1980)	It covers self-employed, employers and Egyptians working abroad. The social insurance enrolment is voluntary in this case. Casual and irregular labourers – or all those not covered by another social insurance scheme – are legally required under Law 112 of 1980 to register with the Comprehensive Social Insurance System (CSIS). As with employers, the self-employed and migrants, this scheme for casual labourers insures only for old-age, disability and survivors benefits. As with the social assistance pensions (commonly known as ‘Sadat pensions’) that were established under Law 112 the CSIS was intended primarily as an income support mechanism for those not covered by one of the other three social insurance schemes described above, and its contributions are supplemented by state resources in order to cover pension costs.
Towards a New Social Insurance System (Law 135 of 2010)	The Pay As You Go (PAYG) insurance system is based on Notional accounts, which are virtual individual accounts that record employees’ contribution. The insured person receives it at the time of retirement with interest and is also provided with a solidarity fund. The Law has also included a reduction in the contribution rates which would effectively lower contribution levels for low earning workers and raise them for high earning ones. Thus it would establish a minimum pension for all persons aged 65 or over who do not have another form of old age support, regardless of whether or not they had participated in the pension scheme. Finally, the law extends unemployment insurance, which would be available to all workers who have contributed to social insurance for at least 12 months.
Migrant Population/ workers	
Emigration and Sponsoring Egyptians Abroad Law No. 111 of 1983	Ministry of Manpower and Emigration, Emigration and Egyptians Abroad Sector, sets out the procedures for temporary and permanent emigration of Egyptians, and provides for the rights of emigrants outside of Egypt it provides social security schemes for migrant workers.
Unemployment Benefits	
Law No. 156 of 2002 establishing a Workers’ Emergency Benefits Fund	Establishes a Fund within the Ministry of Manpower and Migration to provide assistance benefits to workers in enterprises which have closed or which have reduced the number of their socially insured workers.

Sieverding and Selwaness 2012 and ILO NATLEX Database [accessed September 2014.]

Table 3. Number of beneficiaries reached through each social insurance programme

Specific schemes	Number of beneficiaries
Social Pension	1 million families
Old Age Pension	92,367 families
Child's Pension	87,675 children
Disability Pension	344,043 families
Prisoners and their families	2,866 beneficiaries
Day Care Centers	9,862 for 632,750 children
Prisoners and their families (Widows, Orphans, Divorcees, Women reaching age of 50 without ever being married)	2,866 beneficiaries

Source: Abulkheir 2008

Table 4. Percentage of workers enrolled in social insurance in 2006

Age group	Male head of household	Female head of household	Residence	Male head of household	Female head of household
25-29	4.7	4.4	Urban	22.6	65.7
30-39	4.5	27.8	Rural	13.2	34.2
40-49	8.3	46.2	Total	17.7	51.0
50-59	14.6	56.6			
60+	62.1	66.2			

Source: World Bank 2010

Table 5. Percentage of workers enrolled in social insurance in 2006

Age group	Male	Female	Urban	Rural	Total
15-19	1.9	0.00	2.1	1.2	1.35
20-29	20.0	25.9	33.6	19.7	22.0
30-39	47.2	45.2	59.9	36.2	46.7
40-49	61.5	53.5	73.5	46.5	59.2
50-59	62.5	44.6	77.3	40.8	58.2
Total	40.6	38.7	56.2	28.4	40.2

Source: World Bank 2010

4.2. Health insurance

Despite the fact that Egypt has a fragmented health care system, its health insurance coverage has been offered to different groups of population under several different laws. The insurance is managed by the Health Insurance Organisation (HIO) together with a number of government hospitals and other health care facilities at a highly subsidised rate. The HIO also contracts with private doctors, private and public facilities to provide additional services for those covered by health insurance. Currently there is a significant decline in the coverage – from 62.5% male workers (50-59 years old) in 2006 to 20% male workers (20-29 years). There is a decline in public sector hiring which has led to the informal sector expansion and fewer people in public sector being insured. Similarly the health insurance coverage is lower in the age cohort between 40-49 years old. The coverage is also lower for rural workers – only one-fifth for 25-29 years old. For women, the coverage is lower largely because in the formal sector there aren't many women employed.

The health insurance has many shortcomings, including that low wage workers pay the contribution on their full wages while the higher earning population is required to pay only on earnings that exceed the legal ceiling. This encourages low wage workers to under-report their wages to evade the high contribution laws. Moreover, by having the ceiling the system loses part of the contribution that could have been collected from the high wage workers if there was no ceiling. Similarly, the calculation of pensions is such that employees tend to report lower wages in their early years and higher wages near the retirement years, in order to receive higher pensions, and the early retirement criteria are quite lenient (Sieverding and Selwaness 2012).

4.3. Social assistance

The Ministry of Social Affairs (MOSA) is the main implementing agency. It administers the food subsidy programme and the Social Fund for Development. One important social assistance scheme is a non-contributory monthly pension, but it constitutes only 2% of the total budget of national protection schemes. Thus it is the smallest with regards to the size of the total budget. The official name of this social assistance is *ma'ash eldaman*, although it is more popularly known as 'Mubarak's pension'. Traditionally it was called 'Sadat's Pension' but during Mubarak's regime it was renamed as MOSA Social Solidarity Pensions. This scheme was stipulated by law 112/1980, which also extends pensions to casual/irregular workers. Those who have no other source of pension and belong to a vulnerable group in the society are eligible for this scheme, including households without male bread winners; abandoned, widowed and divorced women; elderly and orphans.

Table 6: Percentage of households currently receiving non-contributory pension

Age group	Male head of household	Female head of household	Residence	Male head of household	Female head of household
25-29	2.2	2.9	Urban	1.9	8.2
30-39	2.9	8.6	Rural	6.7	24.1
40-49	4.3	18.0	Total	4.4	15.6
50-59	2.9	15.8			
60+	9.7	19.3			

Source: World Bank 2010

Social assistance is offered through three main mechanisms – food security programmes, conditional cash transfers and Social Fund for Development Programmes.

a. Food security programmes

Egypt has been generous in providing food subsidies, but they do not target a specific group. The measures undertaken in this category are two programmes: *Baladi* bread and Ration Cards.

1) Baladi bread subsidy

This bread, which is made of 82% wheat flour, is the only subsidised bread in the country. It represents 70% of the total cost of food subsidies (World Bank 2010). All Egyptians can buy this bread. It is the most important bread consumed in the country. Compared to ration cards, *baladi* bread accounts for 61% of food subsidies, and 39% for ration cards (IFPRI-WFP CPN 2013).

2) Ration cards

Depending on the size of the family, households receive ration cards with fixed monthly quotas of additional basic subsidised food. Next to *baladi* bread, cooking oil and sugar are the most important subsidised goods.

b. Conditional Cash Transfers (CCT):

Conditional Cash Transfers (CCT) is being piloted in some areas in Cairo, such as Ain El-sira slum (Sieverding and Selwaness 2012). In parallel, the Ministry of Social Solidarity has developed a national strategy to identify and improve the poorest 1,000 villages in Egypt. This programme aims at applying an integrated approach to social welfare that involves health, education, housing, water and job creation, especially for the youth (UNDP 2009).

c. Social Fund for Development (SFD):

The Social Fund for Development was established by the Government of Egypt in 1991 as a social safety net mechanism. It focuses on creating employment opportunities, building the capacities of communities by improving their access to basic services and encouraging medium- and small-sized enterprises. Many ministries work in implementing various schemes. The UNDP has been supporting the Social Fund for Development Programme in improving the access to basic services. The community development component includes improving literacy rates, access to primary health services, protecting the environment and awareness for health and hygiene. While the public works under the community development provide Egyptians with an opportunity to create public assets as well as generate incomes. The specific programmes include potable water pipes, sewerage, covering canals, River Nile pitching and building rural roads. The SFD supported 12,469 small enterprises in 2013 of which 25% were women owned. It translates into 38,702 jobs while the 174,256 micro-enterprises (44% are women-owned) created close to 2 million jobs in Egypt (UNDP 2015).

4.4. Evaluation of food subsidies in Egypt

Egypt's food subsidies are a highly controversial social assistance programme. The food subsidy programme is fairly inefficient in targeting the poor, especially in rural areas. The upper governorates in Egypt are relatively poor and more rural. They take less food subsidy than urban governorates with lowest poverty ratio. The food subsidy is provided in two forms – a) ration card which is targeted specifically for the poor while the b) *baladi* bread subsidy is available for everyone in Egypt based on a first come, first serve basis. Egypt began its subsidies during World War II to provide citizens with basic necessities. Gradually, a number of reforms were attempted, many of which resulted in violent

resistance and thus subsidies largely continue in the country, more for reasons such as political stability than for addressing poverty. The major resistance was observed when in 1977 the subsidy was removed, following which milder and slower reforms were introduced after Mubarak took over in 1981. Reforms include: fewer number of commodities in the basket, as well as the total number of beneficiaries were reduced in the Ration Card scheme, while the quality and size of *baladi* bread has subsequently deteriorated to offset government's expenditure (Korayem 2013).

The food subsidy programme suffers from typical administrative and implementation challenges – weak targeting, poor data maintenance, incorrect representation of ration card holders who are dead or multiple card holding in one person's name. In implementation – the distribution is flawed and very little care is paid in ensuring that the subsidies reach the intended poor and the poorest in the community (WFP Egypt 2005). The system of food subsidy is costly for rising commodity prices internationally and for reasons such as increased inflation, increased number of food items and expanding coverage of ration cards more recently. Similarly the distribution is lopsided towards more urban areas which may not host large numbers of poor households. In 2009 it was found that only 9% of people were lifted out of poverty by food subsidies provided by the government. The supply chain of the food subsidy distribution system is longer which creates many opportunities for leakages, affecting the overall outcome and defeating the purpose of alleviating poverty and hunger. It was recommended that if the coverage is narrowed, the leakage is managed and the inefficiencies are removed the government of Egypt could save 73% of the cost of food subsidies (World Bank 2010).

Chapter 5. Programmes targeting refugees and displaced people

Egypt has no specific policy for refugees and internally displaced people, though it hosts Syrian, Sudanese, Ethiopian, Somali, Eritrean, Palestinian and Iraqi refugees. In 1951 Egypt signed the Refugee Convention and in 1981 it ratified the convention including the 1976 Protocol. However, it refrained to provide personal status (article 12 (1)), rations (article 20), access to primary education (article 22 (1)), public relief and assistance (article 23) and labour legislation and social security (article 24). Over the years Egypt has become relatively more open for refugees with provision of schooling services to refugee children. Though Egypt has never denied the right to employment to refugees, work permits are very difficult to obtain (Loc.gov 2015).

According to international human rights laws, any sovereign state has to provide minimum access to basic facilities to refugees. Though Egypt works closely with UNHCR, its commitment to create conditions for accessing basic rights for refugees remain poor. For example, although Egypt has recognised the refugee children's right to education, the quality of education and its management is very poor. The new political landscape that has emerged in Egypt lately is unlikely to ensure a better future for refugees (Kagan 2011).

Egypt has received refugees for centuries. Many refugees and economic migrants entered the country for trade and later for economic pressures during mid-20th century. However in the Middle East there are numerous wars and political turmoil, which has resulted in a number of refugees seeking asylum in neighbouring countries in the past decade. In the 21st century the influx of Syrian refugees is one of the largest humanitarian crises. Of the three million Syrian refugees, the United Nations High Commissioner for Refugees (UNHCR) recorded 138,245 in Egypt as of July 2014. On the other hand, the government of Egypt has recorded the total number of Syrian refugees at 300,000.

Egypt does not have a policy for refugee encampment. Though having to live outside of the camps enables refugees a certain freedom of movement, refugees face many challenges in terms of employment and a swifter integration in countries such as Egypt, where political unrest is high. The living conditions of Syrian refugees has changed along with the political environment in Egypt – President Mohamed Morsi in his office supported the Syrian opposition forces, however after his overthrow in July 2013, the environment became more hostile towards the refugees. A study reported that more than half of the total refugees have four to six family members and most of these families are male-headed. The female-headed households are increasing mostly due to the male migration out of Egypt in search of a better living. Most refugees are young – as reported by UNHCR, 54.4% are between the ages of 18 and 59 while 43.3% are under the age of 18. Unlike Iraqis and Sudanese refugees, Syrians tend not to concentrate in major cities in Egypt as the living costs in tier 2 cities is lower and there may be more employment opportunities.

The same study observed that most of the refugees were not aware of the mandate of UNHCR and believed it to be an assistance agency. Many refugees do not seek registration with UNHCR for fear of losing mobility or their ability to bring more family members from Syria. Some also attributed this to the indignity associated with the label refugee. Work is the only source of income for most refugees and only a very small number depends on transfers from outside Egypt (Ayoub and Khallaf 2014).

Besides the Syrians a significant number of Sudanese, Somalis, Eritrean, Iraqis and Liberians have taken refuge in Egypt. The UNHCR has been working closely with Egyptian government in assuring refugees their rights based on the international human rights laws. Table 2 summarises the different refugee groups in Egypt and how the UNHCR plans to reach out to them in 2015.

Table 2. Refugees in Egypt reached by UNHCR, 2015

UNHCR 2015 planning figures for Egypt					
Type of population	Origin	January 2015		December 2015	
		Total in country	Of whom assisted by UNHCR	Total in country	Of whom assisted by UNHCR
Refugees	Somalia	6,300	6,300	7,000	7,000
	Sudan	15,000	19,000	19,000	19,000
	Syrian Arab Rep	140,000	120,000	120,000	120,000
	Various	79,600	82,200	82,200	11,200
Asylum-seeker	Ethiopia	2,900	2,900	2,810	2,810
	Somalia	1,800	1,800	1,400	1,400
	Sudan	15,500	15,500	12,060	12,060
	Various	6,700	6,700	6,100	6,100
Stateless	Stateless	20	20	20	20
Total		267,820	197,820	250,600	179,600

Source: UNHCR 2015

Chapter 6. The World Food Programme in Egypt

The World Food Programme has been operational in Egypt since 1968, with a focus on improving food security, nutrition status and access to economic opportunities for the poor. Women and children are a primary focus for WFP. Egypt has a prolonged challenge of food insecurity and nutrition which the country attempts to address mainly through food subsidies under its social safety net programmes. However, WFP works closely with local NGOs, government and international donors in mitigating the food needs of vulnerable groups. It does so through a range of programmes including cash and in-kind schemes for poor and refugee populations. It also aims at improving education and combating child labour in Egypt (WFP 2015).

6.1. The food voucher programme

The food voucher programme by WFP caters to critical food needs of refugees and other vulnerable groups. The food vouchers are the paper vouchers or magnetic cards that are redeemable at partner supermarkets. The vouchers carry limited validity period and are valued at 200 Egyptian Pounds (approximately US\$30) per person per month. WFP works closely with UNHCR in administering the food voucher programme for the poor and refugees. In 2013, it was proposed to develop the OneCard system which will facilitate cash assistance to poor Egyptians and refugees by multiple agencies, thus improving the efficiencies and flexibility within this programme. The management of the programme requires improvement, as a joint assessment for Syrian Refugees in October 2013 revealed that 27% of households had insufficient accesses to food while 46% had barely any food. These poor households are worst affected by high food prices and thus adopt coping strategies including low consumption of food or selling their assets. The food voucher programme is the only resort for many refugees in Egypt. Earlier, walking distance to avail food vouchers for many refugees was cumbersome and expensive, so WFP later partnered with the local supermarket Fathallah (UNHCR 2015b).

6.2. The school feeding programme

WFP has been implementing the school feeding programme, which caters to the nutritional needs of children attending schools, but it is also a measure to encourage school enrolment for refugee children. WFP reports that the community school and nutrition programme is one of the best measures in ensuring girls' education in Egypt. It sources its funds from a number of donors including from Italy and corporate partners such as Vodafone Foundation Egypt. In addition, the programme also involves the Ministry of Education, teachers, children and parents in developing the national preschool nutrition curriculum and teacher's training programme, in the Food For Education initiative (WFP 2015a). It is estimated that the World Food Programme spent about LE 44 million on the school nutrition programme between 2005 and 2010 (WHO 2012).

In tackling malnutrition and stunting in children, Egypt has developed a 10-year Food and Nutrition Policy and Strategy (2007-17). The Ministry of Health and Population is the key player in administering this plan together with Ministry of Education, Ministry of Agriculture and Ministry of Social Solidarity. The policies laid out in this strategy document are vital for overcoming the nutrition challenges, however due to a number of reasons the strategy is unable to fulfil its obligations. Many stakeholders who are committed to partner in implementing the strategy are not aware of all the policies and

mandate, as well as the lack of coordination among them compounded with lack of leadership further defeats the purpose of this programme. The policies are given below (WHO 2012).

Box 1. Policies under the Food and Nutrition Policy and Strategy (2007-2017)

Policy Area (1): promotion of intersectoral collaboration that lead to Universal Access to adequate food and nutrition

Policy Area (2): Incorporation of Nutrition Objectives (which fall under the policy areas) into National Development Policies, Plans, Strategies, Programmes, or activities to achieve Millennium Development Goals

Policy Area (3): Improving Household Food Security

Policy Area (4): Monitoring the food and nutrition situation

Policy Area (5): Improving the Quality and Safety of Food related Services to protect consumer health

Policy Area (6): Prevention and Control of Nutrition infectious diseases

Policy Area (7): Caring for the socio-economically deprived and nutritionally vulnerable

Policy Area (8): Capacity building and development at community, institutional and authority levels

Policy Area (9): Prevention and Control of non-communicable/chronic diet-related diseases (NCDs)

Policy Area (10): Promotion of infant and young child feeding and protection of breastfeeding

Policy Area (11): Prevention and control of micronutrients deficiency

Policy Area (12): Promotion of healthy dietary practices and life styles focusing on school aged children and adolescents

Source: National Food and Nutrition Policy and Strategy Egypt 2007 - 2017

Source: WHO 2012

Chapter 7. Conclusion

A growing young population, rising food prices and political instability are some of the emerging concerns for Egypt in its commitment to protecting the poor. Though Egypt has a long history of social protection strategies, mostly in the form of insurance and in-kind support for the poor and vulnerable, over the decades its social protection strategies have evolved, especially as Egypt is moving towards a democracy. The constitution protects the right to education, health and employment for its citizens, as enshrined in a number of Articles, however, social protection in Egypt is fairly ambiguous in terms of its reach and institutional arrangements. Social protection is extended mainly in the forms of social insurance, health insurance and social assistance, including food subsidies and in-kind support.

About half of the population in Egypt is insured by its government health insurance schemes and another 30% are enrolled in private health insurance, while the remaining 20% has no health insurance (Gafi.org.eg 2015). Despite good insurance coverage and world class health care facilities, the nutrition rates are dismal. Poverty and food insecurity are high in rural regions, due to both high prices of food commodities and political and economic instability. A number of international agencies, mainly the UN bodies, are operational in Egypt to address poverty and food insecurity problems. The government too is committed to ease the nutrition poverty, however, it faces serious economic and political turmoil combined with an ambiguous institutional structure, all of which limits its capacity of meeting the needs of its people. Also, lack of political will to protect refugees is clearly observed in budget allocations and policies which do not adhere to the international human rights laws.

6.1. Gaps in social protection

The non-contributory pension schemes face a range of challenges including limited coverage, low pension values and a bias in administration. In 2006, it was reported that contributory (social insurance) pension schemes covered 63.4% of people in Egypt while the non-contributory scheme catered to only 12.7%. Even though the non-contributory pension covers more people in rural areas, mainly the women-headed households (as in old age this is their only source of income), it is reported that it largely leaves out the poor households for reasons such as lack of awareness and poor targeting, which prevents them to access these services. A study by the World Bank recorded that the public social assistance reached less than 12% of Egypt's poor in 2006 and that as much as 70% of social assistance payments were captured by the non-poor. For the social insurance programme household visits based on the means test should be used, but due to administrative inefficiencies and lack of capacity it often fails to target the needy. For example, women may not have adequate papers and proof of their identities which makes them ineligible when field staff deal with them. Women on the other hand may also face other social and cultural barriers in accessing services or simply be poor and unaware of the processes in availing these benefits.

Furthermore, the value of the non-contributory scheme is also very low, therefore it hardly makes any difference in the lives of poor people in Egypt. More recently a number of experiments have been launched, including a conditional cash transfer pilot project in the slums of Cairo. In 2008 the Ministry of Social Solidarity, together with other ministries identified the needs of Egypt's 1,000 poorest villages and formulated a strategy to address their issues in health, housing and local development, water and sanitation, primary education, job opportunities for youth and small and medium enterprises (Sieverding and Selwaness 2012).

In the Food and Nutrition Policy and Strategy document, the budget allocated is not clearly reflected in social protection programmes. This also translates into lack of clarity in terms of activities that can specifically address the multi-dimensional nature of nutrition and food insecurity (WHO 2012).

6.2. Recommendations

1) Egypt has to undertake a measure that encourages people to register their enterprises and jobs in order to avail themselves of social insurance and health insurance. The decline in share for insurance suggests that pensions are not attractive and cost-effective, which encourages people to under-report their wages or not register their informal occupations.

2) A major reform is required in Egypt's food subsidy, which takes away large amounts of government funds. Moreover, it is not effectively reaching to the needy. Measures to improve local production of food, better targeting mechanisms for social assistance (food assistance and health care) are required to provide relief to the poor. On the other hand, more employment opportunities, if created, will pull poor people out of poverty.

3) Better calculations are needed for pensions. Currently the system encourages people to record lower wages during their early years of productive life and higher wages near the end of service, leading them to avail bigger pensions.

4) The food subsidy can be offered as food coupons or voucher based systems specifically targeting the poor and vulnerable groups. The government has to ensure the public is taken on board for any future reform – both to avoid resistance and to address the rising demand for food commodities among proportions of the increasing population in Egypt.

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Annex 1. A matrix of social protection and safety nets in Egypt

Name of Programme	Implementing institution	Agencies providing funding support	Target groups and eligibility criteria	Number of beneficiaries	Frequency of payment	Year started (and year ended or due to end)
General Wage Workers Scheme (Law 79/1975)	Ministry of Social Affairs		Old Age Pension Child's Pension Disability Pension Prisoners and their families Day Care Centres Prisoners and their families (Widows, Orphans, Divorcees, Women reaching of age of 50 without ever being married)	92,367 families 87,675 children 344,043 families 2,866 beneficiaries 9,862 for 632,750 children. 2,866 beneficiaries		
Law no 112 of 1975 on the National Social Security System			Old Age and Disables			
Employers And Self Employed Scheme (Law 108/1976)			Old Age, disability and survivors (self-employed age 21-65)			
Migrant Workers (Law 50 of 1978) and Casual Labourers (Law 112 of 1980)			Self-employed, employers and Egyptians working abroad			
Law 135 of 2010 or Pay As You Go			Minimum pension persons aged 65 or over who do not have another forms of old age support			
Emigration and Sponsoring Egyptians Abroad Law No 111 of 1983	Ministry of Manpower and Emigration		Emigrants outside of Egypt			
Law No 156 of 2002 establishing Workers Emergency Benefits Fund	Ministry of Manpower and Emigration		Workers in enterprises which are closed or have reduced the number of socially insured workers			

Annex 2. Institutional and policy mapping of social protection and safety nets in Egypt

