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Community Monitoring and Evaluation: A Case Study of Takaful and Karama / الرصد والتقييم المجتمعي: دراسة حالة من برنامج تكافل وكرامة

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2019

The opinions expressed in this paper are those of the authors and do not reflect AUC Policies or views.
They are published to stimulate further dialogue on issues and challenges facing Egypt
in an attempt to expose graduate students to practical policy solutions.

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I. Executive Summary

In accordance with the Egyptian government's agenda for economic reforms that started in 2014, the Ministry of Social Solidarity (MoSS) implemented the Takaful and Karama program with support from the World Bank. The program aims to enhance social protection and alleviate poverty for the poorest and marginalized citizens through conditional and non-conditional cash transfers.

In order to maintain a sense of public oversight and local accountability necessary for program improvement, MoSS launched voluntary community-based monitoring committees. The committees were formed with the aim of engaging local communities in ensuring the transparency of efficient resource management, monitoring the quality of services and accountability of groups that violate the rules of social justice. Currently, there are around 2600 committees formed in different areas that were able to uncover the unreported sources of income of beneficiaries and alter the behavior of some community members which was a success for the ministry. Therefore, it has become a priority for the ministry to improve the work of the committees and resolve their inefficiencies.

The work of the committees has not been an easy ride. Committee members are faced with a number of challenges, a main reason for which is poor community engagement and acceptance. Communication is weak between the program and community members, so many of them do not understand the program, its target beneficiaries, or eligibility and selection criteria. Because of this poor communication and exclusion of those who do not fulfill the criteria, tension and distrust are on the rise between committee members and program beneficiaries.

Such tension gets violent sometimes when beneficiaries get excluded for no longer fulfilling the eligibility criteria. Thus they physically attack committee members for reporting them or unjustly excluding them from the program. This in turn negatively affects the program as it hinders the processes of data gathering for reviewing the applications of beneficiaries.

This paper discusses in particular the potential strategies for increasing community engagement and acceptance of the committees and enhancing their results. Based on the case studies and interviews with ministry officials and community monitors, policy alternatives were formulated to guarantee a better achievement of the program goals. These alternatives are: a) changing committee structures to include a percentage of elected members, b) building the capacity of committees and providing them with clear guidelines, and c) expanding the scope of committees to include monitoring service provision and tailoring the program to each area in which it has been implemented. The study recommends expanding the scope of committees to ensure adequate access to quality health and education services, enhance community engagement and acceptance of the committees, and improve program targeting.

II. Problem Statement

Program Overview

Cash Transfer Programs are programs that support the poorest segments in a country through providing them with conditional cash transfers. The conditions that are most common in most countries are related to education, such as school attendance and scores and health, such as the children receiving the required vaccinations and nutrition needs. These programs are prevalent in Latin America such as Bolsa Familia in Brazil and Oportunidades in Mexico covering millions of beneficiaries (World Bank, 2019). Also, there are large CCT programs in Turkey, Morocco, Bangladesh and Cambodia. CCTs have the objective of reducing intergenerational poverty and increasing the education and health prospects to the poorest segments of society.

Takaful and Karama is a social protection scheme initiated by the Egyptian government as part of the economic reforms that started in 2014. The program was implemented in Egypt in 2015 by the Ministry of Social Solidarity (MoSS) as a conditional and non-conditional cash transfer program that targets the poorest and marginalized people across the country. The program was among Egypt's largest investments in human capital development with the support of a 400 million US$ World Bank program.

Takaful, or Solidarity is an income support program that targets families to reduce poverty, encourage children's schooling, nutrition and access to healthcare services. The Takaful program is conditional as the households receive a monthly transfer of 325 EGP, the program targets families who have children ages 0-18 with maximum 3 children. Each household receives additional cash of 60 EGP for every 0-6 year-old-child, 80 EGP for the primary student, 100 EGP for the preparatory student and 140 EGP for the secondary student. The program entails commitments to families regarding health and nutrition as it includes four visits per year to health clinics to maintain child growth records and enhance the awareness of women on better child feeding practices, immunization, and antenatal and postnatal care. The program aims to maintain at least 80% school attendance records as well (Takaful and Karama Official Website, 2019).

Karama, or Dignity, is a social inclusion program that targets the elderly poor above 65 years old or people with severe disabilities and diseases or orphans.

Karama program is unconditional as vulnerable citizens receive 450 EGP monthly with no conditions. The eligibility for Karama is assessed through disability model that was developed not only on a medical approach model but also a right-based approach. Karama is designed to provide its beneficiaries with a decent life and social protection (Takaful and Karama Official Website, 2019)

Program Achievements

An impact evaluation report on Takaful and Karama program was published in 2018 by the International Food Policy Research Institute (IFPRI) in collaboration with the World Bank and MoSS has proved that Takaful has significantly increased the household consumption of the poor by between 7.3 and 8.4 percent compared to the non-beneficiaries. It has significantly reduced the probability of beneficiaries living in global poverty by about 11 percent and the beneficiary households which live under the regional poverty by 8 percent (IFPRI, 2018). Yet in the face of skyrocketing prices and increasing inflation rates, the amount given to beneficiaries is not sufficient to raise them above the global poverty line at $2 per day on its own. As for its impact on the national poverty rate, the change is insignificant as the program covers only a small fraction of poor citizens. In addition, Takaful beneficiaries increased their food consumption from 8.3 to 8.9 percent. Their children nutrition status was enhanced as represented in the increase of the average weight-for-height z-scores and the decrease in the prevalence of malnutrition treatment. The program, however, has no effect on school enrollment or healthcare utilization as there was no significant increase in the number of school enrollments among children or in private tutoring. Moreover, there was no enhancement in the healthcare services whether for pregnant women to receive the antenatal care or postnatal care (IFPRI, 2018).

The World Bank has declared in 2018 that Takaful program covers approximately 87 percent of the total program household while Karama program covers around 13 percent of the household beneficiaries. The percentage of women enrolled in Takaful and Karama program was around 88 percent which exceeds the representation of men who account for 12 percent.

Major Challenges

Although the targeting efficiency of the program was satisfying to the program goals, there were two major challenges. First, there was a number of households in the highest quintile that were accepted into the program due to some reasons including the undocumented income of applicants (IFPRI, 2018). As noted by Zaki (2017), applicants sometimes use unsubstantiated documents to apply to the program and meet the eligibility criteria. For example, although they live in family houses, they ask their fathers or fathers-in-law to write them a rent contract so they can apply. In one case, a program beneficiary confessed that when a field researcher went to his house to investigate his eligibility, he deliberately took him to another apartment so he would not see the electronic appliances in his possession and thus be disqualified. The second challenge was that a large share of the poor remains uncovered by the program especially people who receive other government pensions, or have a government job or were excluded from the program due to other factors. This shows that the program is facing many inclusion and exclusion issues due to the lack of information that need to be addressed (IFPRI, 2018).

Past Policies Tried to Address the Problem

Takaful and Karama tried implementing different monitoring mechanisms earlier to decrease the inclusion and exclusion flawed criteria of the program. These mechanisms included allowing beneficiaries to report whether they wanted to be included in the program or to report that an undeserving beneficiary is taking the grant on the official Facebook page, however that was not effective as the Facebook page needed maintenance and many of the beneficiaries were illiterate, so they did not know how to use that method. Another mechanism that was used was opening a window for customers to air their concerns in the ministry. It was not effective as the Takaful and Karama Program covers all the governorates of Egypt. The beneficiary who wants to file a report or complain has to travel all the way to the Ministry in Giza bearing all the transportation costs. In addition, the ministry tried to open reporting windows at the different directorates to tackle the geographical problem mentioned above but this method was very time-consuming and bureaucratic. Also, many citizens do not have updated documents so they are disqualified from the programs though they were qualified for the benefits (Program manager interview, 2019).

International Conditional Cash Transfer Programs

In a World Bank Report analyzing the different models of Cash Transfer programs in different countries, many themes seem to emerge among the programs in different countries. There is a major challenge in selecting the right conditions: which indicators really have a positive impact on the living conditions for the beneficiaries? For example, does increasing school attendance have a higher impact on the children's education? Hence, each country needs to select the right conditions that have a higher impact on the wellbeing of the beneficiaries. (Fiszbein, 2009).

Furthermore, a very important aspect to consider in cash transfer programs, is the fact that general larger cash transfers resulted in larger poverty reduction and better consumption, as impact evaluations of different countries have proved (Das, 2005).

CCT Programs have different characteristics and objectives according to each country. For example, BOLSA Familia in Brazil covers 11 million beneficiaries all over Brazil while other programs such as Chile only targets 215000 in a specific geographical area (Hobbs, 2007).

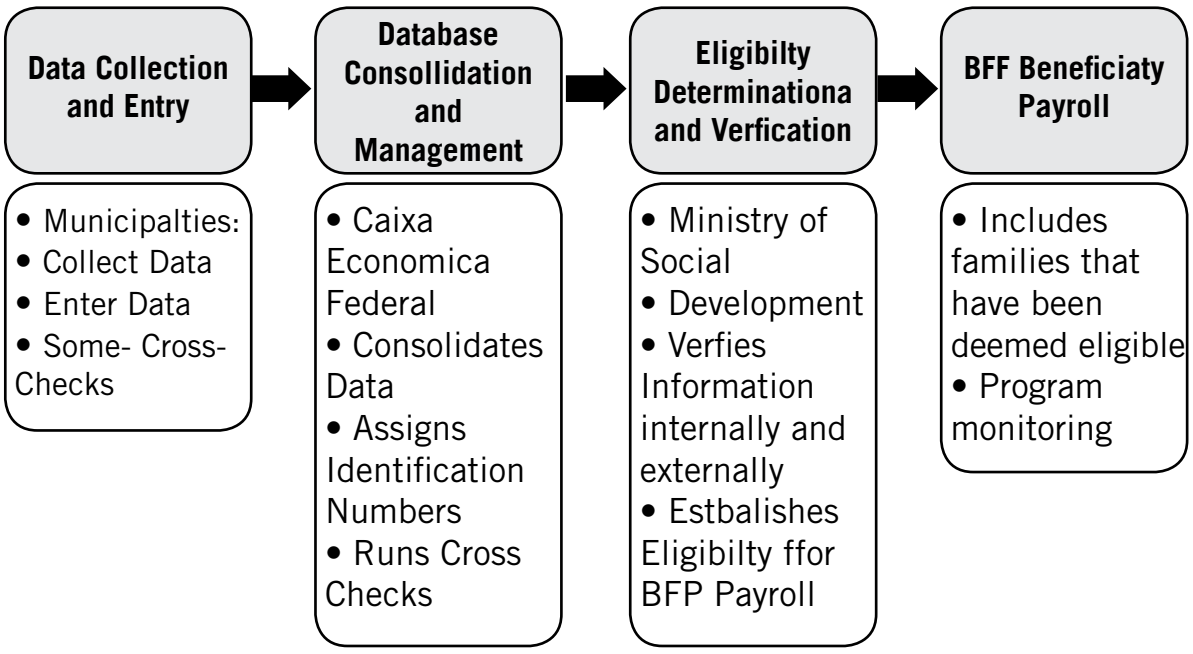
There are various targeting mechanisms used by different programs. The most common targeting techniques are geographical targeting and household targeting via proxy testing or community-based targeting. The formula for the proxy means test was derived from the statistical analysis of a household survey data set; the database developed is not used only for the Cash Transfer Program but is used by other governmental programs as well (Paulino, nd).

As for monitoring the compliance to the program's conditions, in most countries the school or health center reports to the program's management or in some countries

such as Colombia the beneficiaries themselves need to submit stamped forms from different services to the ministry. However, getting accurate information is not an easy step and many programs need a few years to reach a high percentage of accuracy. Moreover,as some school administrations are hesitant to do more paperwork or report on absences. Finally, monitoring the conditions and targeting takes around 4 to 12 percent of the total program costs in order to be effective (Grosh, 2008).

In many international programs, the CCT programs do not work alone, but they do partnerships with different ministries or NGOs to increase or develop the services provided to their target group. In El Salvador, the program did many partnerships with different NGOs to increase the health services provided to the beneficiaries. Other models include waivers to school fees or discounts on health services as in the case of Jamaica. They also have a case management system in place in which the social workers can refer the families to other services such as job training or job matching (Maxine, 2016).

Many cash assistance programs in different countries have implemented monitoring mechanisms to reduce the inclusion and exclusion by mistake. For example, Bolsa Famila, the biggest cash transfer program in Brazil, use a unified database in which each citizen has a unique social number that is connected to all of his/her benefits and assets (Hobbs, 2007).



(Hobbs, World Bank, 2017)

In order to reach the poor, they use different communication tools to reach the ultra-poor through the municipality, family social assistance centers, schools, local health centers, churches, and NGOs, as well as on television, radio and through other media.

The Scope of the Problem

In the Impact Evaluation conducted by IFPRI stated that although 93% of the beneficiaries were satisfied with the program and disbursement methods some citizens complained about a poor understanding of the program eligibility criteria. For example, some citizens expressed their concerns about why their neighbors who are richer than them got accepted in the program and they did not.

The citizens also expressed their concerns that some of the staff in the ministry were impartial in processing all the forms. Moreover, the report highlighted that a large proportion of the poor are not benefiting from the program only 20 percent of households in the poorest quintile are receiving Takaful transfers.

This is because the poorest citizens did not know how to apply for the program (El Didi et al., 2018). The same opinion was echoed by Zaki (2017) whose research indicated that there is a poor communication between the government and beneficiaries, as the rules are not properly communicated to community members. In some cases, beneficiaries are not even aware of the amount they should receive or for how long they will receive it. The main recommendations provided by IFPRI were to improve the outreach to the poorest communities and to increase the transparency on beneficiary selection. This shows that there are poor communication links between the beneficiaries and the ministry and that beneficiaries need more awareness about the program (El Didi et al., 2018).

The Legal, Social, Economic and Political Contexts

Understanding the context provides a clearer image of the problem, its scope and impact. For example, Takafol and Karama is an essential program for the government as it has great political effects. It increases the stability of the country in lieu of the removal of the gas subsidies, for example. In addition, the social structure of the Egyptian society which respects cohesion and helps the less fortunate, makes the program accepted by all segments of society.

Political Context: the government is trying to reach the poorest segments of society in order to increase the stability in the country and prevent any demonstrations from increasing the prices and the increased cost of living. Takafol and Karama ensures that the poorest segment receives the support it needs.

Social Context: properly targeted cash assistance programs increase the social cohesion between different segments of society. Also, cash assistance programs targeting women empowers them to have the ability to make decisions within the household.

Economic Context: properly targeted cash assistance programs decrease the number of people living in poverty, raise the human investment and thus increase the workforce in the near future and increase the country's productivity.

Problem within the current policy environment

Community-based monitoring committees (CBMC)

In order to ensure that the program reaches the poor and vulnerable, and optimize the use of public resources, the Government passed Decree no. 794/2018 to establish CBMC. The rationale was to engage local communities in ensuring the transparency of efficient resource management, monitoring the quality of social services, and accountability of groups that violate the rules of social justice.

Committees have 13 members from diverse backgrounds, including: 2 female community leaders, 2 NGO representatives, a rural female leader, president of the Social Unit, a male community leader, a youth leadership representative, an Imam, priest, a health center representative, and a school representative. Members were selected by the Social Unit Manager and the Local Development Manager.

While the Government Decree laid out several roles and responsibilities of CMBC, only three of them seem to be in effect: a) ensuring that only the deserving beneficiaries receive cash transfers and that undeserving ones with unregistered or hidden assets are excluded from the program, b) promoting the program to community members, and c) providing support to community members who wish to apply to the program.

To date, 120 beneficiaries were disqualified from receiving assistance because community monitors identified them misreporting their income, which is considered a success by the committee, ministry and involved official stakeholders.

The community monitors have also been able to alter the behavior of some beneficiaries out of concerns that their hidden sources of income could be discovered. While it was not predicted for monitoring to be efficient in tribal communities -given their cultural ties and weaker governance systems- the committees have shown some success in filtering out unqualified beneficiaries.

The secret was the community monitors approaching the issue from a religious perspective, which resonates well with the applicants' culture.

On the administrative level, community monitors indicated that other concerned ministries were not cooperative, making their job harder. They are also faced with some challenges at the community level. They are being physically attacked by beneficiaries whose cash has been stopped or put on hold pending further investigations. Generally speaking, community members are perceived as government informants who are fishing for information about community members to disqualify them from joining the program. This creates tension between different members of the community.

It is evident that monitoring committees are operating within a culture of mutual mistrust, which usually does not breed effective results. Community members are also not efficiently engaged in the program; they are merely informed of what the program is and who is to be monitored.

Problem Statement

The community monitoring committees are not effective due to low community engagement and acceptance. Community members need to be more aware of the role and importance of CBMC in the cash transfer programs. Transparency and effectiveness of the monitoring process are key factors for people acceptance of CMBC and the success of the whole program.

Stakeholders Analysis

Many stakeholders are involved in the problem of the community monitoring committees and their effects on targeting the citizens (Annex 1). Using the power interest grid to analyze the stakeholders according to their interest in the program and their power represented in the involvement in the decision-making process, It is evident that the beneficiaries are the ones with the most interest in the program but with the least power. Also the community committee members have higher power than the beneficiaries but is still considered a low power as well. This needs to be changed, increasing the power of the committees is required in order to lead the change. In addition, more efforts should be exerted in using the media to promote the program throughout Egypt. The MoSS has the highest interest and highest power, so the senior management needs to be more convinced with the importance of the role of the community committees in achieving the project's objectives (See Annex 1).

III. Policy Options / Alternatives Analysis

Alternative 1: Changing the structure of the committee to include elected and appointed members.

In order for the committee to be more accepted in the community and more representative for the surrounding beneficiaries, part of the committee needs to be elected by the citizens of that village. Currently the members who make up the committee are all appointed by both the Local Development Unit Manager and the Social Unit Manager. This current structure is facing many challenges in being accepted by the community as they are perceived as spies who get people out of the program. If the structure of the committee changes to include fixed members who are the ministry employees and rotating members who are elected by the community to serve on that committee instead of being appointed, that would lead to higher community acceptance as the citizens will be the ones who have elected the community members they can trust. Also, during the elections, the role of the committee will be advertised leading to an increased awareness of the committee's roles and importance. In addition to that, after the members get elected, it will be their responsibility to conduct awareness sessions to their communities to inform the beneficiaries of the program criteria and its condition leading to an increased transparency. In addition, two active citizens from the community can attend during the committee meetings to observe how the committee operates and the mechanisms they use to make decisions.

This changed structure will lead to better targeting as the elected community members will be more aware of their communities. It will lead, as well, to better community acceptance as the processes will become more transparent and it could lead to more volunteers applying to support the committees as they will be better known by the community.

Alternative 2: Building capacities of the committees to effectively deliver quality monitoring experience.

Enhancing the capacities of committees to effectively deliver high quality services is crucial to avoid any existing gaps between the program's monitoring needs and the available personnel's qualifications. Building capacities could be done through strengthening their knowledge, continuous monitoring and evaluation of their results and improving their coordination and communication with the ministry.

Relying only on the committees' local information and background about beneficiaries is likely to result in biased decisions that are highly unwanted in the program. Accordingly, providing the committees with additional training packages to enrich their core skills would be a requirement. Some skills are necessarily developed as requirements for effective monitoring including basic monitoring and accountability concepts, familiarity with qualitative and quantitative data collection approaches, data analysis and interpretation, identifying results, reporting, and ethical issues. In addition, TOT trainings, analytical, communication and leadership skills should be considered to help the committee members communicate with the different stakeholders to deliver the highest impact results.

Community education and outreach training on how to conduct awareness sessions and reach out to community members will be included. These trainings will provide the committees with the skills and competencies that are particularly important for the process as they will develop their ability to manipulate the process and ask questions in a non-judgmental manner in order to get the real answers without putting pressure on the recipient or beneficiary. They can also develop their ability to collect data from uncommon resources, follow the patterns and analyze the data accurately. A very important aspect, as well, is coaching, the ministry should appoint one trainer to 5 governorates who can attend the meetings to coach the members on how to make decisions and work as a team.

Although acquiring these skills requires considerable capacity building efforts, establishing fixed guidelines for the process is a major determinant for developing appropriate capacities. Apart from the personal knowledge and individual efforts that are currently used by the committees, the ministry should provide them with clear guidelines to be followed in the monitoring procedures.

The purpose of these guidelines is to support the committees and eliminate any individual bias. Moreover, the ministry should have a role in the monitoring process to increase the transparency of the program and overcome conflicts.

The work of the committees should be monitored through either a one-level direct reporting to the ministry or a two-level process where the local directorates review the reports before sending them to the ministry. The two-level approach is more practical to avoid time hindrance.

This alternative will lead to improving the quality of services, enhancing the targeting process with decreased biased decisions. It will also promote the program outreach as the committee members and local authorities will help in increasing people awareness. The ministry role, as well, will benefit the procedure by increasing transparency for the best outcomes.

Alternative 3: Expanding the scope of committees and giving them recognition

Community monitoring groups can have a much larger role to play in order to ensure that resources and government budget are effectively utilized, and community members are receiving quality services. It is already laid out in the project documents that one of the responsibilities of the committees is to monitor the performance of public service providers, yet this does not seem to materialize. It could be the case that families are not sending their children to school because of the poor quality of education, inadequacy of the buildings, or remoteness of their homes to school locations. It is also possible that children are not being treated from illnesses because of the lack of adequate healthcare services in their neighborhood or expensiveness of services. Such issues are crucial to tackle in order to make sure the project reaches its end goal. They should be understood to avoid unfairly excluding participants because they do not fulfill the project conditions. Therefore, expanding the scope of the committees' work to monitor the adequacy of public services provides essential context that, if responded to effectively, will put resources to their best use.

One of the pitfalls of the program, as explained by community members, is that the same modality is applied all over the country, therefore, does not account for cultural differences. They noted that education does not mean formal schooling to all communities, so 'forcing' families to send their children to school would not benefit the children - quite the contrary; it may even exacerbate existing problems. Some communities also have other means of health care (ex. herbal medicine) and therefore do not see the necessity of going to a hospital except in cases of emergency. Community members also indicated that cash may not be the best modality for their context, as they would rather receive livelihood support that has more long-lasting impact, such as raising livestock which their families had been practicing for decades. This is where community monitors may very well fit given that they are from the community itself and understand all the nuances. By building on the community knowledge and relationships, they can identify how different mechanisms that fit the local context can be applied in order to reach the intended program goals. Also, the beneficiaries with the committee can form different partnerships with local NGOs to support services such as livelihood training as the case in El Salvador.

Another challenge to program implementation and monitoring is that it is based on state law which is overridden by the customary laws of different cultures and tribes. By having community members impose statutory laws on their own communities, social structures and bonds may be affected beyond repair although both parties are well meaning. This is not to say that state law should be ignored, but rather that it should work in coordination, not conflict, with customary laws so that the social bonds remain unaffected. This means that instead of strictly following the program rules of reporting cases of undeserving beneficiaries, it may prove its effectiveness to let each community handle the issue based on their own norms. For example, monitors could choose to speak with such identified individuals on a friendly basis and get them to withdraw from the program by their own will.

Another area that needs the attention of the committee is raising the awareness of the community about the program and who the intended beneficiaries are. Community members do not seem to understand who should be applying for the program and how, therefore, committee members need to spend more time educating community members about the program. Awareness sessions do not have to take very formal forms (such as town hall meetings), but can be very informal and small scale via household visits, leaflet distribution in areas where communities are literate, or any other form that fits the context.

To guarantee effective work of the committees and maintain their success after expanding the scope, incentives are needed to motivate committee members to achieve the best outcomes. Moral incentives, such as giving recognition, are the most suitable in this case, to enhance their social status in the community and avoid problematic competition on material benefits. This could be done through holding conferences to promote their role or giving rotatory certificates to the best achieving committees.

This alternative will make it clear to community members that the monitoring committees have the community's interest at heart as opposed to being 'spies' telling on people who do not deserve receiving cash transfers. Thus, trust between both parties will be strengthened and natural selection will likely happen. This implies that when mutual trust exists, community members who deserve to receive the transfers will apply to the program.

Alternative 1: Changing the structure of the committee to include elected and appointed members.	
Advantages	Higher transparency, higher community acceptance, better outreach and targeting of beneficiaries.
Disadvantages	The elections could lead to appoint biased individuals to certain families or groups of beneficiaries. Ror example, people can vote for a member whom they know would give more opportunities to their families.

Constraints	The money needed to do the elections.
Political Feasibility	It is politically feasible but there could be the problem of the acceptance of the ministry officials to have elected members that they did not choose themselves.

Alternative 2: Building capacities of the committees to effectively deliver quality monitoring experience	
Advantages	-Wider outreach to beneficiaries and easier access and handling information -Better communication with the committee members and between the committee and MoSS and other stakeholders that results in better services and outcome.
Disadvantages	-Providing training for the existing committees will cost money and takes longer time -The outcome of the alternative is not highly guaranteed as the turn-over in the committee members is considered high in addition to the low activity of some existing members.
Constraints	-Bureaucracy in organizing the trainings and the collaboration with MoSS -Trainers or coaches must be very active -The ministry's inability to allocate extra funds for organizing more training or workshops for the committees
Political Feasibility	This alternative requires a long-term investment in the process of preparing the committees which depends on the ability of MoSS to allocate additional funds for the preparation of committees. The alternative could be feasible if the training will be provided through a volunteering organization or authority which will require only a small budget from MoSS to organize the process.

Alternative 3: Expanding the scope of committees and giving them recognition	
Advantages	- Effective utilization of resources - Increased sense of ownership of community members - Social structures are preserved - Community members receive high quality services - Longer-term impact on community members - Does not require an additional budget
Disadvantages	- Building trust is a lengthy process - Difficulty in monitoring the performance of different modalities across the country
Constraints	The government might not have the capacity to introduce different project modalities in different governorates.
Political Feasibility	It might not be politically feasible for the government to implement different modalities. It is also questionable whether it would be accepted to give voice and power to community members.

Criteria and Decision Rules

Several integral criteria were put into place to measure the most suitable alternative (Annex 2). These criteria included economic criteria represented in the least cost for the government, equity criteria on whether the alternative is accessible to all governorates and is accessible to poorer women, technical criteria such as the effectiveness of the alternative, and finally administrative criteria to measure if the alternative needs high human resources.

A constraint to the first alternative is its applicability as it might not be accepted by the ministry to have elected members in the committees. It is feasible politically if it is under the supervision of the government and MoSS, but the unguaranteed outcomes might not be worth the required money and efforts.

The drawback of the second alternative is the limited financial resources, as training will require extra organization and budget. It is politically feasible but the high cost of implementation will make it unfavorable.

The third alternative may have difficulty in being accepted by the decision makers as it will increase the power of the committees. However, being the least expensive and the one complying with international recommendations would be advantageous. It could be, as well, done stepwise to avoid any unaccepted results and persuade the decision makers.

In conclusion, the third alternative is the most recommended one due to its high potential to increase community engagement and acceptance and thus improve the targeting of citizens. Second, it is economically feasible as it doesn't impose further expenditures on the government. Third, it is technically feasible and does not require the ministry to hire new staff to implement the alternative. It will be able to manage the root causes of the problem to achieve better results in the long term.

IV. Conclusion and Recommendations

Over the past years, governments in the developing countries have increased their investment in the cash transfer programs to reduce poverty as cash transfers proved to contribute directly to development outcomes. The cash transfer income is mainly given to help households to sustain their consumption of daily needs and expenditures on food, education and health services. In Egypt, MoSS has implemented the Takaful and Karama program that contains in par a conditional cash transfer model and another unconditional model for specific cases.

The most important lessons learnt from other countries is the importance of having partnerships with different NGOs to provide complimentary services to the citizens such as the case in El Salvador and from Bolsa Familia in Brazil. Takafol and Karama needs to increase the coverage and reach more people. Also, Takafol and Karama needs to increase the monitoring and evaluation of the program to ensure continuous improvement. In addition to that, Takafol and Karama needs to improve the communication with the local communities through community leaders to make sure that they know how to apply and what are the conditions of the program.

On a positive note, the Takaful and Karama program has shown great success in reducing poverty among participants. However, it faced some challenges including the proper targeting of vulnerable people, the monitoring of participants' data especially for the conditional model and the difficulty of measuring the impact of conditionality due to different factors.

MoSS has adopted a community-based monitoring system to review and monitor the targeting process, collect the unreported data and eliminate any undeserved recipient. The committees showed great success in eliminating the undeserved cases and hence, saving money for the ministry. Yet, the role of these committees is unaccepted by people together with the challenges they face which hinder their work.

Three policy alternatives have been discussed as options for policy makers to adopt, each of them outlined a challenge with the possible solution and expected outcome. The first alternative suggested incorporating elected members into the committees to increase people's acceptance and improve outcomes. The alternative is expected to be endorsed by people and civil agencies but it needs difficult mechanisms to persuade the ministry to change the structure of

committees plus the issue of consuming time.

The second policy alternative addresses the committee members themselves by focusing on improving their skills and building their capacities to deliver their best quality services. This option is very expensive and will take a longer time-frame which is a main constraint.

The third and recommended policy is expanding the scope of committees because it has the highest potential of achieving the program's end goal while ensuring that communities have adequate access to quality health and education services. This option might face some political hindrance but it could be overcome by making implementation gradual.

Implementation Strategy

Community engagement is a lengthy process that does not happen overnight and needs to be introduced in steps in order to be easily managed. Therefore, the first step would be to bring into effect the public service monitoring role of community monitoring committees outlined in the program documents. A major part of the committees' role would be to monitor whether schools and health facilities in the village are functioning properly and have all the needed facilities. At this step, the committee will also work on raising the awareness of community members about the program and who the beneficiaries should be so as to target the right people.

As a second step, committees will explore further factors that hinder the community's access to education and healthcare (such as location of facilities, cultural beliefs, or communal practices), thus disqualifying undeserving beneficiaries from continuing to be in the program. This will possibly result in suggested changes to the current service delivery mechanisms. Awareness sessions will continue taking place throughout this phase.

Thirdly, the committees -together with community members- will explore and suggest different modalities that would reflect more positively on the economic and social status of the vulnerable. Through an increased sense of ownership and responsibility, together with more awareness about who the target beneficiaries are, those who do not fulfill the selection criteria will likely refrain from applying to the program. There is anecdotal evidence to show that when community members see the fruits of their efforts, they are more likely to work for the benefit of other less advantaged members.

While implementing these steps, it is important for committee members to avoid clashes with communities by finding an alternative to reporting the case directly to the ministry and working with existing power structures in the community to explore ways of getting undeserving beneficiaries to withdraw from the program.

Monitoring & Evaluation Plan

Community monitors will perform quarterly monitoring of schools and healthcare facilities to report on the availability and quality of such services. A phone number could be dedicated to inquiries about the program and complaints. To measure the effectiveness of awareness raising activities, those who apply for the program will be asked how they heard about it. Numbers of applicants will be measured and compared over time. Poverty levels will also be measured and longitudinally compared. Changes in schooling and healthcare services will be measured as well on a quarterly basis.

Limitations

The suggested process is lengthy and requires patience for results to materialize. Limitations might be imposed by governmental agencies who do not have the capacity to implement different programs in different communities.

Recommendations

In order to have a bigger impact on poverty alleviation, it is recommended to increase the amount of assistance given to families to help them meet their basic needs and lift them above the poverty line. It is also recommended to increase the reach of the program and cover more beneficiaries so as to have a higher impact at the national level.

There are many players in the development sector offering a wide range of services to the less advantaged. Therefore, it is advisable for the ministry to form partnerships with these players in order to offer complementary services to the program beneficiaries. In addition, it would be useful to establish a unified database of beneficiaries and their data to be used across different governmental programs and with non-governmental partners to facilitate targeting and complementarity.

Because Takaful and Karama involve more than one ministry (MoSS, MoH and MoE), it is important that clear communication channels are set to facilitate coordination between them. It is recommended that this role is assigned to a dedicated coordinator in each of the concerned ministries.

The importance of open communication and feedback collection cannot be stressed enough for the success of any program. It is, therefore, important for the ministry to collect feedback from both community and committee members in order to improve the program, consider feedback in future programming of similar programs, and improve the role and performance of committees.

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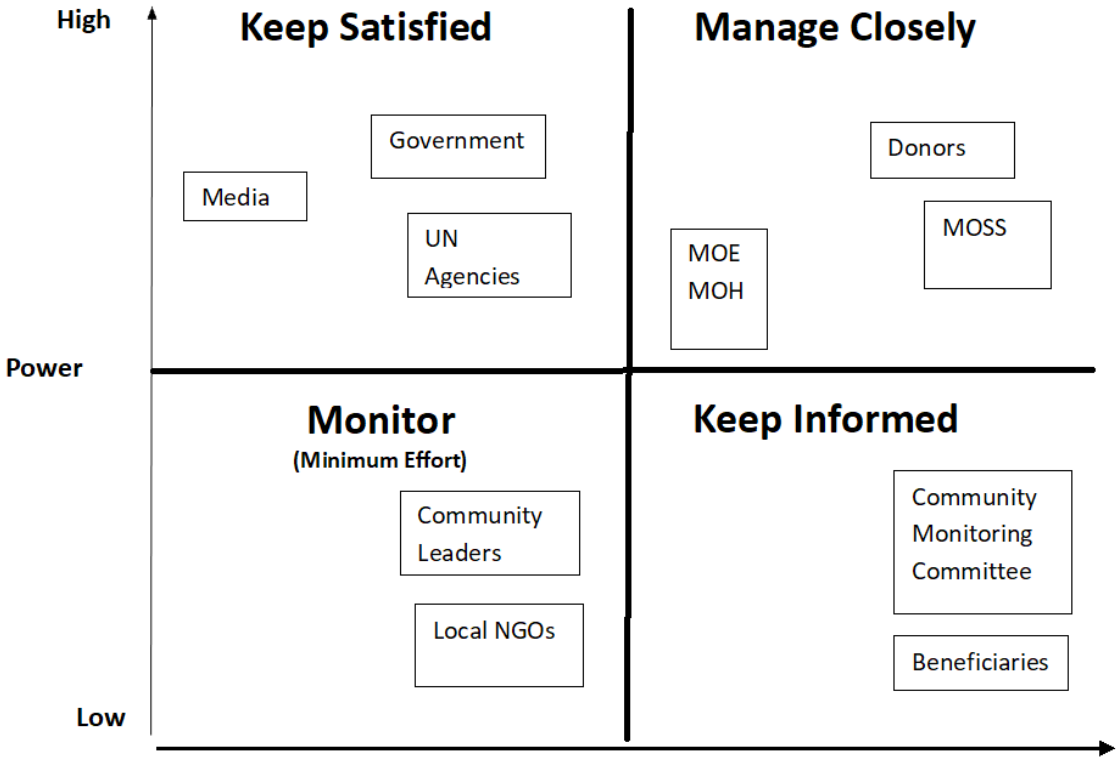
VI. Annex:

Annex 1: Stakeholders Analysis



Annex 2: Criteria analysis

No.	Criteria	Sub Criteria	1st Alternative	2nd Alternative	3rd Alternative
1	Economic	Less Government Cost	Moderate	Low	High
2	Equity	Accessibility to all Citizens	High	Moderate	High
		Reaching Ultra-poor Citizens	High	Moderate	High
3	Technical	Technological Feasibility	High	High	High
4	Administrative	Sufficient Ministry Staff	Moderate	Low	High

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