



# WORKING FOR EGYPT

2023 Portfolio Snapshot



**THE WORLD BANK**  
IBRD • IDA | WORLD BANK GROUP



وزارة التعاون الدولي  
Ministry of International  
Cooperation

# EGYPT YPT

Cover Collage Photo: Ebsit, Moustafa Kashef and World Bank



Photo: Ebsit

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# Foreword

Egypt has a historic opportunity to accelerate the deep reforms necessary to create a competitive economy that is on a path toward green, resilient, and inclusive development. Recognizing Egypt's fast-changing landscape and the complex challenge of sustaining growth at this juncture in the global economy, the World Bank partners with Egypt to support national development ambitions and pave a way for a bright future for all Egyptians.

The following pages present a snapshot of the World Bank's portfolio in Egypt as of February 28, 2023, and an overview of its Country Partnership Framework (CPF) for Egypt during FY2023-2027. The CPF is designed to put the people of Egypt at the center of the strategy in pursuit of three high-level outcomes (HLOs): more and better private sector jobs, enhanced human capital outcomes, and improved resilience to shocks—including climate and macroeconomic shocks.

We look forward to continuing to work with the Government of Egypt and supporting Egyptians as they realize their many aspirations. As a link between continents, Egypt enjoys a unique geostrategic location. Tapping the potential of its youthful and ambitious population will allow Egypt to maximize its growth and reach its full potential. The World Bank will continue to work closely with development partners to support these efforts.



Marina Wes

*World Bank Country Director for Egypt, Yemen, and Djibouti*

Photo: World Bank

# Who We Are

## The World Bank as an Institution

The International Bank for Reconstruction and Development (IBRD) was founded in 1944 to help rebuild countries devastated by World War II. Since then, it has expanded from a single organization to a closely associated group of five development institutions working to end poverty around the world. In addition to the IBRD, which operates in middle-income countries, the World Bank Group includes the International Development Association (IDA), which supports the poorest countries through interest-free or very low interest credits and grants; the International Finance Corporation (IFC), which provides loans, equity, and advisory services to stimulate private sector investment in developing countries; the Multilateral Investment Guarantee Agency (MIGA); and the International Centre for the Settlement of Investment Disputes (ICSID). Headquartered in Washington, DC, the World Bank comprises 189 member countries represented by a Board of Governors, the ultimate policy makers at the World Bank.

**In light of consecutive global pandemic and geopolitical shocks, the World Bank has redoubled its efforts to achieve two overarching goals:**

- ▶ Ending extreme poverty by reducing the share of the global population living on less than US\$1.90 per day to 3 percent by 2030; and
- ▶ Promoting shared prosperity by increasing the income growth of the bottom 40 percent of the population of every country in a sustainable manner. The World Bank has been doing this by focusing on supporting the resilient recovery of its client countries, including through job creation, human capital, and food security operations.

# The World Bank's Engagement in Egypt

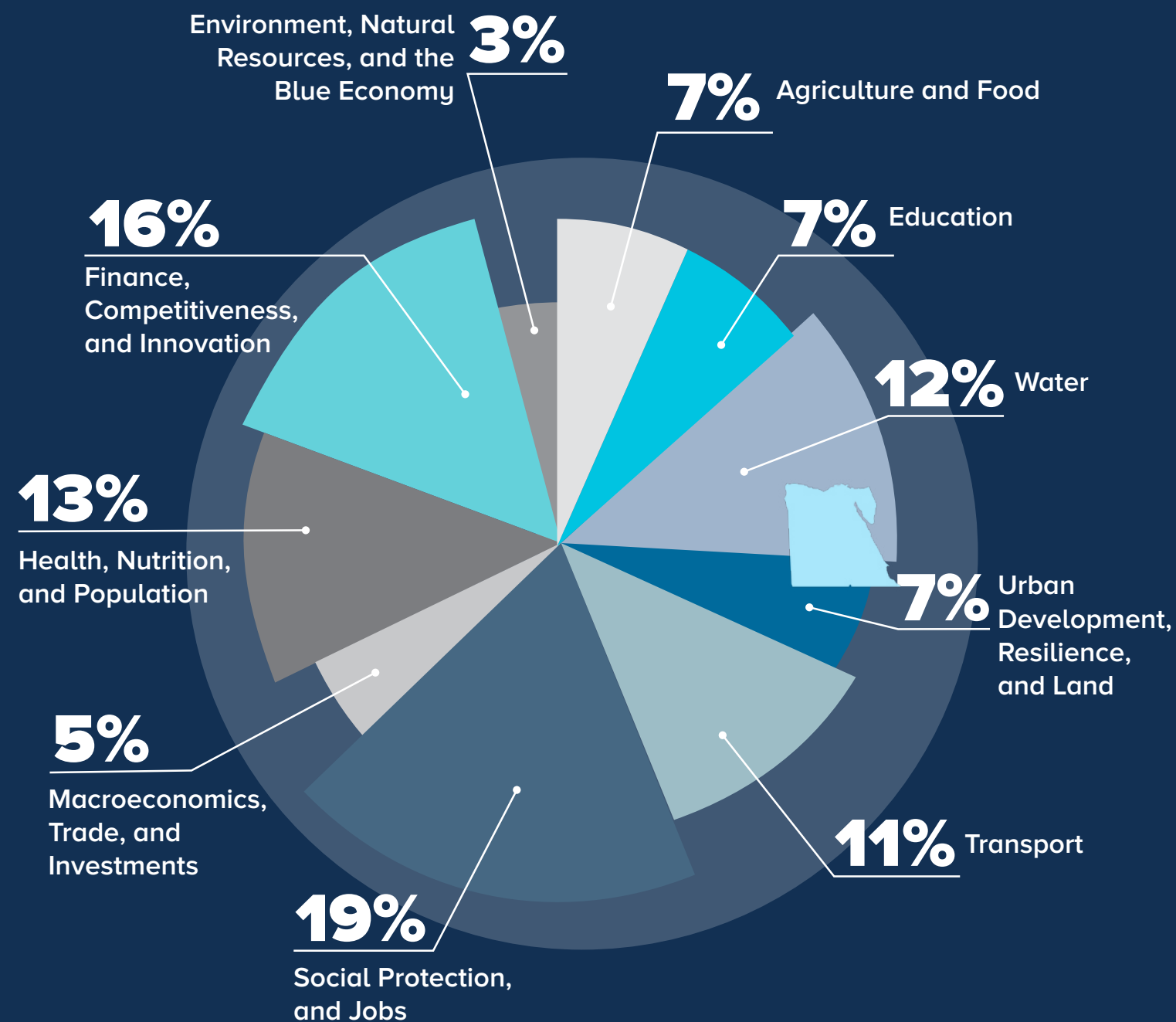
The Arab Republic of Egypt is one of the founding countries of the World Bank and its third largest shareholder in the Middle East and North Africa region. It is also an important client of the World Bank, which began supporting Egypt's development program in 1959 with the Suez Canal Development Project. Since then, the World Bank has financed **175 projects** in Egypt, totaling **US\$25.95 billion**, mainly in **infrastructure, human capital, sector reforms and service delivery, and private sector development.**

The World Bank Group's current engagement is guided by the Egypt Country Partnership Framework for FY2023-2027 and is informed by rigorous analysis of key constraints to poverty reduction and shared prosperity and by extensive consultations with the government, the private sector, academia, civil society organizations, and youth groups.

Photo: Ebsit

# Portfolio

The IBRD portfolio comprises 15 projects totaling **US\$7.33 billion**. Over one-third of this engagement is committed to Human Development (39%), including Social Protection and Jobs, Health, Nutrition and Population, and Education. This is followed by Sustainable Development (29%), including Environment, Agriculture and Food, Water, and Urban Development. This commitment reflects an increasing focus on people and climate. Egypt's portfolio is complemented by a package of 24 Advisory Services and Analytics (ASA) products.



# Egypt's Country Partnership Framework FY2023-2027

People are at the heart of Egypt's new CPF for FY2023-2027, which draws upon key analytic reports, including the Systematic Country Diagnostic, the Country Private Sector Diagnostic, and the Country Climate and Development Report. The CPF will support the transformation of Egypt's growth model toward greater inclusion and sustainability by fostering private investment, human development, and resilience. Implementation of the CPF in collaboration with the Government of Egypt is planned, coordinated, and followed up through the Ministry of International Cooperation.

## The CPF focuses on three high level objectives (HLOs):

- ▶ More and better private sector jobs
- ▶ Enhanced human capital outcomes
- ▶ Improved resilience to shocks

## It builds on two cross-cutting themes:

- ▶ Strengthening governance and citizen engagement
- ▶ Promoting women's empowerment

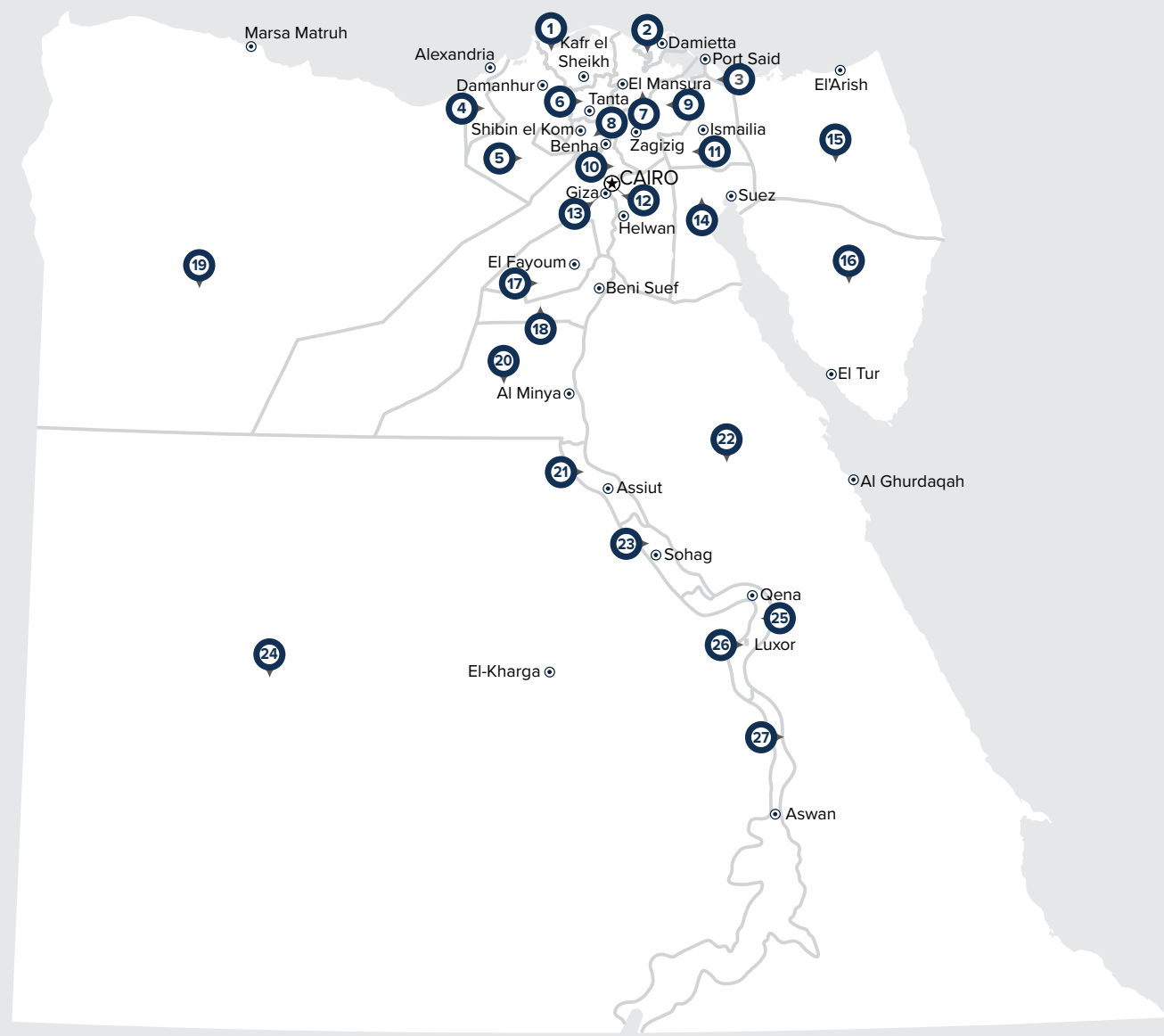
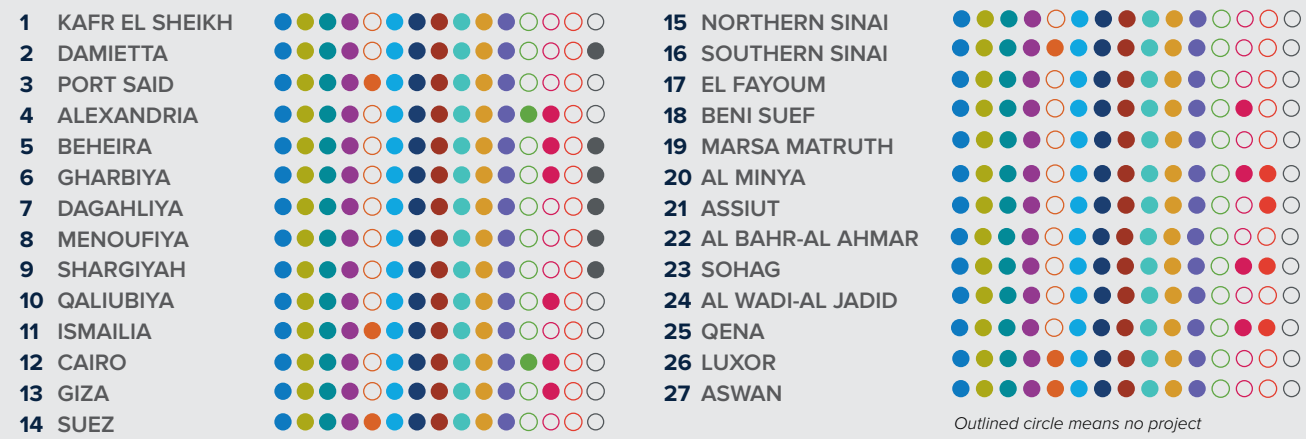


Photo: World Bank

# Contribution to the Sustainable Development Goals

The Egypt CPF for FY2023-2027 is aligned with the government's Sustainable Development Strategy (SDS), "Egypt Vision 2030," and supports Egypt's National Climate Change Strategy 2050.





National Capital  
 Governorate  
 Governorate Capital

# Portfolio Footprint

	Strengthening Social Safety Nets Project	NATIONWIDE	Ministry of Social Solidarity
	Takaful and Karama Cash Transfer Expansion and Systems Building Project	NATIONWIDE	Ministry of Social Solidarity
	Supporting Egypt Education Reform Project	NATIONWIDE	Ministry of Education and Technical Education
	Transforming Egypt's Health System Project	NATIONWIDE	Ministry of Health and Population
	Supporting Egypt's Universal Health Insurance System Project	PORT SAID, ISMAILIA, SUEZ, LUXOR, ASWAN AND SOUTH SINAI	Ministry of Finance
	Egypt COVID-19 Response Project	NATIONWIDE	Ministry of Health and Population
	Catalyzing Entrepreneurship for Job Creation Project	NATIONWIDE	The Micro, Small, and Medium Enterprise Development Agency (MSMEDA)
	Inclusive Housing Finance Program	NATIONWIDE	The Social Housing and Mortgage Finance Fund
	Egypt Inclusive Growth for Sustainable Recovery DPF Project	NATIONWIDE	Ministry of International Co-operation, Ministry of Finance, Ministry of Public Business Sector, Ministry of Trade and Industry, Ministry of Justice, Ministry of Transport, Ministry of Environment
	Emergency Food Security and Resilience Support Project	NATIONWIDE	Ministry of Supply and Internal Trade, Ministry of Agriculture and Land Reclamation
	Greater Cairo Air Pollution and Climate Change Project	NATIONWIDE	Ministry of Environment, Ministry of Local Development, Ministry of Transport
	Cairo Alexandria Trade Logistics Development Project	ALEXANDRIA, CAIRO	Ministry of Transport
	Railway Improvement and Safety for Egypt Project	CAIRO, GIZA, BENI SUEF, ASSIUT, QALYUBIA, GHARBIYA, BEHEIRA, ALEXANDRIA, MINYA, QENA, SOHAG	Ministry of Transport
	Upper Egypt Local Development Program	QENA, SOHAG, MINYA AND ASSUIT	Ministry of Local Development, Ministry of Planning, Ministry of Trade and Industry, Ministry of Finance
	Sustainable Rural Sanitation Program	SHARKIA, DAKAHLIYA, BEHEIRA, MENOUIFA, DAMIETTA, AND GHARBIA	Ministry of Housing, Utilities, and Urban Communities

# Advisory Services and Analytics

Egypt's portfolio is complemented by a package of 24 Advisory Services and Analytics (ASA) products, delivering institutional capacity building, technical assistance, and analytical work. The ASA program focuses mainly on environment and climate, human capital, urban development, and business climate, with the support of bilateral partners (governments of the United Kingdom and Switzerland). The ASA program is supported by the government of the United Kingdom Strategic Partnership for Egypt's Inclusive Growth, which is dedicated to World Bank-executed technical assistance (TA) and analytics.

Photo: Ebsit

## ASA Program

Egypt Public Procurement Modernization Project
Technical Assistance for Egypt's Universal Health Insurance System
Supporting Egypt's Gold Mining Sector / Decarbonization of the Oil and Gas Value Chain
Egypt: Financial Inclusion Global Initiative 2.0
Local Competitiveness and Livability in Egypt
Egypt FCCL and PPP Prioritization Support
Egypt Country Environmental Analysis
Unlocking Egypt Private Sector Potential
Water Sector Dialogue
Agriculture and Food Systems Performance and Options for Competitiveness Enhancing Policies
Strengthening Public Finance, Administration, and Accountability for Improved Service Delivery
Strengthening Operational and Legislative Frameworks for Addressing Gender-Based Violence
Egypt Country Economic Memorandum
Egypt Sustainable Cities Platform
Integrated Land and Urban Management in Egypt Technical Assistance
Supporting Egypt in its Green Transition and Preparations for COP27
Transport Sector Climate Transition and Unlocking Private Sector Potential in Egypt
Egypt InfraSAP Climate Transition Module: An Integrated Roadmap to Enable and Mobilize Private Capital for Green Infrastructure
Egypt Poverty and Equity Work
Advancing Human Capital in Egypt
Egypt Promoting Women's Economic Empowerment
Building the Capacity of Public Procurement Officials in Egypt
Supporting Citizen-Centric Justice Service Delivery for Improved Business Environment And Economic Growth
Egypt Government Debt and Risk Management Program – Phase 2 (2023)

Photo: Ebsit



“  
I sell vegetables and poultry to provide for my family. My husband has a disability that makes it difficult for him to move. The Takaful cash transfer helps me pay for my children’s education and living expenses. It also helps me purchase the goods I later sell. I hope to one day have my own shop.”

–Azza Saeed

Relevant Sustainable Development Goals (SDGs)

- 1** | No Poverty
- 2** | Zero Hunger
- 3** | Good Health and Well Being
- 4** | Quality Education
- 5** | Gender Equality
- 8** | Decent Work and Economic Growth
- 10** | Reduced Inequalities



# Strengthening Social Safety Nets Project

## Context

Social safety net programs, particularly the flagship Takaful and Karama Cash Transfer Program (TKP), remain critical for mitigating the impacts of recent reforms on the poor and vulnerable. The beneficiaries of the conditional (Takaful) and unconditional (Karama) cash transfer programs include women and children and people with disabilities. The conditions attached to health care and education are designed to help break the cycle of poverty, while building resilience against shocks.

## Development Objective

The program aims to support effective cash transfers and improve access to economic opportunities. Through additional financing, economic inclusion is being piloted to improve livelihoods through skills development and enabling access to wage and self-employment.

## Actual Results

- ▶ Impact evaluations showed that the program led to an improvement in the quality of diets and child nutrition, reduced the probability of falling below the poverty line, increased the likelihood of enrolling in primary and secondary schools, and helped households avoid negative coping strategies during the COVID-19 pandemic.
- ▶ The Government of Egypt reached 5 million households: 4.1 million under the ongoing operation in addition to 320,000 under Daman (old social pension) pending issuance of new law and 600,000 covered by the National Coalition for Community Development Work.
- ▶ The TKP is helping consolidate cash transfers under one national program and is being complemented with cash-plus interventions to address the multidimensional nature of poverty, including promoting economic inclusion.



### Government Implementing Partners

Ministry of Social Solidarity

### Financing Development Partners

Government of the United Kingdom

### Project Details

Project Approval Date	<b>April 10, 2015</b>
Project Effectiveness Date	<b>September 6, 2015</b>
Project Closing Date	<b>December 30, 2022</b>
Total Financing	<b>US\$400 million</b>

### Additional Financing

Project Approval Date	<b>July 2, 2019</b>
Project Effectiveness Date	<b>January 9, 2020</b>
Project Closing Date	<b>December 31, 2023</b>
Total Financing	<b>US\$500 million</b>

*Development partners mentioned throughout the brochure are Development Financial Institutions co-financing IBRD loans, and bilateral donors providing grants to support IBRD project implementation. The Bank collaborates with many other Development Partners to ensure complementary and good coordination of interventions.*



Photo: World Bank



*The project's support to Takaful and Karama's social registry, which determines eligibility for social protection, is expected to increase the registry's agility and adaptiveness, which in turn allows for swift registration of citizens in case of emergencies, including climate-related shocks. The strengthened registry will also more efficiently link beneficiaries to other social protection programs."*

–Engineer Amal Helmy, Takaful and Karama Social Registry Lead

Relevant Sustainable Development Goals (SDGs)

- 1** | No Poverty
- 2** | Zero Hunger
- 3** | Good Health and Well Being
- 4** | Quality Education
- 5** | Gender Equality
- 8** | Decent Work and Economic Growth
- 10** | Reduced Inequalities
- 13** | Climate Action



# Takaful and Karama Cash Transfer Expansion and Systems Building Project

## Context

The flagship Takaful and Karama Cash Transfer Program (TKP) is a cornerstone of Egypt's social protection system. It has been instrumental to Egypt's response to consecutive global crises, reducing the impact on the poor and vulnerable. The new project builds on achievements and will support efforts to further enhance TKP's adaptability and shock responsiveness, while continuing to promote human capital and the resilience of beneficiaries against future shocks.

## Development Objective

The objective of the project is to increase the coverage and effectiveness of TKP transfers, expand the program's social registry to support effective targeting of social protection programs, and enhance access of the poor and vulnerable to economic inclusion opportunities.

## Targeted Results

- ▶ The project will help increase TKP coverage to reach 4.6 million households with cash transfers under the new operation. This will be complemented by an additional 500,000 households covered separately by the National Coalition for Community Development.
- ▶ The Ministry of Social Solidarity's social registry aims to reach 10 million households, accelerate the linkage of beneficiaries to cash and other social protection programs, and enhance the registry to reach populations living in climate-vulnerable areas.
- ▶ The project will support 30,000 beneficiaries through microcredit schemes to reduce their dependence on cash transfers and help them graduate from the program.



## Government Implementing Partners

Ministry of Social Solidarity

## Financing Development Partners

Government of the United Kingdom

## Project Details

Project Approval Date	<b>December 22, 2022</b>
Project Effectiveness Date	<b>To be confirmed</b>
Project Closing Date	<b>December 31, 2026</b>
Total Financing	<b>US\$500 million</b>

Photo: Ebsit

*“I am enjoying the new system because it makes learning easier and the system is much more developed. It depends more on thinking and less on memorizing. Also, being taught through technologies increases our ability to deal with technology and accordingly increases our qualifications for better jobs.”*

–Rahma Tarek

*The new system makes learning more enjoyable; it provides us with a wide variety of information not just directly linked to the syllabus, which helps us deal with real life situations. It also encourages me to think and understand more than memorize.”*

–Omar Mohamed

Relevant Sustainable Development Goals (SDGs)



## Supporting Egypt Education Reform Project

### Context

Education is a top priority for the Government of Egypt; the 2014 Constitution commits to the expansion and quality of pre-tertiary education—including general education and technical and vocational education (TVE)—and bringing it in line with international standards. In 2018, Egypt launched a transformational sector reform that prioritizes equipping students with 21st century skills, such as critical thinking, creativity, communication, higher-order cognitive skills, and digital skills, and moving away from rote learning.

### Development Objective

The project aims to improve teaching and learning conditions in public schools through: improved quality of kindergarten to enhance children’s readiness for school; effective professional development systems for teachers, supervisors, and leaders; comprehensive student assessment reform for improved learning to promote higher-order thinking skills, with a focus on secondary examinations and national assessments for grades 4 and 7; and use of alternative learning resources.

### Actual Results

- ▶ Conducted kindergarten diagnostics to guide development of additional kindergarten training modules to improve teaching practices.
- ▶ Developed curated digital and TV learning resources and made them available to students and teachers in grades 4-12 (primary 4 and secondary 3).
- ▶ Administered baseline national grade 4 assessment for literacy and numeracy.
- ▶ Designing and administering examinations in grades 10-12 (secondary 1, 2, and 3), focusing on higher-order thinking skills.



### Government Implementing Partners

Ministry of Education and Technical Education

### Project Details

Project Approval Date	<b>April 13, 2018</b>
Project Effectiveness Date	<b>August 28, 2018</b>
Project Closing Date	<b>March 3, 2025</b>
Total Financing	<b>US\$500 million</b>

Photo: Moustafa Kashef



*“I didn’t know I was infected with Hepatitis C. I had no health complaints. I only noticed that I slept more than usual. Treatment is expensive. I would not have been able to afford it had it not been for this campaign.”*

–Amal Zaki

Relevant Sustainable Development Goals (SDGs)



# Transforming Egypt’s Health Care System Project

## Context

Even before the onset of the global COVID-19 pandemic, Egypt’s health care sector faced significant social, economic, and fiscal crises. To address these challenges, including the soaring prevalence of Hepatitis C, the government has undertaken a major overhaul of the system toward delivering inclusive, equitable, and high-quality health care services.

## Development Objective

The aim of this project is to support the country’s ongoing efforts to improve the health care system and build human capital as foundations for growth and prosperity. It also aims to improve services in 600 primary health care facilities and 27 hospitals, boost supply and demand for family planning interventions, increase blood screening efficiency, and conduct one of the largest Hepatitis C and non-communicable diseases screening campaigns in the world.

## Actual Results

- ▶ Screening of more than 53 million people for Hepatitis C, of which over 1.2 million were treated.
- ▶ Contracting of 780 community health workers and 220 family doctors.
- ▶ Modern contraceptives (self-injecting) used for family planning.
- ▶ Improved services at 600 primary health care facilities and 30 hospitals.
- ▶ Screening of 200,000 suspected COVID-19 cases during the early outbreak of the pandemic.
- ▶ Strengthening the national blood bank network with needed blood vehicles and equipment.



Government Implementing Partners

Ministry of Health and Population

## Project Details

Project Approval Date	<b>June 27, 2018</b>
Project Effectiveness Date	<b>September 7, 2018</b>
Project Closing Date	<b>December 31, 2023</b>
Total Financing	<b>US\$530 million</b>

Photo: Ministry of Health and Population



*I am proud that we now have a Universal Health Insurance System (UHS) that covers me and my family, providing us with medical services in highly equipped hospitals, and experienced doctors. The UHS now provides us with outstanding medical services that were not available locally, such as open heart surgeries, heart catheterization, and many other services, as well as regular comprehensive medical examinations that reassure us about our health, the health of our children, and the health of our parents, especially the elderly and patients with chronic diseases.”*

–Fatma El Saeed Mohamed Rizk

Relevant Sustainable Development Goals (SDGs)



3 | Good Health and Well Being



10 | Reduced Inequalities



## Supporting Egypt’s Universal Health Insurance System Project

### Context

Despite recent improvements, Egypt’s health system continues to face multiple challenges that affect its ability to meet the growing demands of the population. Rising rates of non-communicable diseases, population growth, and a longer life expectancy are increasing demand for health services. The service delivery system is underfunded and highly fragmented, resulting in lower-quality care and suboptimal provider payment mechanisms.

### Development Objective

The aim of this project is to foster access to and use of health care services. Egypt has chosen a transformational system as its pathway toward achieving universal health coverage and improving the health outcomes of its citizens. The Universal Health Insurance Law was passed in December 2017. The project will support Egypt with the roll-out of the Universal Health Insurance System (UHS). Temporary financial protection will be provided to the vulnerable to protect them from high out-of-pocket health expenditures resulting from the pandemic.

### Actual Results

- ▶ Up to 3.1 million people enrolled with a general practitioner under the UHS in Phase I governorates.
- ▶ Development of quality of care monitoring frameworks for clinics and hospitals.



### Government Implementing Partners

Ministry of Finance, Universal Health Insurance Authority, Egyptian Health Care Authority, General Authority for Health Care Accreditation and Regulation, Unified Procurement Authority

### Financing Development Partners

Agence Francaise de Development (AFD), Government of Japan, Government of the United Kingdom

### Project Details

Project Approval Date	<b>June 16, 2020</b>
Project Effectiveness Date	<b>August 29, 2021</b>
Project Closing Date	<b>October 31, 2024</b>
Total Financing	<b>US\$400 million</b>



Photo: Ministry of Health and Population



# Egypt COVID-19 Response Project

## Context

The COVID-19 pandemic put a strain on the country's already overburdened health care system, exacerbating its existing challenges. Lockdowns, containment measures, and disruptions to global value chains adversely impacted Egypt's economy. The social and economic fallout from the pandemic is expected to hamper growth through both supply-side and demand-side effects.

## Development Objective

The project aims to strengthen the prevention, detection, and response to the COVID-19 pandemic through funding that complements Egypt's COVID-19 response plan. Urgent costs associated with medical equipment, incentive pay and training for health workers, social distancing strategies, and monitoring and evaluation will be supported. Treatment and isolation centers, as well as policy tools, will be funded to optimize the country's response to COVID-19.

## Actual Results

- ▶ Preparing 28 health facilities dedicated for quarantine, isolation, and treatment of COVID-19.
- ▶ Increased supply of personal protective equipment in 70 percent of public hospitals.
- ▶ Training 10,000 health workers on COVID-19 infection prevention and control measures.
- ▶ Training 5,000 physicians, pharmacists, and nurses on official Ministry of Health and Population COVID-19 case management protocol and guidelines.
- ▶ Development of key guidance documents, such as a national strategy for the protection of high-risk groups against COVID-19.
- ▶ Supporting the development of Egypt's National Deployment and Vaccination Plan.
- ▶ Supporting NGOs and more than 200 volunteers in COVID-19 response activities.
- ▶ Supporting contact tracing activities at the onset of the pandemic.

**Government Implementing Partners**  
Ministry of Health and Population

## Project Details

Project Approval Date	<b>May 14, 2020</b>
Project Effectiveness Date	<b>March 18, 2021</b>
Project Closing Date	<b>June 30, 2023</b>
Total Financing	<b>US\$50 million</b>



*We commend the World Bank assistance to doctors in Egypt that has provided us with sufficient stocks of hospital supplies during the height of the pandemic.*

*This support was deeply reassuring as these supplies were critical during the COVID-19 crises, when the government needed help to manage the needs of the medical teams that form the first line of defense in our COVID-19 response and recovery."*

—Dr. Maysara Ahmed/Dr. Hend Gamal

Relevant Sustainable Development Goals (SDGs)

**3** | Good Health and Well Being
 **10** | Reduced Inequalities
 **16** | Peace, Justice, and Strong Institutions





Photo: World Bank

*I used to sell small quantities of home equipment on a small scale. This loan enabled me to expand my business, purchase more merchandise, and rent a shop. I hope to add electronic equipment to my merchandise and open many branches for my shop to secure a stable income for myself and my son.”*

—Magda Abd El Malek

Relevant Sustainable Development Goals (SDGs)

-  **1** | No Poverty
-  **5** | Gender Equality
-  **8** | Decent Work and Economic Growth
-  **9** | Industry, Innovation, and Infrastructure
-  **16** | Peace, Justice, and Strong Institutions
-  **17** | Partnerships to Achieve the Goals



# Catalyzing Entrepreneurship for Job Creation Project

## Context

To foster a stronger private sector response and improve the business environment, the government has launched several entrepreneurship-support programs, as well as various initiatives to build entrepreneurial skills—particularly for women and youth. In parallel to government efforts, private sector and development partners have made significant investments to encourage high-growth firm development. Even with reforms, jobs are not being created fast enough to absorb the unemployed people of Egypt.

## Development Objective

The aim of this project is to spur job creation and improve economic opportunities for target beneficiaries. It aims to support the country's private sector development and job creation efforts through a comprehensive package of financial and non-financial support to all entrepreneurs, from micro, small, and medium enterprises (MSMEs) to innovative startups and high-growth firms.

## Actual Results

- ▶ Number of beneficiaries receiving financing through the project reached 125,983, of which 42 percent are women, and 46 percent are youth.
- ▶ This led to the generation of 227,490 jobs, 34 percent of which are filled by women. This exceeds the target of one hundred thousand jobs, 30,000 of them targeting women.
- ▶ Fifty-six financial intermediaries received debt financing for serving MSMEs; equity financing for 190 startups is expected by June 2025.

## Government Implementing Partners

The Micro, Small, and Medium Enterprise Development Agency (MSMEDA)

## Project Details

Project Approval Date	<b>April 17, 2019</b>
Project Effectiveness Date	<b>January 15, 2020</b>
Project Closing Date	<b>June 30, 2025</b>
Total Financing	<b>US\$200 million</b>

Photo: Moustafa Kashef



“Owning my own apartment has given me a sense of security and stability. I am finally paying money toward the future, securing an asset for my two girls.”

—Azza

Relevant Sustainable Development Goals (SDGs)

- 1** | No Poverty
- 5** | Gender Equality
- 8** | Decent Work and Economic Growth
- 11** | Sustainable Cities and Communities
- 13** | Climate Action
- 16** | Peace, Justice, and Strong Institutions
- 17** | Partnerships to Achieve the Goals



# The Inclusive Housing Finance Program

## Context

The Social Housing Program launched by the Egyptian government aims to provide one million homes for low-income households. The US\$1 billion Inclusive Housing Finance Program-for-Results (PforR) directly finances policy and institutional reforms to make social housing accessible, affordable, and decent. The PforR supports the delivery of direct down-payment subsidies to beneficiaries.

## Development Objective

The aim of this program is to improve the affordability of formal housing for low-income households and to strengthen the Social Housing and Mortgage Finance Fund’s capacity to design policies and coordinate programs. The program aims to increase the effectiveness of the government’s social housing program, providing low-income citizens with home ownership and rental opportunities through cost-efficient subsidy programs and enhanced utilization of vacant and unfinished units.

## Actual Results

- ▶ Supporting demand-side subsidies to over 480,000 low-income households across all 27 governorates. Analysis shows more than 80 percent of households are among the lowest 40 percent of Egypt’s households by income distribution.
- ▶ Contributing to greater social and youth inclusion, with 51.5 percent of program beneficiaries below the age of 45 and 18 percent below the age of 30.
- ▶ Prioritizing families, with 55.6 percent of beneficiaries being married couples with young children.
- ▶ Prioritizing women, contributing to increased gender inclusion, and addressing the asset ownership gap, with 23 percent of beneficiaries being women. This is a significant share, as only 5 percent of women in Egypt own assets (either alone or jointly), compared to 95 percent of men.
- ▶ 65 percent of beneficiaries are first-time borrowers dealing with a bank for the first time, which enhances financial inclusion.



## Government Implementing Partners

Social Housing and Mortgage Finance Fund (SHMFF); Ministry of Housing, Utilities, and Urban Communities

## Project Details

Project Approval Date	<b>May 5, 2015</b>
Project Effectiveness Date	<b>November 11, 2015</b>
Project Closing Date	<b>December 31, 2024</b>
Total Financing	<b>US\$500 million</b>

## Additional Financing

Project Approval Date	<b>March 20, 2020</b>
Project Effectiveness Date	<b>October 20, 2020</b>
Project Closing Date	<b>December 31, 2024</b>
Total Financing	<b>US\$500 million</b>

Photo: World Bank



“Studies have shown that women’s participation in the workforce results in notable economic and developmental gains. This operation aims to support strengthening Egypt’s private sector, including through creating a level playing field for women. The project has already paved the way to gender inclusion in the workplace, including the participation of women in sectors that were previously off limits.”

–Nehad Abol Komsan, Lawyer & Gender and Development Consultant

Relevant Sustainable Development Goals (SDGs)

-  **5** | Gender Equality
-  **7** | Affordable and Clean Energy
-  **8** | Decent Work and Economic Growth
-  **10** | Reduced Inequalities
-  **12** | Responsible Consumption and Production
-  **16** | Peace, Justice, and Strong Institutions
-  **17** | Partnerships to Achieve the Goals



# Egypt Inclusive Growth for Sustainable Recovery Development Policy Financing Project

## Context

Recently, Egypt embarked on a reform program that helped address pressing macroeconomic challenges. While these reforms helped sustain the economy, further efforts are needed to accelerate growth, enhance inclusion, and reduce poverty. This development policy financing (DPF) operation aims to foster inclusive growth after the economic and social upheavals of the COVID-19 pandemic and supports reforms in line with the government’s program.

## Development Objective

The aim of this DPF is to enhance macro-fiscal sustainability, enable private sector development, and foster women’s economic inclusion.

## Targeted Results

The operation supports existing reform measures. Expected results achieved by March 2023 include:

- ▶ Regular publication of debt reports, enhancement of the green public investment framework, and reduction of in-cargo inspections.
- ▶ Increased private sector investment in waste management.
- ▶ Increase in the number of women benefiting from available financing from non-bank financial institutions.



## Government Implementing Partners

Ministry of International Cooperation, Ministry of Finance, Ministry of Public Business Sector, Ministry of Trade and Industry, Ministry of Justice, Ministry of Transport, Ministry of Environment, National Council for Women, Financial Regulatory Authority

## Financing Development Partners

Asian Infrastructure Investment Bank (AIIB)

## Project Details

Project Approval Date	<b>October 26, 2021</b>
Project Effectiveness Date	<b>April 21, 2022</b>
Project Closing Date	<b>March 31, 2023</b>
Total Financing	<b>US\$360 million</b>





Photo: World Bank

“  
 Silos play a vital role in modernizing storage technology and maintaining the quality of wheat throughout the year, so that healthy and high-quality bread is provided to citizens in a sustainable fashion, supporting Egypt’s food security.”

–Engineer Gamal Sholkamy, Manager of Bahnasa Food Silo

Relevant Sustainable Development Goals (SDGs)

- 1** | No Poverty
- 2** | Zero Hunger
- 3** | Good Health and Well Being
- 5** | Gender Equality
- 10** | Reduced Inequalities



# Emergency Food Security and Resilience Support Project

## Context

The project will help cushion the impact of Russia’s invasion of Ukraine on food and nutrition security in Egypt. High prices and nutritional shortfalls affect people who rely on bread for their daily nutritional needs. The project links wheat imports to direct assistance to the poor and vulnerable through Egypt’s Bread Subsidy Program.

## Development Objective

The aim of this project is to ensure the short-term supply of wheat for uninterrupted access to bread for poor and vulnerable households and to strengthen Egypt’s resilience to food crises.

## Targeted Results

- ▶ The project will support purchases of up to 700,000 metric tons of imported wheat, for one month-equivalent of the total consumption of the Bread Subsidy Program.
- ▶ The project will help reduce food waste and loss in the wheat supply chain and improve the efficiency of strategic grain storage.
- ▶ The project will help boost productivity and farm-level resilience and increase the adoption of climate-smart agricultural practices in Upper Egypt.

## Government Implementing Partners

Ministry of Supply and Internal Trade, Ministry of Agriculture and Land Reclamation

## Project Details

Project Approval Date	<b>June 28, 2022</b>
Project Effectiveness Date	<b>December 8, 2022</b>
Project Closing Date	<b>June 15, 2026</b>
Total Financing	<b>US\$500 million</b>





Photo: World Bank

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*Stakeholder engagement, increased awareness, and communication are key objectives of the project. Community dialogue with informal sector actors engaged in waste picking activities at the Abu Zabal dumpsite is essential to reach consensus around alternative and sustainable job opportunities for them after the closure of the dumpsite. This dialogue includes increasing awareness among garbage collectors and their families regarding the potential for more formal opportunities to improve their livelihoods.”*

–Walaa Sala El Din, Project Outreach Specialist, Qalilyubia

Relevant Sustainable Development Goals (SDGs)



3

Good Health and Well Being



11

Sustainable Cities and Communities



13

Climate Action



# Greater Cairo Air Pollution and Climate Change Project

## Context

Ambient air pollution is the most significant environmental health issue in Greater Cairo, and it weighs heavily on the quality of life of its residents and the economy. Despite significant improvements in air quality in recent years, air pollution levels still exceed national thresholds and international standards by multiple factors. Pollution management is key to providing safe living conditions for communities, and reducing the health burden, fiscal strain, and economic costs.

## Development Objective

The aim of the project is to reduce air and climate emissions from critical sectors and increase resilience to air pollution in Greater Cairo.

## Targeted Results

- ▶ Emissions are being reduced to lower pollution concentrations and improve air quality.
- ▶ Development of an integrated Climate and Air Quality Management Plan.
- ▶ Creation of a mechanism to respond to air pollution peaks.
- ▶ Enhanced solid waste management services and reduction in number of waste fires.
- ▶ Demonstration scale-up program for e-buses implemented in Cairo.
- ▶ Active stakeholder engagement in air pollution management activities, with improved awareness and positive behavioral change.



## Government Implementing Partners

Ministry of Environment, Ministry of Local Development, Qalilyubia Governorate, Cairo Transport Authority, Ministry of Planning and Economic Development

## Project Details

Project Approval Date	<b>September 30, 2020</b>
Project Effectiveness Date	<b>June 9, 2021</b>
Project Closing Date	<b>December 31, 2026</b>
Total Financing	<b>US\$200 million</b>

## Additional Financing

Project Approval Date	<b>February 28, 2023</b>
Project Effectiveness Date	<b>February 28, 2023</b>
Project Closing Date	<b>December 31, 2026</b>
Total Financing	<b>US\$9.13 million</b>

Photo: World Bank



“

*This project is a breakthrough in Egypt’s transportation and logistics sectors. It is expected to reduce road traffic congestion, increase the revenues of Egyptian National Railways, and contribute to the sectors’ decarbonization. The project will also support Egypt as it becomes the region’s logistics hub and enhances private sector participation in the aforementioned sectors.”*

–Alfred Assil, Transport Consultant

Relevant Sustainable Development Goals (SDGs)



1

No Poverty



9

Industry, Innovation, and Infrastructure



13

Climate Action



# Cairo Alexandria Trade Logistics Development Project

## Context

Egypt has the potential to better integrate into global value chains and expand as a regional trading hub. The country needs to improve its logistics and transport connectivity—including rail transport—to expand trade competitiveness. However, rail network bottlenecks, especially along the Alexandria Port–6th of October Dry Port corridor, are hindering Egypt’s potential for achieving green and resilient trade connectivity.

## Development Objective

The aim of this project is to improve the performance and support the decarbonization of the logistics and transport sectors along the Alexandria–6th October–Greater Cairo railway corridor. Egypt is developing several logistics centers and inland dry ports to alleviate constraints at seaports and promote multimodal transport. The project will implement a railway bypass to the congested Greater Cairo Area (GCA), linking the Alexandria Sea Port with GCA and the October 6th Dry Port, which was implemented through a public-private partnership (PPP).

## Targeted Results

- ▶ The creation of a railway bypass around the Greater Cairo area, resulting in 184,000 containers being handled by rail instead of trucks between Alexandria Port and 6th of October dry port.
- ▶ Lowering the greenhouse gas emissions of the logistics and railway sectors in the Alexandria–6th October–Greater Cairo Area by 965,432 on a net basis over 30 years (metric tons/year).
- ▶ Policy reform preparatory analysis for Infrastructure Access Charge regime, allowing private sector operators to use the national network.



## Government Implementing Partners

Ministry of Transport, Egyptian National Railways (ENR)

## Project Details

Project Approval Date	<b>September 29, 2022</b>
Project Effectiveness Date	<b>To be confirmed</b>
Project Closing Date	<b>September 28, 2029</b>
Total Financing	<b>Total Cost: US\$998 million</b> <b>World Bank Loan: US\$400 million</b>

Photo: World Bank



“

*The RISE project is expected to reduce commuting times, improve commuting safety for passengers and goods, and improve several train stations along the Cairo/Alexandria line.*

*The new modernized signaling and communication systems provided by the project will increase the frequency of trips per day and decrease passenger waiting times.”*

—Osama Abed, Tanta Signaling Tower Supervisor

Relevant Sustainable Development Goals (SDGs)



**8** | Decent Work and Economic Growth



**9** | Industry, Innovation, and Infrastructure



**11** | Sustainable Cities and Communities



# Railway Improvement and Safety for Egypt (RISE) Project

## Context

The project will modernize the signaling along the Alexandria–Cairo–Nag Hammadi corridor of the Egyptian National Railways network and help improve safety at select stations and junctions using a safe systems approach, while underscoring citizen engagement and disability considerations. The project will introduce reform measures through performance-based funding, in accordance with best international practices. An estimated 1.4 million users will benefit from safer, more reliable service on a daily basis.

## Development Objective

This project aims to improve safety and quality of railway services along the Alexandria-Cairo-Nag Hammadi corridor.

## Targeted Results

- ▶ Reduced fatalities and weighted serious injuries, improving passenger safety along the Alexandria–Cairo–Nag Hammadi corridor.
- ▶ Reduced lost time injury frequency rate, reflecting the project’s holistic view of safety.
- ▶ Improved punctuality, with an increase in on-time arrivals from 75 percent to 90 percent, and improved reliability of infrastructure.

## Government Implementing Partners

Ministry of Transport, Egyptian National Railways (ENR)

## Project Details

Project Approval Date	<b>March 5, 2021</b>
Project Effectiveness Date	<b>August 25, 2021</b>
Project Closing Date	<b>September 30, 2027</b>
Total Financing	<b>Total Cost: US\$681.1 million</b> <b>World Bank Loan: US\$440 million</b>



“The new system makes people’s lives easier. Construction permits and shop licenses are issued by a one-stop shop, which takes minimal time. We received all the training we needed to be able to efficiently operate the new system.”

–Hebattalah Hares, Front Office Employee at the Sohag District Service Center

Relevant Sustainable Development Goals (SDGs)

- 1** | No Poverty
- 6** | Clean Water and Sanitation
- 8** | Decent Work and Economic Growth
- 9** | Industry, Innovation, and Infrastructure
- 10** | Reduced Inequalities
- 11** | Sustainable Cities and Communities
- 16** | Peace, Justice, and Strong Institutions



# Upper Egypt Local Development Program

## Context

The program is designed improve the business environment and strengthen local government capacity. It pilots an innovative approach for integrated local economic development and spatially coordinated infrastructure and service delivery by providing results-based financing to governorates. It also integrates citizen and business engagement as a means to strengthen local accountability.

## Development Objective

The aim of this Program-for-Results (PforR) is to improve the business environment for private sector development and strengthen local government capacity for delivering good-quality infrastructure and services in selected governorates in Upper Egypt.

## Actual Results

- ▶ Infrastructure improvements benefited about 5 million people, half of them women.
- ▶ Cluster Competitiveness Initiatives initiated to date are expected to benefit more than 7,000 MSMEs and value chain actors by the end of 2023, of which more than 2,000 local firms have already benefited from the program.
- ▶ Occupancy rate in industrial zones increased by 23 percentage points in Qena and 5.5 percentage points in Sohag governorates.
- ▶ Time to provide construction permits and shop licenses reduced by 25 percent in more than half of targeted districts.
- ▶ Improved local capacity for capital investment planning, project implementation, asset management, local government own-source revenue, and environmental and social risk management.

## Government Implementing Partners

Ministry of Local Development, Ministry of Planning, Ministry of Trade and Industry, Ministry of Finance, Governorate of Sohag, Governorate of Qena, Governorate of Assiut, Governorate of Minya

## Financing Development Partners

Government of the United Kingdom

## Project Details

Project Approval Date	<b>September 29, 2016</b>
Project Effectiveness Date	<b>March 14, 2017</b>
Project Closing Date	<b>October 31, 2023</b>
Total Financing	<b>Total Cost: US\$957 million</b> <b>World Bank Loan: US\$500 million</b>



Photo: Ebsit

“  
 Good water quality is essential to our well-being. The clean water we have now means our families will be healthier than our parents and grandparents, who did not have it.”

–Mohamed Talaat

Relevant Sustainable Development Goals (SDGs)

**5** | Gender Equality

**6** | Clean Water and Sanitation

**16** | Peace, Justice, and Strong Institutions



# Sustainable Rural Sanitation Services Program

## Context

Lack of proper sanitation services in rural Egypt adversely affects the public health of communities and the local economy. By 2015, only 12 percent of rural households were linked to public sewers, leaving 50 million people without adequate access to the sanitation chain. The use of contaminated water in irrigation leads to health hazards and contaminates the soil, affecting agriculture—one of Egypt’s main income generators.

## Development Objective

The program aims to increase access to and improve rural sanitation services in six governorates—Sharkiya, Dakhaliya, Beheira, Damietta, Gharbia, and Menoufia—by covering the entire sanitation chain, from household connections to wastewater treatment. It strengthens decentralization by putting local Water and Sanitation Companies in charge of the construction, operation, and maintenance of household connections and is expected to benefit over 1.8 million people. The program also supports the development of the national strategy for long-term reform of the water and sanitation sector.

## Actual Results

- ▶ Standard Bidding Documents and Procurement Procedures Manual adopted, reducing procurement processing time by 40%.
- ▶ Standard Operating Procedure (SOP) for Land Acquisition approved, and interministerial memorandum of understanding for SOP implementation signed, making more than 95% of the required land available before start of construction.
- ▶ Key performance indicators achieved by utilities across operational, financial, institutional, and citizen engagement parameters.
- ▶ Unified water and sanitation information system adopted by the six program utilities and system rollout underway across all utilities in Egypt.
- ▶ Over 110,000 households have received connections to date, and over 230,000 household sanitation connections are under construction.



## Government Implementing Partners

Ministry of Housing, Utilities, and Urban Communities; Holding Company for Water and Wastewater; six water and sanitation companies in Sharkiya, Dakhaliya, Beheira, Damietta, Gharbia and Menoufia; and the Egyptian Water Regulatory Agency

## Financing Development Partners

Asian Infrastructure Investment Bank (AIIB)

## Project Details

Project Approval Date	<b>July 28, 2015</b>
Project Effectiveness Date	<b>December 30, 2015</b>
Project Closing Date	<b>December 31, 2023</b>
Total Financing	<b>US\$550 million</b>

## Additional Financing

Project Approval Date	<b>September 21, 2018</b>
Project Effectiveness Date	<b>May 30, 2019</b>
Project Closing Date	<b>December 31, 2024</b>
Total Financing	<b>Total Cost: US\$600 million World Bank Loan: US\$300 million</b>



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