

Takaful & Karama Program

Published On: 03 April 2017

Organisation: Ministry of Social Solidarity

Country: Egypt

Level of government: Central government

Sector: Social protection

Type: Digital

Launched in: 2015

Like this innovation

0 persons like this innovation

Description

In March 2015, the Ministry of Social Solidarity (MoSS) started the process of strengthening social safety nets by targeting the poorest households and the most marginalized people across Egypt and implementing a new conditional and non-conditional cash transfer program “Takaful & Karama” (Solidarity & Dignity).

Takaful is an income support program for families with children (0-18 years), designed to produce human development outcomes. This entails commitments to families regarding child health and nutrition (0-6 years), school enrolment and 80% attendance for children (6-18 years) and maternal care for pregnant and lactating mothers.

Karama is a social inclusion program for persons who cannot work, specifically the elderly (65+ years of age) and persons with disabilities (50% disability and above) and is designed to provide social protection and decent life for these most vulnerable populations.

Takaful & Karama was developed based on the latest technologies and with latest innovative tools to help the poor get their cash transfers as fast as possible in an accurate manner. There are number of aspects also behind this project, as the programme links numerous databases for achieving the final integrity of the programme, in registration, poverty scoring, and reviewing the registered families. This largely helped to implement a Management Information System (MIS) and Information Technology (IT) platform to support all functions required for the new programs operational processes, through a flexible, integrated technology solution.

Takaful & Karama uses mobile solutions in the registration of households in the program. Social workers are trained in gathering data through offline tablet applications, which are then used for data and survey gathering at family houses, taking all the required documents snapshots, saving it and at end of the day, and then sending in an encrypted manner to a back-end centralized server.

Why the innovation was developed

- Capitalizing on the country's improved stability, the government of Egypt took important steps in early 2015 to launch critical socio-economic reforms and begin fiscal consolidation including increasing existing taxes, enacting new ones, and streamlining electricity and fuel subsidies. The government has also made a commitment to improve its pro-poor investment to protect the poor and address historical regional and social disparities.

Objectives

Improve service quality

Main beneficiaries

Civil Society, Elderly people, Low-income groups, People with disabilities

Existing similar practices

Various

In other countries' public administrations

Various

There were existing practices in Latin America, Asia and selected countries in Africa. Egypt used the technical experience of a Mexican Consultant, who led the design of the CCT model in Mexico, and thus we are keen on experience sharing and leaning from existing models. During the first year celebration of Takaful & Karama, the Ministry of Social Solidarity invited program managers from Latin American Countries to contribute with their experiences and help improve the Egyptian model. However, this is the first experience of its kind in Egypt and largely in MENA region. There is only one case in Palestine, but not as extensive, integrated and widely covered as the Egyptian experience.

Results

Efficiency

- Rationalization of using resources to only eligible households and individuals.
 - Investing in the capacities of the MoSS staff with special emphasis on the local staff.
 - Building a database on the poorest and most vulnerable in Egypt.
 - Constituting a group of independent researchers and developing in their capacities to form a national group of field researchers and verification officers.
-

Effectiveness

- Increase of issuing official papers for people who have never had papers.
 - Achieving the target of enrolled household and exceeding with 8%.
 - Applying conditionality of education and is currently undergoing health conditionality.
 - Automation of social protection systems and establishing a network on the local-central levels.
-

Service quality

Responsiveness:

- Establishing grievance system with open suggestions from families. Grievance system receives complaints from various channels including written forms, online complaints, call center helpline, e-mails, Facebook Page, face to face complaints, and Cabinet Complaint Portal. The complaint and grievance system are meant to open communicative channels with end users, to respond to their questions and enhance their knowledge of the program, to listen to their critics and suggested recommendations in a constructive manner, and to regularly improve the program and make it customer-friendly from a right-base approach.

Reliability:

- Automation of Data, working with other governmental agencies on a unified national registry to complete information on poor households and individuals receiving different services. This is added to verification mechanisms that includes desk verification, online verification with other government and non-government partners as well as home visits to undergo verification by withdrawing of samples from total enrolled families.

Other:

- Improved IT Solutions: The program is intended to manage Ministry of Social Solidarity resources and budget with keeping all targeted households registered in a centralized database, that helps to have a unique information and statistics, and as well provides cash transfers only to eligible persons with regular monitoring.
-

Other improvements

- Participation: the program established, and is still completing the process, local social accountability committees to contribute to spreading messages about the program, to assist in verification of households that were supported or to guiding to households that should be included but not yet supported. This is added to including the participation of community workers who are assisting in home visits, guiding on the poor that the program might have skipped, and raising awareness for the compliance with conditionality.

Development

Design

The idea was mainly generated in 2009, among a group of academics, social development experts and a group of international organizations. Discussions have taken place with relevant ministries; Ministry of Social Solidarity and Ministry of Finance.

Testing

- Partners piloted a project, through a partnership between the Ministry of Social Solidarity and the social research center at the American University in Cairo in two slum areas in Ain-El-Seira and Assiut in 2009. Ministry of Finance has then established an “Economic Justice Committee” that collaborated with the Ministry of Social Solidarity to expand the project to a program that is nationally owned and financed. Extensive meetings and focus group discussions were conducted with the households that benefited from the pilot to explore their feedback from the first experience and to extract lessons that could be invested in the program that was later expanded nationally. The program has multiple channels to communicate with the beneficiaries and with the non-beneficiaries as well, as it is keen to build a participatory and transparent channels with the end users. This is done through interviews with the beneficiaries in regular field visits, through online facebook feedback, and through the grievance office that opens the door wide not only to complaints but also to constructive criticism and beneficiaries’ recommendations.
-

Implementation

Tools used:

- -

Resources used:

- -
-

Challenges and solutions

- Automated and timely data: The difficulty in obtaining data with the desired quality, in an automated and timely manner from the different governmental agencies.
 - Increasing poverty: The fast and increasing rates of poverty and the heightened expectations from Egyptian citizens following the 2011 revolution.
 - The lack of a unified understanding of “poverty” and the lack of clear and unified poverty indicators among the different national partners,
 - Difficulties in issuing medical commission certificates and the lack of quality public services especially in health and education which makes it difficult for families to comply with conditionality.
 - The lack of human resources and staff capacity especially on the local levels.
-

Partnerships

Multiple

Academics and Research Bodies, Civil Society, Other, Other Public Sector, Private sector

Ministry of Education: Follow-up of the school enrolment and attendance as well as preparing curriculum on “No Illiteracy with Takaful” for Takaful & Karama beneficiaries, and improving educational service quality

Ministry of Health: Follow-up of the indicators of the health of the children of the beneficiary families, antenatal and new born healthcare, and providing health awareness for the families

Ministry of Interior: Validate national ID, issue electronic children’s birth certificates, issue electronic marital certificates for families registering for the program and reporting on Heads of Households that are outside Egypt, whether working or migrating

Ministry of Planning: Design and implementation of the Unified National registry

Post office: channels to disbursement of funds of Social Pension and of Takaful & Karama

Non-Governmental organizations: Exchanging data and complementing the support of ineligible families in T&K program

Private Sector: automation of the program as well as issuance of smart cards

International partners: Technical and financial support, conducting research and producing communication materials

Other experts: provision of poverty data, technical assistance, sharing ideas in think-tanks and conducting research on the program

Central Agency for Public Mobilization and Statistics (CAPMAS): Provision of poverty maps and data on poverty for targeting purposes.

Lessons Learned

Lessons Learned

- Harmonization of policies and programs targeting the poor is inevitable to adjust an integrated and comprehensive social safety net.
 - 2. Automation is very important for enhancing transparency and for strengthening Management Information Systems. Automation also helps to fight corruption, especially when data is updated and exchanged constantly among partners responsible for verification.
 - Generating champions of actors of change is vital to the adoption of a sustainable program.
 - Government buy-in and contribution to financing the program is important.
 - Secured system: The system assures cash delivery to the accounts of the enrolled families, to a maximum pre-established time limit to get the fund through a secured EMV in a pre-defined period. Solidarity pensioners who do not get enrolled in the system for any of the programs, either Takaful or Karama, is kept in the system for future checking and evaluation by PMT scoring system, and will be can contacted and informed with their benefits.
 - Establishing social protection committees helps communities to monitor social assistance and to put accountable people who abuse this assistance.
 - Communication for development and building liaison with communities is as important as communication with esteemed media channels. It helps communities to feel ownership, and enhances their awareness and responsiveness.
-

Conditions for success

- Policy support and legal framework (In the Egyptian context, a presidential and prime ministerial decrees were issued approving the program and legitimizing its national identity). Egypt also formed a Ministerial Social Justice Committee to coordinate governmental issues for social protection programs.
 - Using local human resources and enhancing their development: The human resources in MoSS were not sufficient to complete the registration of targeted households; hence, external researchers were recruited and trained to help with the registration and the rapid expansion of the program to cover the poorest families
 - Allocation from national budget: The Ministry of Finance committed to providing national funding for the program, and during one year, the financial allocation for the program increased by almost 400% to ensure national program ownership and sustainability.
 - Aligning data among concerned partners: MoSS has constituted a small group of concerned ministries; Ministry of Supply, Ministry of Planning, Ministry of Health to check on provision of timely and accurate data and harmonize subsidies to the eligible poor.
-

Other information

- o Program identified an issue with the issuance of medical commission certificates that determine the percentage of disability for Karama Program. The old system used to rely only on the medical aspect; Hence MoSS worked with the health insurance Organization, Ministry of Health, world Bank, NGOs, and Specialized Medical Councils to establish a new system for the medical disability certificates in a timely, automated, objective manner that ensures the equality of all applicants in front of a uniform system of calculating degrees of disability. The new system now takes social, medical, environmental, and functional aspects of disability into consideration.
- o The Human Resources in MoSS were insufficient (1200 social researcher), hence MoSS worked with 2800 external researchers and therefore increased the total number of researchers to 4000.