

Strengthening
Social Protection for
Pandemic Responses
**Building Social
Protection Capacities**

**Targeted social
protection in Arab
countries before
and during the
Covid-19 crisis**



Shared Prosperity **Dignified Life**



Vision

ESCWA, an innovative catalyst for a stable, just and flourishing Arab region

Mission

Committed to the 2030 Agenda, ESCWA's passionate team produces innovative knowledge, fosters regional consensus and delivers transformational policy advice.

Together, we work for a sustainable future for all.

Strengthening Social
Protection for
Pandemic Responses

**Building Social
Protection Capacities**

**Targeted social
protection in Arab
countries before
and during the
Covid-19 crisis**

© 2021 United Nations
All rights reserved worldwide

Photocopies and reproductions of excerpts are allowed with proper credits.

All queries on rights and licenses, including subsidiary rights, should be addressed to the United Nations Economic and Social Commission for Western Asia (ESCWA), e-mail: publications-escwa@un.org.

The findings, interpretations and conclusions expressed in this publication are those of the authors and do not necessarily reflect the views of the United Nations or its officials or Member States.

The designations employed and the presentation of material in this publication do not imply the expression of any opinion whatsoever on the part of the United Nations concerning the legal status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers or boundaries.

Links contained in this publication are provided for the convenience of the reader and are correct at the time of issue. The United Nations takes no responsibility for the continued accuracy of that information or for the content of any external website.

References have, wherever possible, been verified.

Mention of commercial names and products does not imply the endorsement of the United Nations.

References to dollars (\$) are to United States dollars, unless otherwise stated.

Symbols of United Nations documents are composed of capital letters combined with figures. Mention of such a symbol indicates a reference to a United Nations document.

United Nations publication issued by ESCWA, United Nations House, Riad El Solh Square,

P.O. Box: 11-8575, Beirut, Lebanon.

Website: www.unescwa.org.

6 List of abbreviations

7 Introduction

1 Select targeted social assistance programmes in the Arab region 9

20 Targeting of poor and vulnerable households

32 Integrated social protection information systems

39 Application procedures and distribution mechanisms

2 Targeted social protection during the Covid-19 crisis 42

46 Expansion of regular social assistance programmes

51 Establishment of temporary emergency programmes

57 Adapting to the new context

3 Concluding remarks 64

68 Bibliography

75 Annex 1: Table of select targeted social assistance programmes in the Arab region

76 Annex 2: Targeting methodologies

79 Annex 3: Social registries and management information systems

List of abbreviations

AMG	Assistance Medical Gratuite (Tunisia)
CRES	Centre de Recherches et d'Etudes Sociales (Tunisia)
EPCV	Enquête Permanente sur les Conditions de Vie des ménages (Mauritania)
Impact	Interministerial Platform for Assessment, Coordination and Tracking (Lebanon)
ISU	Identifiant Social Unique (Tunisia)
MoL	Ministry of Labour (Palestine)
MoMP	Ministry of Manpower (Egypt)
MoSA	Ministry of Social Affairs (Tunisia)
MoSD	Ministry of Social Development (Palestine)
MoSS	Ministry of Social Solidarity (Egypt)
NAF	National Aid Fund (Jordan)
NCTP	National Cash Transfer Program (Palestine)
NPTP	National Poverty Targeting Program (Lebanon)
NSSP	National Social Solidarity Program (Lebanon)
ONS	Office National des Statistiques (Mauritania)
PMT	Proxy Means Testing
PNAFN	Programme Nationale d'Aide aux Familles Necessiteuses (Tunisia)
Ramed	Régime d'Assistance Médicale
RNP	Registre National de la Population (Morocco)
RSU	Registre Social Unique (Morocco)
SSC	Social Security Corporation (Jordan)

Introduction

Social protection has never been more relevant than in the context of a world profoundly affected by a global pandemic. Covid-19 has evolved into a multifaceted crisis that caused mortality and morbidity to millions and put immense pressures on the healthcare systems of many countries. Meanwhile, national lockdowns and the global economic slowdown have had severe socio-economic implications on countless livelihoods with incomes dwindling and often vanishing altogether.

Like other parts in the world, the Arab region has been affected by these dire consequences, making the need for social protection more urgent than ever. As shown in a 2019 ESCWA report, many Arab countries have made considerable efforts to reform their social protection systems over the past few decades. In terms of contributory social protection (social insurance), these efforts have aimed to extended coverage to a larger section of the population, and thereby reduce the level of economic informality. At the same time, measures have been adopted to make the social insurance systems more economically sustainable. As for non-contributory social protection (social assistance), there has been a determined shift from general subsidies to poverty targeted cash transfers. As a result, the public resources allocated to social assistance have increasingly focused on the poor and vulnerable rather than being distributed to the entire populations.

The crisis has been an enormous stress test for social protection systems in the region, revealing both the strengths and weaknesses of the recent reforms. In many cases, governments have been able to rapidly channel additional assistance to households covered by social insurance and social assistance, including notably to the poorest and most vulnerable layers of society. Furthermore, many countries were able to draw on social registries established during the recent years to easily include a larger number of households.

In many cases, however, these reforms did not account for the large social segment of informal workers, who were neither covered by social assistance nor social insurance. With the deteriorating living conditions as a result of the pandemic, Governments have been compelled to set up temporary emergency programmes directed at these segments. This came with considerable challenges due to the lack of a readily available infrastructure for channelling support to this part of the population.

This technical paper focuses on the provision of targeted non-contributory social protection in the Arab countries before and during the crisis. The first chapter first presents the scope and main features of a number of selected social assistance programmes in the region. It then considers in detail how beneficiaries of these programmes are targeted, before turning to the integrated social protection information systems. In addition, the chapter overviews application procedures and distribution mechanisms.

The second chapter begins with looking at how the social assistance programmes, presented in the first chapter, were expanded, both vertically and horizontally, during the Covid-19 crisis to provide benefits to the affected populations. It then describes the temporary social assistance programmes set up to complement the regular ones. Lastly, the chapter looks at the solutions resorted to by Governments to overcome the challenges relating to collecting applications, evaluating eligibility and distributing benefits in the context of the pandemic. Finally, the paper ends with suggesting some possible ways forward.



1

**Select targeted
social assistance
programmes in
the Arab region**

Over the past decade, the most significant regional reform trend in the sphere of social assistance has been the replacement of blanket energy subsidies with poverty-targeted cash transfers. Targeted social protection, provided whether through cash transfers or other benefits, is not, however, a new phenomenon in the region: indeed, it has been used for decades in several Arab countries. However, the programmes previously in place were increasingly subjected to criticism, mainly on the grounds that they were small in size, fragmented and/or “badly targeted”, meaning that a large part of the benefits “leaked” to the non-poor.⁰¹ The recent and ongoing reforms have therefore focused either on introducing new, more modern programmes, or on reforming, merging and scaling up pre-existing ones.

Consequently, there are several poverty-targeted “flagship” social assistance programmes in the region now. Some of these, as shown by **Figure 1**, have expanded considerably over the last decade and now cover a substantial part of the national population.⁰² While this chapter focuses mainly on cash transfer programmes, it also considers other forms of targeted non-contributory social protection, notably the health coverage programmes Régime d’Assistance Médicale (RAMED) in Morocco and Assistance Médicale Gratuite (AMG) in Tunisia. However, as shown in several examples below, the distinction between social assistance programmes providing monetary support and programmes offering access to social services is in fact somewhat fluid since several programmes furnish both.

01

See notably Silva and others, 2013.

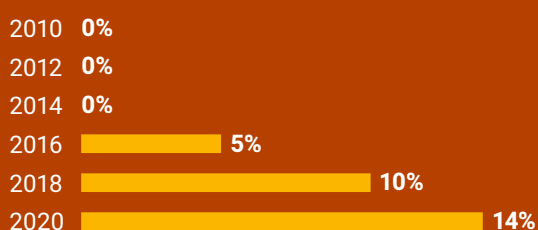
02

The figure indicates the number of benefiting individuals (i.e. members of beneficiary families) as a proportion of the total national population (as estimated by the Population Division of the UN Department of Economic and Social Affairs). Where up-to-date data only exists for the number of beneficiary households, those numbers were multiplied by the average number of individuals per beneficiary household according to older data (assuming that the average number of individuals per beneficiary household remains constant). The Takaful and Karama 2020 ratio is based on a projection for future coverage made by the Ministry of Social Solidarity. “NAF cash transfers” includes the three permanent NAF schemes providing regular cash transfers (Recurrent Assistance, Temporary Assistance and Takaful).

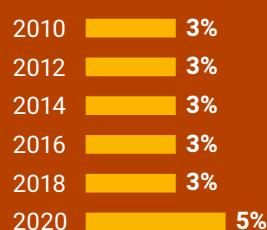
Fig 1

Estimated percentage of national populations benefitting from select social assistance programmes, 2010-2020

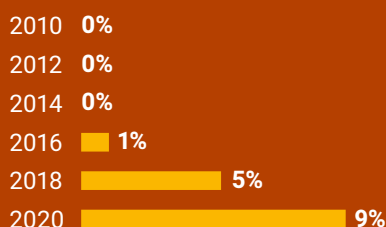
EGYPT | TAKAFUL AND KARAMA



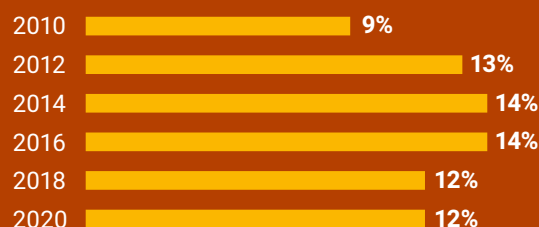
JORDAN | NAF CASH TRANSFERS



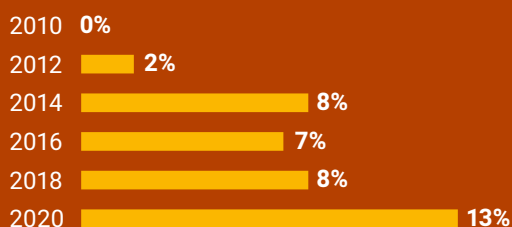
MAURITANIA | TEKAVOUL



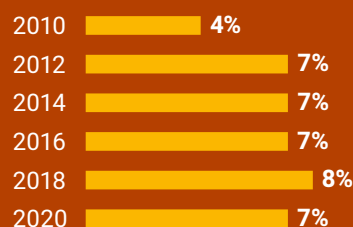
PALESTINE | NCTP



SUDAN | SIP CASH TRANSFERS



TUNISIA | PNAFN



Sources: Egypt: data continuously published on the Ministry of Social Solidarity website [<https://www.moss.gov.eg/>]; Ministry of Social Solidarity, 2020a; Jordan: data continuously published on the NAF website [<https://www.naf.gov.jo/>]; World Bank, 2020a, p. 30; Mauritania: correspondence with Taazour representative, October 2020; data continuously published on the Tekavoul website [<http://www.tekavoul.gov.mr/>] and Facebook page; Tunisia: African Development Bank, 2013, pp. 12, 66;

Centre de Recherches et d'Etudes Sociales, 2017, pp. 62, 115, 287; Centre de Recherches et d'Etudes Sociales, 2019, p. 13; ESCWA, 2019, p. 48; Ministry of Social Affairs, 2020a; Palestine: MAS, 2017, p. 67; World Bank, 2012, pp. 2-3; World Bank, 2014, pp. 2-3; World Bank, 2016a, p. 2; ESCWA, 2019, p. 48; Gaza now, 2020. Percentages calculated on the basis of population data continuously published by United Nations Department of Economic and Social Affairs [<https://population.un.org/>].

Egypt

Egypt in 2015 introduced a new cash transfer programme called Takaful and Karama. The first component of this programme, Takaful (meaning “solidarity”), is conditional and covers poor families with children,⁰³ whilst the second component, Karama (meaning “dignity”), is unconditional and covers poor elderly persons and persons with disabilities. In November 2020, the number of households benefiting from Takaful amounted to 2,173,274, and the number of persons directly benefiting from Karama to 1,239,732.⁰⁴ The total number of individuals covered by Takaful and Karama reached 14,200,000, around 14 per cent of the national population.

Takaful provides a basic benefit set at EGP 325 (approximately USD 20), augmented by EGP 60 (USD 4) for each child under the age of six, EGP 80 (USD 5) for each elementary school student, EGP 100 (USD 6) for each preparatory school students, and EGP 140 (USD 9) for each high school student. A maximum of two children could be included in the calculation, meaning that a family can receive at maximum EGP 605 (USD 37). As of November 2020, benefits distributed to families covered by Takaful averaged around EGP 467 (USD 29).⁰⁵ The Karama benefit amounts to EGP 450 (USD 28) per eligible person with up to three beneficiaries allowed per household.⁰⁶

While one purpose of Takaful and Karama is to compensate poor and vulnerable households for the gradual abolishment of energy subsidies, it was also conceived to replace the pre-existing cash transfer programme Daman (meaning “security”). Set up in 1977, Daman has in large part relied on categorical targeting. Beneficiary groups included poor orphans, widows and persons with disabilities.⁰⁷ The benefits provided by the programme are considerably lower than those of Takaful and Karama.⁰⁸ Though Daman has played an important role over the years, its effectiveness has increasingly come into question, largely because targeting criteria are somewhat unclear and leave room for subjectivity.⁰⁹

For these reasons, the Egyptian Government is phasing out the Daman programme. The beneficiaries, if found eligible, are being transferred to Takaful and Karama, and especially to the Karama component since there the demographic categories targeted by this sub-programme in large part correspond to those covered by Daman. In accordance with a new Unified Cash Assistance Law, the phasing out of Daman should be completed by the end of the financial year 2020-2021.¹⁰ This process, as illustrated by **Figure 2**, began in 2017 but was accelerated in the second half of 2019, before being put on hold during the Covid-19 crisis, as discussed in the next chapter.

03. To remain eligible, the children of beneficiary households must have a school attendance rate of at least 80 per cent. There are in addition a number of health-related conditionalities to benefit. Those include visiting health clinics three times per year (mothers and children under six years), partaking in nutrition awareness sessions, and maintaining records of child growth.

04. Unless otherwise stated, Takaful and Karama and Daman beneficiary data cited in this paper has been obtained directly from the Ministry of Social Solidarity website (<https://www.moss.gov.eg/>).

05. Takaful previously allowed up to three children per households, but this limit was lowered in 2019. The adjustment served the double purpose of allowing a larger number of beneficiaries and discouraging families from having numerous children. See ESCWA, 2019, p. 62.

06. Egypt, Ministry of Social Solidarity, 2020b. Unless otherwise stated, all conversions to USD in this paper are based on the official exchange rates as of 1 July 2020.

07. Law No. 30 of 1977, Article 6.

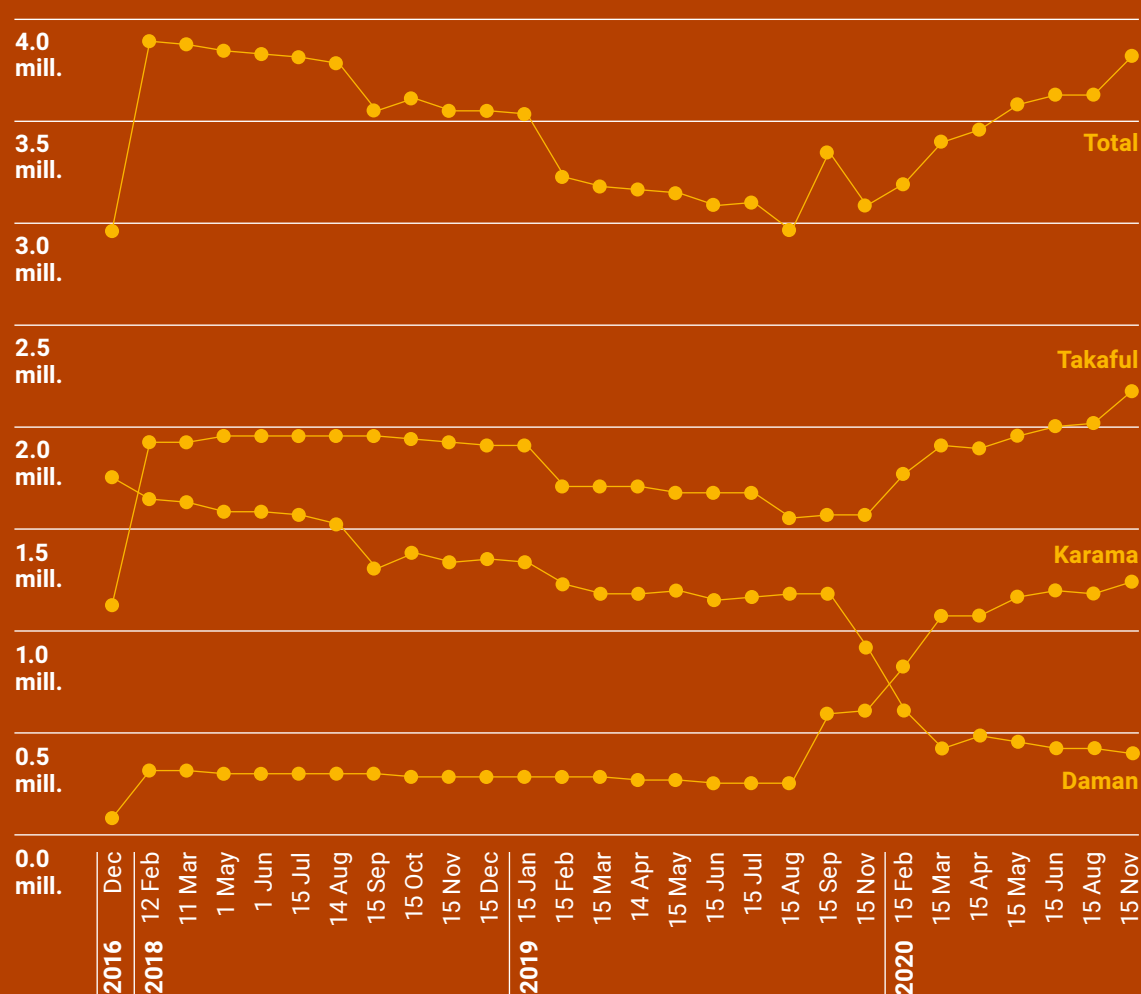
08. Since 2014, the Daman benefits vary between EGP 323 (USD 20) per month (for a single-member household) and EGP 450 (USD 28) per month (for a four-member household). See Prime Ministerial Decree No. 375 of 2014.

09. See for example Sholkamy, 2015.

10. Egypt, Ministry of Social Solidarity, 2020c. See also Egypt, Ministry of Social Solidarity, 2020a.

Fig 2

Number of beneficiaries from Takaful and Karama and from Daman 2016-2020



Source: Kamil, 2017 and as continuously provided by the Ministry of Social Solidarity website [<https://www.moss.gov.eg/>].

Jordan

The main provider of social assistance in Jordan is the National Aid Fund (NAF), which was created in 1986 to accompany the then ongoing economic restructuring effort.¹¹ The fund has since provided cash transfers as well as subsidised health insurance coverage and other benefits through different schemes. The largest of these is the Recurring Assistance Programme, which as of December 2019 provided monthly cash transfers to 75,393 families comprising 158,097 individuals. These benefits amounted to JOD 88 (USD 125) per family on average.¹² Meanwhile, 27,684 households comprising 47,533 individuals received an average of JOD 68 (USD 96) in cash transfers from the Temporary Assistance Programme. The total number of households covered by these two NAF programmes was thus 103,077, signifying an increase of around 40 per cent from December 2006 (the earliest year for which data is available), when 72,505 households received assistance through these programmes.¹³

In 2019, the NAF launched a new scheme called Takaful, which is based on a more sophisticated targeting methodology. The maximum cash benefit amount is set to JOD 50 (USD 71) for one-member households, JOD 70 (USD 90) for two-member households and JOD 136 (USD 192) for households consisting of three or more persons.¹⁴ In addition to monetary benefits, Takaful provides access to health insurance as well as support related to energy and transport.¹⁵

Out of the almost 270,000 households who first applied for Takaful, around 108,000 were found eligible. The 21,084 most vulnerable among these applicants benefitted from the first batch of cash transfers paid out in February 2020.¹⁶ By the end of 2020, the number of beneficiaries had increased such that around 50,000 households (consisting of approximately 325,000 individuals) were covered by the programme.¹⁷ Some 5 per cent of the Jordanian population thus benefitted from any of the three main NAF cash transfer schemes. During 2021 the Takaful programme will further expand to cover a larger section of the poorest households in the country who are not already covered by the earlier NAF schemes described above. Beneficiaries of those schemes will gradually be transferred to Takaful in so far as they are found eligible.¹⁸

11. Law No. 36 of 1986.

12. Unless otherwise stated, NAF beneficiary data cited in this paper has been obtained directly from the fund's website (<http://naf.gov.jo>).

13. There are, in addition, three smaller NAF schemes which, as of December 2019, provided one-time benefits to 1,128 families. Specifically, these are the Physical Rehabilitation Assistance Programme, the Emergency Cash Assistance Programme, and the Immediate Monetary Assistance Programme.

14. World Bank, 2020b, p. 18.

15. The energy related support serves to finance the installation of solar panels, while the transport related support is provided to households facing high costs of commuting to work. In addition, the Takaful programme includes a school meal component which, however, is targeted on an entirely geographical basis. Correspondence with NAF representative, October 2019.

16. National Aid Fund and Unicef, 2020, p. 19.

17. The number of families benefitting from the transport subsidies had reportedly risen to 4,367 as of the third quarter 2020—see Roya News, 2020a.

18. Jordan, 2019, p. 30; World Bank, 2020b, pp. 21-22.

Morocco

In Morocco, a special non-contributory health provision regime (RAMED) has been operational since 2008. Initially limited to certain regions, it has since 2012 been made available to the whole country. RAMED provides free healthcare coverage for families classi-

fied as poor, whereas households considered vulnerable must pay a relatively modest contribution.¹⁹ As of late August 2020, around 6,600,000 households comprising more than 16,400,000 persons, (almost two fifths of the country's population) were covered by the programme.²⁰ Following an initiative by the country's monarch, announced on 29 July 2020, RAMED will be phased out and all beneficiaries integrated in the contributory health insurance regime. This process is to be completed before the end of 2022.²¹

In addition, Morocco has a conditional cash transfer programme called Tayssir²² which at the end of 2019, disbursed cash transfers to 1,266,855 households.²³ Compared to other programmes in the Arab region, the level of Tayssir cash transfers is low: during the spring of 2019, the average benefit per family and month was around MAD 167 (USD 17).²⁴ However, the primary objective of this programme is not to lower poverty in the short term, but rather to encourage school attendance and reduce the drop-out rates. In that respect, Tayssir has been found to be very successful.²⁵

Meanwhile, the Daam programme (meaning "support"), established in 2014, provides cash transfers to widows with children, with considerably more generous provisions. Each widow benefitting from the programme receives MAD 350 (USD 36) per child (up to three). As of late August 2020, 105,655 widows and some 179,000 children benefitted from Daam, with an average of almost MAD 600 (USD 62) per household.²⁶ Daam and Tayssir collectively cover nearly 15 per cent of the country's children.²⁷

Tunisia

The main cash transfer programme in Tunisia is the *Programme Nationale d'Aide aux Familles Necessiteuses* (PNAFN). Created in 1986, it targets the poorest households, who are provided with monthly cash transfers of TND 180 (USD 63) with a "top-up" of TND 10 (USD 3.5) for each child attending school. Tunisia also has a non-contributory health coverage programme, *Assistance Medical Gratuite* (AMG). This programme is divided into AMG 1, which provides free health coverage to PNAFN beneficiaries, and AMG 2, which provides subsidised health coverage to households deemed vulnerable but not poor. PNAFN and AMG 1 are for practical purposes often seen as a single programme given that the beneficiaries are the same. As of 2020, around 260,000 households (approximately 920,000 individuals) benefitted from PNAFN/AMG 1 (henceforth referred to merely as PNAFN) and up to 623,000 households from AMG 2.²⁸

19. The contribution is between MAD 120 (USD 12) and MAD 600 (USD 62) per year and person. See Law No. 65-00 of 2002, section III; Observatoire National du Développement Humain, 2017, p. 24.

20. Morocco, Ministry of Economy and Finance, 2020a, p. 37. It may be noted that only a minority of beneficiaries are classified as vulnerable rather than poor—see ESCWA, 2019, p. 50.

21. Morocco, Ministry of Economy and Finance, 2020b, pp. 80-81.

22. Children of beneficiary households enrolled in primary education may not be absent more than four times per month. The limit for secondary education is set to six absences per month in rural areas and four in urban ones. Adding to this, beneficiaries lose their eligibility if they repeat more than one year of schooling. See Morocco, Ministry of National Education and Vocational Training, 2019, p. 19.

23. Tayssir cash transfers are distributed with a considerable "lag". Thus, the transfers paid out in November-December 2019 were for households whose children were enrolled in the programme and fulfilled the conditions during the months April-June the same year. See Morocco, Ministry of National Education and Vocational Training, 2019, p. 37.

24. A family receives between MAD 60 (USD 6) and MAD 140 (USD 14) per child depending on the level of schooling. The benefit is capped at three children. The average benefit is calculated on data for the months April-June 2019, for which a total of MAD 634,356,780 was paid out to 1,266,855 beneficiary families. Furthermore, benefits have during a long period been suspended due to a shortage of funding. See Morocco, Ministry of National Education and Vocational Training, 2019, p. 20; Caisse Nationale de Sécurité Sociale, 2019; ESCWA, 2019, pp. 62-63.

25. According to an evaluation, the level of school attendance among beneficiaries increased by 17 per cent, while the level of school drop-outs fell by fully 92.5 per cent. See Observatoire National du Développement Humain, 2019, pp. 63-64.

26. Morocco, Ministry of Economy and Finance, 2020a, p. 38.

27. Calculation based on data from Haut-Commissariat au Plan [https://www.hcp.ma/]

28. Tunisia, Ministry of Social Affairs, 2020a. The figure 623,000 signifies the maximum number of households that can benefit from AMG 2 simultaneously. These beneficiary slots are distributed geographically. Since some regions do not fill all the places assigned to them, the effective number of AMG 2 beneficiaries may be somewhat lower than 623,000. Communication with MoSA representative, July 2020.

In 2019, the Tunisian Parliament legally established a new programme called Amen Social, which will replace the PNAFN and AMG. Due to the pandemic, the Government has had to delay its implementation.²⁹ While the introduction of Amen Social entails an overhaul of how beneficiaries are targeted, the basic structure of the programme is similar to PNAFN/AMG: access to health care will be provided to households classified as poor as well as to those deemed vulnerable, while only the former will obtain monthly cash transfers.³⁰

As for the level of benefits, these are largely left unchanged: poor families covered by Amen Social are to receive a basic monthly benefit of TND 180 (USD 63), as well as an extra TND 10 (USD 3.5) per child, or TND 20 (USD 7) for each child with a disability.³¹ However, whereas the “top-up” is capped at three children for PNAFN beneficiaries, this will not be the case with Amen Social.³² In addition, a number of occasional benefits should be distributed to poor as well as to vulnerable households: TND 60 (USD 21) at Eid al Fitr, at Eid al Adha and at Ramadan, as well as TND 50 (USD 18) for each child in school and TND 120 (USD 42) for each child in higher education at the beginning of the educational year.³³

This means that the average total monthly cash benefit (including the occasional transfers) of a hypothetical family that has three children, of which one has a disability, two attend school and one attends university would reach TND 253 (USD 89)—more than 60 per cent of the minimum wage.³⁴ Meanwhile, a poor family without children would receive an average benefit of TND 195 (USD 68). Vulnerable families with similar profiles would (in addition to health coverage) be allocated a cash transfer amounting on average to TND 33 (USD 12) and TND 15 (USD 5) respectively.

29. Webmanagercenter, 2020a.

30. Organic Law No. 10 of 2019, Articles 11-13.

31. Joint Decision by the Ministry of Social Affairs and the Ministry of Finance of 19 May 2020, fixing the manner of calculating and the amount of the direct cash transfers to the advantage of the poor categories benefiting from the Amen Social programme.

32. Correspondence with MoSA representative, July 2020.

33. Joint Decision by the Ministry of Social Affairs and the Ministry of Finance of 19 May 2020, fixing the manner of calculating and the amount of the direct cash transfers to the advantage of the poor categories benefiting from the Amen Social programme.

34. As of 2020, the monthly minimum wage for those working 48 hours per week was set to TND 403,104 (USD 142). Governmental Decree No. 2019-454.

35. Food and Agriculture Organization and others, 2020.

36. ESCWA, 2019, pp. 48, 61.

Iraq

In Iraq, a cash-transfer programme called the Iraq Social Safety Net was established in 2005. By 2020, around 1.3 million families comprising approximately 6.5 million individuals benefitted from the programme (around 16 per cent of the national population).³⁵ The Social Safety Net provides monthly transfers to a value of between IQD 100,000 (USD 83) and IQD 225,000 (USD 187), depending on the household’s size and whether it is headed by a woman or by a man.³⁶

Mauritania

As for Mauritania, a conditional cash transfer programme called Tekavoul was created in 2016,³⁷ and it provides households with quarterly benefits with value of MRU 1,500 (USD 39). In 2021, the Government will gradually increase the benefit so as to reach MRU 3,600 by 2024.³⁸ As of 2020, the number of beneficiary households stood at 60,311, meaning that around 9 per cent of the Mauritanian population were covered by Tekavoul. By early 2021 this number reached almost 70,000, and 100,000 households are expected to be covered by October.³⁹

³⁷ The conditions of the programme include participation in so-called social promotion sessions. For details, see ESCWA, 2019, p. 66.

³⁸ Agence Mauritanienne d'information, 2020a.

³⁹ Data continuously published on the Tekavoul website [<http://www.tekavoul.gov.mr>]; correspondence with Taazour representative, October 2020.

⁴⁰ Gaza now, 2020.

⁴¹ Reach Project, 2019, pp. 12-13; ESCWA, 2019, pp. 38-39, 63.

⁴² Personal communication with MoSD representative, December 2020.

⁴³ Bilo and others, 2020, pp. 21-28; World Bank, 2020c, p. 8. Other sources provide different information regarding the value of the benefits.

⁴⁴ In June 2020, the World Bank reported that a total of 43,000 households benefitted from the NPTP, of whom the 15,000 poorest ones were provided with food vouchers in addition to subsidized social services—see Lebanon and the World Bank, 2020, p. 8. In September, it was reported that the number of households receiving food vouchers has increased to 55,000—see Antonios, 2020. It is not clear whether the overall number of households benefiting from the NPTP had also increased.

Palestine

In Palestine, the National Cash Transfer Programme (NCTP) was set up in 2010 by merging two pre-existing cash transfer schemes. As of 2020, around 115,000 households, comprising approximately 625,000 individuals—about 12 per cent of the population—benefitted from the NCTP.⁴⁰ Each household receives quarterly benefits amounting to half its estimated poverty-gap.⁴¹ In 2020, a total of ISN 408,000,000 was paid out, suggesting that the average monthly benefit per households stood at around ISN 296 (USD 61).⁴²

Sudan

As for Sudan a cash transfer scheme was set up in 2011 within the framework of the Social Initiative Programme. Since then, the number of beneficiary households increased to around 500,000, corresponding to approximately 13 percent of the national population. The monthly benefits are set to SDG 450 (USD 8).⁴³

Lebanon

Meanwhile, Lebanon since 2011 operates a National Poverty Targeting Program (NPTP) which provides poor households with benefits in the form of food vouchers and subsidized access to social services. As of September 2020, around 55,000 households benefitted from the food vouchers.⁴⁴ Due to the crisis afflicting Lebanon, the NPTP will be expanded in 2021 so as to cover around 150,000 households. Benefits will henceforth be provided in the form of cash transfers rather than food coupons.

While the coverage of social assistance programme is important, it is equally critical to consider their adequacy. With cash transfer schemes, adequacy is primarily determined by the value of the benefit: how much money do beneficiaries actually receive, and to which extent does the benefit ameliorate their situation? **Figure 3** shows the average monthly benefits per household (in 2020) of some key regional cash transfer programmes (selected on the basis of data availability) converted to USD. Given that the cost of living varies greatly from one country to another, the figure also shows the monthly cash transfers as USD adjusted for purchasing power parity (PPP). It must be stressed that these conversions are based on the PPP values for 2019 (the latest ones available) and should therefore be viewed as only approximations. In addition, the figure shows the monthly benefit as a percentage of the national minimum wage.

The difference in terms of USD is very considerable, as the value of benefits ranges from USD 13 for Tekavoul in Mauritania to USD 85 for the NCTP in Palestine. Adjusted by PPP, the cash transfers span from USD 42 for Tayssir in Morocco to USD 208 for PNAFN in Tunisia. Meanwhile, the monthly cash transfer of the Tayssir programme represents only 6 per cent of the minimum wage in Morocco, while the PNAFN cash transfers correspond to 52 per cent of the minimum wage in Jordan.

It thus appears that differences between programmes, in terms of adequacy, are quite considerable, with Palestine and Tunisia offering the most generous of these programmes. However, several caveats should be considered with these calculations. As discussed earlier, some cash transfer programmes provide additional benefits such as subsidised health insurance coverage. Therefore, merely taking the level of the cash benefits into account may underestimate the overall adequacy of these programmes.

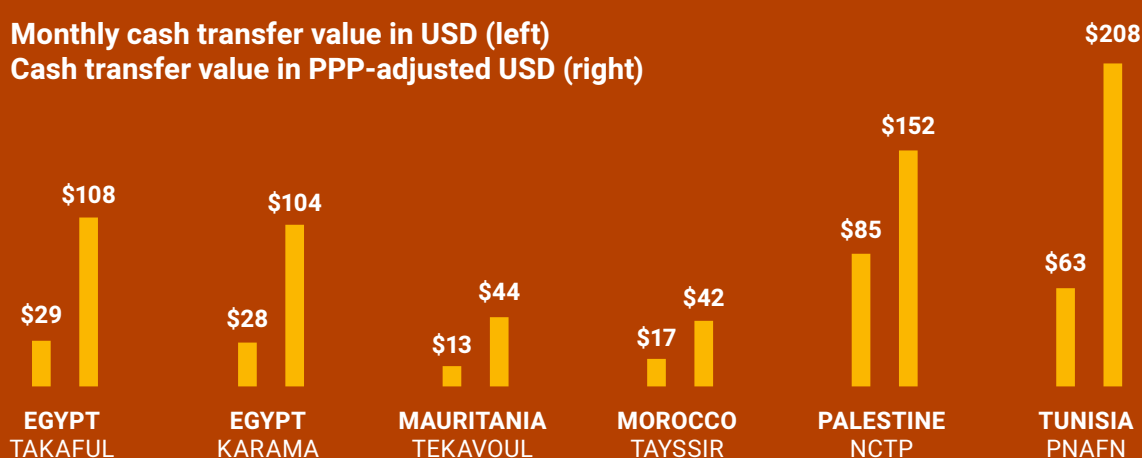
While **Figure 3** shows the average monthly cash transfer per household, it should be noted that the average number of individuals per beneficiary family differs greatly between programmes, meaning that the *per capita* benefit value is lower for larger families.⁴⁵ In addition, the cost of living varies considerably within a country (notably between rural and urban areas), which further complicates evaluating whether the cash transfer is set at an adequate level. Importantly, high inflation may cause the real value of cash transfers to dwindle rapidly. For this reason, the programmes in Lebanon and in Sudan have not been included in the figure.

⁴⁵ Calculating the average number of individuals per beneficiary household requires having data on the total number of covered individuals in addition to the total number of covered households. These data have been presented throughout the chapter as far as they are available.

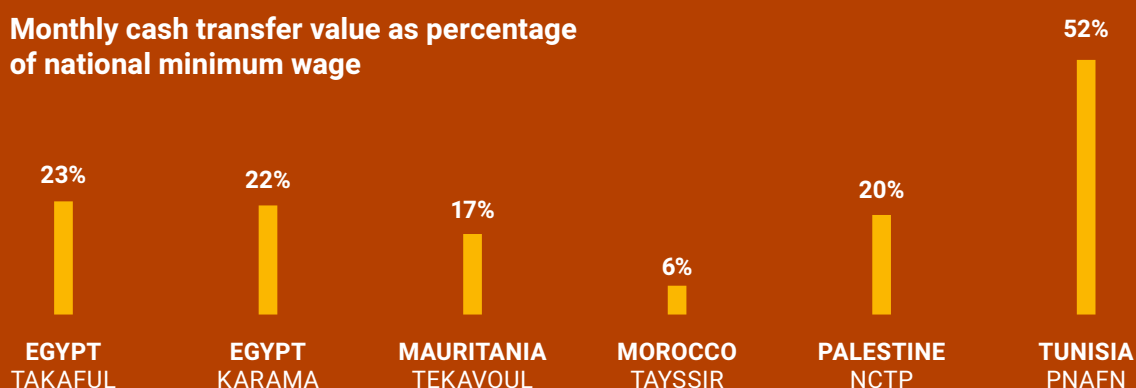
Fig 3

Average value of cash benefits (2020)

Monthly cash transfer value in USD (left)
Cash transfer value in PPP-adjusted USD (right)



Monthly cash transfer value as percentage of national minimum wage



Sources: Egypt: Ministry of Social Solidarity, 2020b; Reuters, 2019; Mauritania: Agence Mauritanienne d'information, 2020a; Ministry of Social Affairs, Childhood and Family, 2019, p. 46; Decree No. 2011-237 of 24 October 2011; Morocco: Ministry of National Education and Vocational Training, 2019, p. 20; Caisse Nationale de Sécurité Sociale, 2019; Palestine: Personal communication with MoSD representative, December 2020; Palestinian Central Bureau of Statistics, 2020; Tunisia: Ministry of Social Affairs, 2020a; Governmental Decree 2019-454 of 28 May.

Note: Conversion to USD have been done according to the 1 July 2020 official exchange rates. PPP-adjusted USD values have been calculated on the basis of conversion rates for 2019 as provided by the World Bank. These values are therefore only approximations. The transfer value for PNAFN does not include the top-up provided to households with school age children. For Karama, the value corresponds to the transfer provided to each individual beneficiary. Households comprising more than one person covered by Karama may thus obtain greater benefits.

Targeting of poor and vulnerable households

As Arab countries move to more targeted social assistance approaches, especially large scale cash transfer programmes, the increasingly use proxy means testing (PMT) in these programmes. Although other targeting methodologies, notably categorical and geographical targeting, are losing in prominence, they still play a considerable role in several countries. Specifically, these methodologies are often used in combination with PMT for the purpose of cash transfer schemes, or on their own to select beneficiaries of subsidised health insurance and other social services.⁴⁶ A brief conceptual overview of targeting methodologies is provided in **Box 1** (for a more thorough discussion, see Annex 1).

⁴⁶ In Jordan, for instance, free health insurance coverage is extended to NAF beneficiaries as well as to persons aged 60 or above, small children and persons with disabilities. As of 2018, more than half of those covered by the country's public health insurance scheme belonged to one of these categories and were thus covered on a non-contributory basis. Morocco provides free health insurance coverage to students, while in Egypt school children are covered in exchange of a symbolic contribution. In Palestine, meanwhile, NCTP beneficiaries as well as households of unemployed persons and of prisoners enjoy subsidized health insurance coverage. Furthermore, the entire population of Gaza is automatically covered since 2007. See ESCWA, 2019, pp. 37-40.

Box 1

Conceptual overview of targeting methodologies

Direct means testing signifies that eligibility for social assistance is contingent upon the level of the direct income or wealth of individuals or households. In practice, direct means testing is difficult to apply in a context of high economic informality. Therefore, social assistance providers in developing countries increasingly rely on **PMT**. This is a form of *indirect* means testing that focuses on multiple factors that correlate with poverty—for instance, whether the family is headed by a

woman (positive poverty correlation) or whether it owns a car (negative correlation).

Applicants of PMT-based programmes are often visited by a social worker who verifies their living and socio-demographic conditions. By means of the PMT indicators, a household's "poverty score" is calculated. This score serves to determine whether the household is sufficiently poor or vulnerable to benefit from social assistance, and sometimes the benefit level.

Categorical targeting means extending eligibility to entire demographic categories (for instance, elderly persons, widows, or persons with disabilities), while **geographic** targeting signifies that social assistance is provided to households living in a specific geographic area. **Community** targeting is the practice of letting community members themselves choose who among them should benefit from social assistance. **Self-targeting**, finally, entails devis-

ing social assistance measures in a way that discourages the non-poor from seeking to benefit.

While these are conceptual definitions, it is worth stressing that the distinction between targeting methodologies tends to be less clear in practice, and that each methodology can be used in very different ways. Furthermore, social assistance programmes generally rely on two or more targeting methodologies simultaneously.

Egypt

The Takaful and Karama programme in Egypt uses a combination of categorical targeting, direct means testing and PMT. Initially the programme relied also on geographical targeting, as it was rolled out first in the poorest parts of Egypt.⁴⁷ Lately, an element of community-based targeting has also been added in the form of so-called social accountability committees whose “role is to report any undeserving beneficiary household and to support deserving households in applying to the program”.⁴⁸

The Takaful and Karama PMT formula, which is kept confidential by the Ministry of Social Solidarity (MoSS), was developed from the 2012-2013 Household Income, Expenditure and Consumption Survey. It consists of 85 variables pertaining to, for example, housing conditions and material possessions. To better account for the differences between the nature of poverty differs in various parts of Egypt, six different variants of the formula have been developed: one for rural Upper Egypt, one for Urban Upper Egypt, one for Urban Lower Egypt, one for rural Lower Egypt, one for Metropolitan areas, and one for frontier (desert) governorates.⁴⁹

The Takaful and Karama PMT procedure generates a score that is inversely related with poverty: the lower the score, the poorer the household. Initially, the cut-off score for eligibility was set to 5003 points for both Takaful and Karama. The score for Karama has subsequently been raised at a number of occasions: to 5063 in November 2015, to 7203 in May 2016, and to 8500 points respectively in April 2017. Meanwhile, the cut-off score for Takaful was lowered to 4296 in November 2015, before being raised slightly to 4500 points in September 2016. In April 2017, a separate cut-off score for female-headed Takaful households, set to 6500 points, was created, while the one for male-headed Takaful households was kept at 4500 (**Figure 4**).

The gap between cut-off points has thus progressively widened. Today, households eligible for Takaful, especially if they are male-headed, need to be much poorer (as estimated by the PMT formula) than those applying for Karama. Each adjustment was applied retrospectively. Thus, some Takaful beneficiaries lost their eligibility when the cut-off point was lowered in November 2015. Meanwhile, some applicants who were rejected became eligible when the cut-off point was raised.⁵⁰

These adjustments appear to have had a significant impact on the composition of beneficiaries. In particular, the proportion of Karama households increased from 3 per cent in February 2016 to 7 per cent in September 2017 and then to 14 per cent February 2018. Mean-

⁴⁷ Specifically, the first wave of implementation was carried out in 71 districts where the rate of poverty exceeded 50 per cent, the second in 64 districts where it exceeded 30 per cent, and the third 91 districts where it exceeds 17.9 per cent. See Waly, 2016.

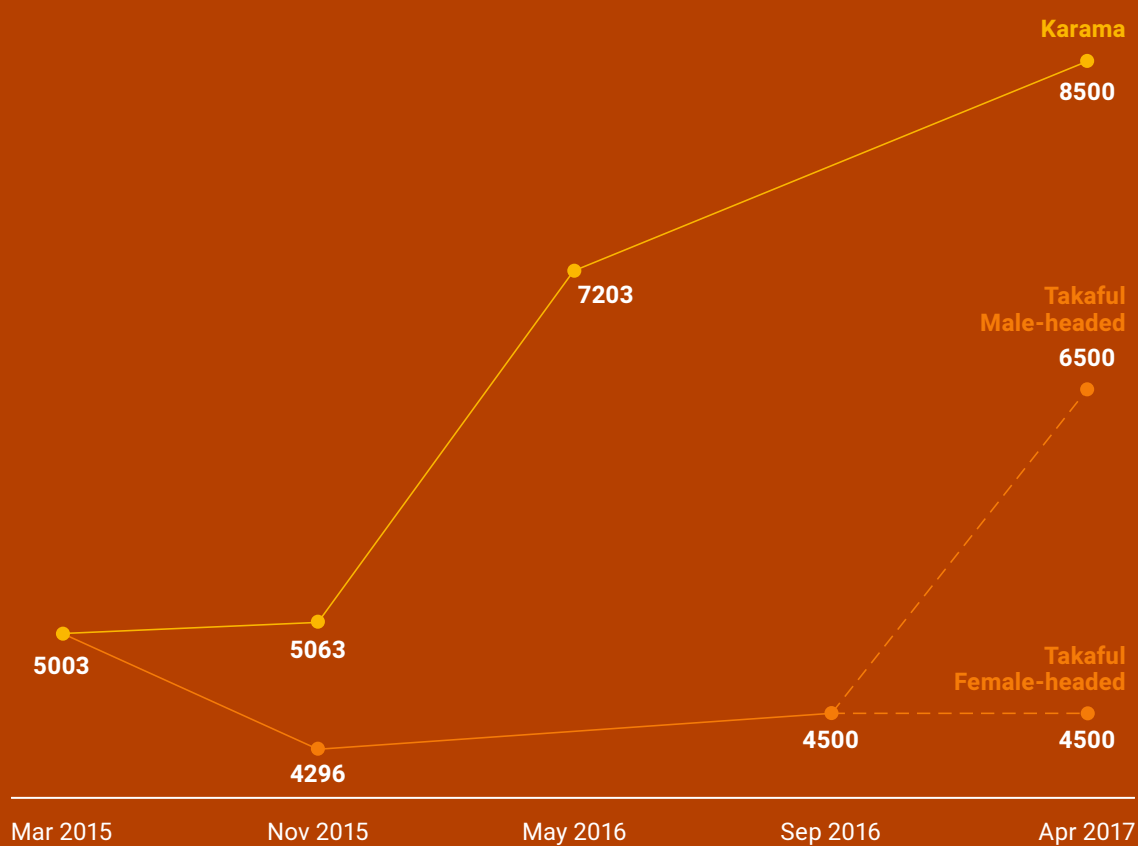
⁴⁸ Kurdi and others, 2018, p. 152.

⁴⁹ Kurdi and others, 2018, p. 141.

⁵⁰ Breisinger and others, 2018, p. 12. Notably though, the same source mentions that the retrospective eligibility adjustments were not always effectuated in practice.

Fig 4

Cut-off points of the Takaful and Karama targeting formula in Egypt



Source: Breisinger and others, 2018.

while, the proportion of female-headed households rose from 48 per cent in October 2016 to 92 per cent in June 2017.⁵¹ Although increasing the number of female-headed and Karama beneficiary households was evidently an objective of the cut-off point revisions, budget limitations may also have been of concern.⁵²

In addition to the PMT formula, Takaful and Karama applies a number of “exclusion criteria”. Households who meet any of these are automatically disqualified. The exclusion criteria include owning more than one feddan of land, owning a car, receiving transfers from abroad, being employed in the formal sector, and being covered by the social insurance system. Such criteria are automatically verified through linkages with other databases, meaning that only households which do not meet any of the exclusion criteria when applying for Takaful and Karama, but whose conditions subsequently change (for instance, if one of the household members obtains social insurance coverage or if the household registers a car) may automatically lose their entitlement.⁵³

In comparison with other programmes, evaluations have found Takaful and Karama to be relatively well targeted.⁵⁴ However, it has also been noted that the targeting mechanism disadvantages poor households in urban areas, who are considerably less likely to be accepted than poor households in rural areas.⁵⁵ It appears from a qualitative evaluation that a certain degree of “confusion about how the beneficiaries were selected beyond the exclusion factors” subsists among a part of the population.⁵⁶ This reflects the inherent dilemma of PMT: while keeping the formula confidential may help ensuring the integrity of the targeting process, it also makes the mechanism less transparent and may thereby undermine its legitimacy.

Furthermore, the qualitative evaluation found that poor households who benefit from Takaful and Karama are the ones most disposed to regard the programme’s targeting mechanism as fair. At the other end, non-beneficiary households with poverty-scores near the cut-off point (in other words, those who came close to being accepted but ultimately were not) most often consider it unfair. This appears to have generated “increased social tension between beneficiaries and non-beneficiaries”.⁵⁷

⁵¹ In both cases, however, other factors in addition to the revised cut-off points may have played a role. Data from the World Bank do in fact suggest that the proportion of female-headed beneficiary households had increased to 90 per cent as of 31 March 2017 already—in other words, before the new cut-off point had been implemented. See World Bank, 2016b, p. 4; World Bank, 2017a, p. 4; World Bank, 2017b, p. 4.

⁵² Kurdi and others, 2018, p. 141.

⁵³ Communication with MoSS representative, October 2019; Kurdi and others, 2018, p. 142.

⁵⁴ ESCWA, 2019, pp. 55-58.

⁵⁵ Kurdi and others, 2018, p. 146.

⁵⁶ Kurdi and others, 2018, p. 151.

⁵⁷ Kurdi and others., 2018, pp. 150-151.

⁵⁸ National Aid Fund and Unicef, 2020, p. 19.

Jordan

In Jordan, the new NAF programme Takaful uses a PMT formula that serves to determine household eligibility as well as the level of transfers to which each household is entitled. It is based on 57 indicators divided into two categories: 40 measure household standards and the remaining 17 their level of need.⁵⁸ A key objective of the Takaful

targeting methodology, explicated in the 2019-2025 National Social Protection Strategy, has been to extend assistance to the working poor, whom the pre-existing NAF schemes have tended to exclude. Consequently, while approximately two thirds of households benefitting from the older NAF programmes include at least one working member, around four fifths of Takaful households do.⁵⁹

Furthermore, the average number of persons per Takaful household (6.5) is considerably higher than for the Recurring Assistance and Temporary Assistance programmes (3.3 and 3.4 respectively as of December 2019). The number of female-headed Takaful households is merely around 4 per cent, though this is in part because such households are highly overrepresented among beneficiaries of the older NAF schemes and thus already covered.⁶⁰

⁵⁹. World Bank, 2020b, p. 14.

⁶⁰. World Bank, 2020b, p. 13.

⁶¹. Organic Law No. 10 of 2019, Article 2. The law does not specify the targeting formula, leaving this to be done by a future governmental decree.

⁶². Correspondence with MoSA representative, September 2019.

⁶³. Governmental Decree No. 2020-317, Article 5.

⁶⁴. Governmental Decree No. 2019-454.

⁶⁵. Governmental Decree No. 2020-317, Articles 6 and 7.

Tunisia

As for Tunisia, the 2019 law establishing Amen Social stipulates that this programme should target beneficiaries affected by multidimensional poverty, and thus take into account not merely income but also health, housing, access to services and living conditions.⁶¹ The *Centre de Recherches et d'Etudes Sociales* (CRES) has since been in the process of developing a PMT formula on the basis of the 2015 National Survey on Household Budget, Consumption and Standard of Living.⁶²

Some details regarding the Amen Social targeting methodology have been specified in a Governmental decree and three accompanying decisions issued in 2020. The decree lists a number of exclusion criteria relating to income and possessions. Furthermore, it sets the maximum monthly income of beneficiaries to two-thirds of the minimum wage for single member households, one minimum wage for households consisting of two persons, 1.5 minimum wages for households consisting of three to four persons, and two minimum wages for households consisting of five or more persons.

In addition, the maximum income has been raised by 0.5 minimum wages for households that comprise a person with a disability.⁶³ As of 2020, the monthly minimum wage was set to TND 403 (USD 142),⁶⁴ entailing that the maximum income for Amen Social beneficiaries would range from TND 269 (USD 94) to TND 1008 (USD 354) (Figure 5). The decree also stipulates that, for households to be eligible for Amen Social, they must not have a second home or have sold anything to a value exceeding 30 times the minimum wage during the last three years.⁶⁵

One of the accompanying decisions specifies that the PMT formula should include demographic characteristics (age, gender, civil status, family size), geographic characteristics (governorate, rural or urban

Fig 5

Income thresholds for the Amen Social programme in Tunisia as percentage of minimum wage (y-axis) and in TND (labels)

One-member households



Two-member households



Three- and four-member households



Five-member households and above



Sources: Governmental Decree No. 2020-317, Article 5; Governmental Decree No. 2019-454.

Note: The TND values are based on the minimum wage in place in 2020.

area), level of education, health (disability), the economic situation (professional situation, nature of work, economic characteristics of the family), housing characteristics (rented or owned, type and characteristics of housing, equipment) as well as access to basic public services (primary school, preparatory school, health centre). In addition, the decision mentions that the formula should be updated every fifth year or whenever necessary.⁶⁶

By combining PMT and exclusion criteria related to income, Amen Social is similar to the old PNAFN/AMG system.⁶⁷ However, the increasing level of data exchange between MoSA databases and other administrative registries should entail that direct income can be more reliably verified than before. It may be noted that in addition to the information obtained through interchange with other databases and from field visits, the file of each household must include the “proposition” of the social worker in charge of evaluating its situation.⁶⁸

The decree also states that a “Technical Commission for Amen Social” at the local level should be responsible for evaluating applications and for handling complaints and grievances.⁶⁹ It appears that the attention of the Technical Commission is particularly needed in two cases: when the poverty score of a household is relatively close to the cut-off point (between poor and low-income, or between low-income and non-eligible), and when the social worker’s opinion diverges from the poverty score.⁷⁰

⁶⁶. Decision by the Ministry of Social Affairs of 19 May 2020 relating to the determination of the scoring model.

⁶⁷. According to one source, the decision to use a combination of direct and indirect means testing for the purpose of Amen Social was taken in 2017, while the original intention had been to rely entirely on PMT. See World Bank, 2019, p. 14.

⁶⁸. Governmental Decree No. 2020-317, Article 17.

⁶⁹. Governmental Decree No. 2020-317, Articles 20-21.

⁷⁰. Correspondence with MoSA representative, September 2019.

⁷¹. Decree No. 2-08-177 of 29 September 2008; Joint order of the Ministry of Interior, the Ministry of Economy and Finance, the Ministry of Health and the Ministry of Agriculture and Fisheries No. 836-08 of 2008. The weighted revenue per person is calculated simply by dividing the household’s pondered revenue by the number of persons. However, if the household consists of a single person, the pondered revenue is divided by 1.3, and if it consists of two persons by 2.2.

⁷². Joint order of the Ministry of Interior, the Ministry of Economy and Finance, the Ministry of Health and the Ministry of Agriculture and Fisheries No. 836-08 of 2008.

Morocco

Similar to the PNAFN/AMG in Tunisia, the Ramed programme in Morocco, targets beneficiaries by a combination of direct and indirect means testing. In urban areas, eligibility requires having a “weighted annual revenue per person” not exceeding MAD 5,650 (USD 582), as well as a “socio-economic conditions score” of 11 or below. Households with a weighted annual revenue per person of between 3,767 and 5,650 are deemed vulnerable rather than poor, and therefore have to pay the annual contribution for health coverage.⁷¹

The weighted revenue is computed by multiplying the household’s declared revenue with a coefficient derived from 14 indicators. Each indicator represents a positive or a negative number. For instance, if the household has a car, 0.2 is added to the coefficient, whilst if it has neither water nor electricity, 0.15 is subtracted. The socio-economic conditions score, meanwhile, is obtained through a separate list of indicators, each representing a score between 1 and 3: for example, not having a water meter gives the score 1, whilst having one entails the score 2.⁷²

In rural areas, households are deemed eligible if they have a “patrimonial score per person” of 70 or below and a socio-economic score no higher than 6. For a household to be considered poor rather than vulnerable, the patrimonial score per person must not exceed 28. This score is based on a list of 12 indicators, each representing a score between 0.5 and 600. The indicators pertain to ownership of land, livestock, poultry, and agricultural equipment: for instance, a sheep adds 5 points to the patrimonial score, and a tractor 300. In addition, the score is augmented by 1 per cent of the household’s declared revenue.⁷³ The rural socio-economic conditions score is calculated according to the same principle as the urban one, though with a distinct set of indicators.⁷⁴

The Ramed poverty test has been criticized on the grounds that the proxy indicators and the formula are largely outdated: the test was conceived in the early 2000s based on surveys from the mid-1990s. It has subsequently been updated once, but still on the basis of a 1999 survey.⁷⁵ Notably, possession of a mobile phone, which is used as an indicator of affluence in urban as well as rural areas, is likely to have lost its relevance as a poverty proxy. Meanwhile, access to electricity and sanitation, indicators featuring in the test for urban residents, increased considerably over the last two decades.⁷⁶

Ramed also includes an element of community targeting, as the final decision is taken by so-called permanent local commissions that may overrule the outcome of the poverty test. Some have criticised this feature on the grounds that it could make the targeting procedure more arbitrary, defeating the purpose of having a test based on objective criteria. However, evaluations of Ramed suggest that the commissions effectively serve to correct exclusion errors. For instance, it has been found that while 24 per cent of households within the poorest quintile would be deemed ineligible by the means-test, these households are only marginally less likely to be covered by Ramed than the other 76 per cent of households in the same quintile. This outcome has been attributed to the role of the local commissions, which seemingly serve to rectify a high number of exclusion errors.⁷⁷ As the targeting formula becomes more obsolete, the role such commissions is expected to have become increasingly prominent.

While a considerable proportion of eligible households remain uncovered by Ramed, this cannot necessarily be attributed to the targeting methodology alone. There is much to indicate that the reason may rather be, at least in part, self-exclusion by poor and vulnerable families discouraged by an application procedure that they may find cumbersome and by the fact that the lack of resources often cause Ramed to fail to ensure adequate health care. Notably, it has been found that a considerable share of households covered by the programme apparently decline to renew their beneficiary cards.⁷⁸

⁷³ The patrimonial score per person is calculated in the same way as the pondered revenue per person in urban areas.

⁷⁴ Decree No. 2-08-177 of 2008; Joint order of the Ministry of Interior, the Ministry of Economy and Finance, the Ministry of Health and the Ministry of Agriculture and Fisheries No. 836-08 of 2008.

⁷⁵ Observatoire National du Développement Humain, 2017, p. 21; Cottin, 2019, pp. 34, 39.

⁷⁶ Observatoire National du Développement Humain, 2017, p. 25.

⁷⁷ Observatoire National du Développement Humain, 2017, pp. 22-25. See also Cottin, 2019.

⁷⁸ As of December 2019, merely around 73 per cent (10.9 million) of all registered Ramed households (15 million) had active beneficiary cards—see Conseil Economique, Social et Environnemental, 2020. See also Observatoire National du Développement Humain, 2017, p. 27; ESCWA, 2019, pp. 82-83.

Tayssir, meanwhile, has until recently relied only on geographical targeting. In 2018-2019, the programme expanded to cover all 1,538 municipalities in the country, whereas it had previously been limited to 434 rural municipalities which were selected due to high levels of poverty. All children living in these municipalities have automatic eligibility for the programme. This led to a substantial degree of inclusion errors measured in terms of poverty status: data collected in early 2018 suggest that the wealthiest rural households were almost as likely to benefit from Tayssir as the poorest ones.⁷⁹

As Tayssir expanded to other municipalities in 2018-2019, only children whose families have a valid Ramed card have been deemed eligible, meaning that Ramed's targeting mechanism has effectively been extended to Tayssir. This requirement, however, was not applied in the 434 municipalities where Tayssir has already been implemented.⁸⁰ To allow households in the new municipalities to obtain Ramed cards, or to renew their expired ones, the 2018-2019 registration period was extended. Furthermore, since there was little knowledge about Tayssir,⁸¹ an awareness campaign—including, for instance, televised information spots in colloquial language—was rolled out to inform about the programme.⁸²

The programme Daam also effectively uses the Ramed targeting methodology, as eligibility requires, in addition to being part of the targeted demographic group (widows with children), having an active Ramed card and not benefitting from any other social assistance programme.⁸³ A potential disadvantage of Tayssir and Daam using Ramed's targeting mechanism is that the shortcomings of this mechanism may be generalised across the spectrum of social assistance: those who have been erroneously excluded from (or included in) Ramed will maintain the same status for Tayssir and Daam. However, this arrangement is just temporary, since Morocco is in the process of overhauling the social assistance system through the creating of a social registry as will be later discussed.

⁷⁹ As of 2018, 21.5 per cent of beneficiaries came from the poorest quintile, 20 per cent from the second poorest quintile, 20.6 per cent from the middle quintile, 18.4 per cent from the second wealthiest quintile, and 19.6 per cent from the wealthiest quintile. See Observatoire National du Développement Humain, 2019, p. 47.

⁸⁰ In the 256 urban municipalities, meanwhile, Tayssir only applies to secondary education. The reason for limiting Tayssir to secondary education in urban areas was that drop-out from primary education is considerably less prevalent in these areas than in rural ones. Morocco, Ministry of National Education and Vocational Training, 2019, pp. 17, 29.

⁸¹ As of early 2018, fully 80 per cent of rural households were found to be unaware of Tayssir (though the programme has at this point not yet been rolled out in all municipalities). See Observatoire National du Développement Humain, 2019, p. 49.

⁸² Morocco, Ministry of National Education and Vocational Training, 2019, p. 28.

⁸³ Decree No. 2.14.791 of 2014, Articles 3-4.

⁸⁴ Reach Project, 2019, pp. 12-13.

Palestine

The NCTP in Palestine targets beneficiaries by means of a PMT formula consisting of 34 indicators. Only a limited number of Ministry of Social Development (MoSD) officials are reportedly privy to the knowledge of how indicators are weighted in the calculation of household poverty scores. NCTP applicants are deemed extremely poor (and therefore eligible) if they have a poverty score below 6.39. Households with a poverty score between 6.39 and 6.57, deemed poor but not extremely poor, are eligible only if they belong to a "vulnerable" demographic category.⁸⁴

In addition to overall NCTP eligibility, the PMT poverty score determines the value of the transfer, which corresponds to 50 per cent of a household's poverty gap.⁸⁵ Similarly to Ramed in Morocco and Takaful and Karama in Egypt, the NCTP includes a complementary element of community targeting, as applications are reviewed so-called Social Protection Networks to check for errors.⁸⁶

⁸⁵. Reach Project, 2019, pp. 12-13.

⁸⁶. Reach Project, 2019, p. 14.

⁸⁷. ESCWA, 2019, pp. 53-54.

⁸⁸. Bilo and others, 2020, pp. 23-25.

⁸⁹. Taazour, 2020a, pp. 10-11.

Iraq

Social assistance beneficiaries in Iraq were previously selected mainly on the basis of categorical targeting. This reportedly generated a particularly high degree of inclusion errors: the 2012 Iraq Household Socio-Economic Survey indicated that only a fifth of beneficiaries were poor. Consequently, the Iraqi Government has switched to PMT, using a formula comprising indicators that pertain to household demographic characteristics, housing status, educational attainment, economic activity, and material possessions. Once the new formula was adopted, all beneficiaries were revaluated.⁸⁷

Sudan

The cash transfer scheme in Sudan is targeted at households identified as poor by the Zakat Chamber. Since 2016, the country has introduced a new targeting methodology based on a combination of community targeting and PMT. As of 2020, it had been implemented in six states and was in the process of being implemented in three additional ones.⁸⁸

Mauritania

In Mauritania, households eligible for enrolment in the Social Registry (and thus potentially to benefit from Tekavoul and other programmes) are identified through community targeting, as well as PMT. Firstly, for each local area, a quota is calculated on the basis of the 2014 Permanent Survey on Household Living Conditions (*Enquête Permanente sur les Conditions de Vie des ménages*, EPCV) as well as on the 2013 General Census of Population and Housing (*Recensement Général de la Population et de l'Habitat*). This corresponds to the estimated number of poor households living in the area augmented by five per cent (since a certain number of households are expected to fall away during the targeting process).⁸⁹

Secondly, a “general assembly” is organised in each local area to establish a list of poor households (the number of households on this list corresponds to the quota for the area). At least 70 per cent of households living in the local area should be represented for the assembly to be valid. If this is not the case, the assembly is postponed and, if necessary, carried out in a different format.⁹⁰ Before the list of beneficiaries is established, participants of the local general assembly are encouraged to express their views regarding what being poor means in their local context.⁹¹

Thirdly, the households identified by the local general assembly are visited by representatives of the National Statistics Office (*Office National des Statistiques*, ONS) who collect the data included in the PMT survey. Around half of the survey indicators pertain to the different household members’ socio-demographic characteristics (including sex, age, civil status, mother tongue, literacy, and level of education), economic activity (focusing on employment status) and social protection coverage (including disability status and recipience of social assistance benefits during the last year).

The remaining indicators of the PMT survey concern the household’s material possessions (including property, agricultural land, livestock and poultry, and various items such as television, landline and mobile telephone, washing machine, car and fridge), accommodation and comfort (including type and characteristics of dwelling, source of drinking water and energy, sanitation, and distance from various services and commodities), and food security (focusing on food consumption during the last twelve months). The survey also includes indicators pertaining to the household’s subjective appreciation of its situation and its needs.⁹²

⁹⁰. See Taazour, 2020a, pp. 12-18 for details.

⁹¹. Taazour, 2020a, p. 15.

⁹². The PMT survey in its entirety, as well as the Social Registry manual detailing the registration process, are available at the website of the Social Registry (<http://www.rs.gov.mr/>).

Integrated social protection information systems

93. Chirchir & Barca, 2020, p. 14.

The expansion of social assistance programmes relying on complex targeting methodologies such as PMT has occurred in parallel with the establishment of more sophisticated social protection information systems. Such systems serve “to manage the flow of information between and across social protection programmes and beyond”.⁹³ This, however, can be done in different ways, for different purposes and with different results. **Box 2** provides a conceptual overview of the main components of social protection information systems, namely social registries and integrated beneficiary registries (for a more thorough discussion, see Annex 2).

Box 2

Overview of social protection information systems

Social registries contain socio-economic data regarding *potential* social assistance beneficiaries. By selecting new beneficiaries directly from the registry, social assistance programmes can quickly be scaled up, notably during a crisis. A social registry utilised by several social assistance programmes can function as a “single window”, meaning that households do not have to apply

separately for each programme. However, a considerable risk with this is that targeting errors may be aggravated. Sometimes social registries are “capped”, meaning that they aim to cover only the poorest. Other social registries do not have such a limit and can in principle comprise the entire national population.

Integrated beneficiary registries store information about present beneficiaries of more than one social assistance programme. This provides an overview of “who receives what”. Integrated beneficiary registries can also enable delivery of benefits, grievance mechanisms and other functions to be integrated across programmes, which can reduce administrative costs.

In practice, the distinction between social and integrated beneficiary registries is fluid, as

a single registry may comprise data on potential as well as present beneficiaries of two or more programmes. Social and beneficiary registries may in addition be interconnected with other administrative databases beyond the sphere of social protection. Notably, data exchange between social registries and a range of other administrative databases can help verifying the PMT indicators. This is facilitated by the existence of foundational ID systems.

Morocco

For several years, Morocco has been in the process of implementing a social registry, called *le Registre Social Unique* (RSU), which will radically change how social assistance beneficiaries are targeted in the country.⁹⁴ In 2018, the impetus of this project was renewed at the initiative of the King,⁹⁵ and in July 2020 the Chamber of Representatives adopted Law No. 72.18. In addition to establishing the RSU, this law puts in place a national population registry (*Registre National de la Population*—RNP) as well as a dedicated agency that will be in charge of both registries.

For a household to be included in the RSU, each of its members must feature in the RNP. The latter will contain vital data such as name; date and place of birth; fingerprints and iris scan for citizens and residents in the country.⁹⁶ It will in part be based on already existing registries, such as the civil registry and the registry of national biometric cards.⁹⁷

Law No. 72.18 does not detail what kind of socio-economic data will be collected for the purpose of the RSU, leaving this to be settled by forthcoming regulation. It appears, however, that the focus will be on demographic factors and expenses rather than on assets.⁹⁸ Based on the socio-economic data, each household featuring in the RSU will be given a poverty score determining its eligibility for social assistance programmes based on the specific thresholds of each programme.⁹⁹

The law also stipulates that each household featuring in the RSU will have the right to know its poverty score. Furthermore, if a household's conditions change, its poverty score should immediately be revised. In that case, the agency must communicate the household's new score to the social assistance programmes that use the RSU. If the new score falls below the eligibility threshold for any of these programmes, the household should immediately become beneficiary of the programme(s) in question.¹⁰⁰ The implementation of the RNP and the RSU is expected to begin in 2022 and to be completed in the entire country by 2025.¹⁰¹

⁹⁴. Boulahya, 2018.

⁹⁵. ESCWA, 2019, pp. 76-77.

⁹⁶. Law No. 72.18 of 2020, Article 6.

⁹⁷. Jaidi, 2020, p. 10.

⁹⁸. Mouaffak, 2020.

⁹⁹. Law No. 72.18 of 2020, Article 11. See also Jaidi, 2020, p. 13.

¹⁰⁰. Law No. 72.18 of 2020, Article 16.

¹⁰¹. Mouaffak, 2020.

¹⁰². According to data from the MoSS, 57 per cent of households in the registry (2,996,980) were non-beneficiaries as of September 2018.

Egypt

In Egypt, all Takaful and Karama applicants, whether found eligible or not, are added to the programme registry. Approximately half the households in the registry are beneficiaries.¹⁰² The registry has enabled Takaful and Karama to be scaled up rapidly, notably when the cut-off points have been adjusted, as described above. It has also enabled the programme to expand in the context of the Covid-19 crisis as discussed in Chapter 2.

Jordan

The registry of the Jordanian Takaful programme is wide in scope and contains a large number of potential as well as present beneficiaries: during the first round of enrolment in 2019, around 269,767 households were registered (more than ten times the number of households benefitting from the first batch of cash transfers).¹⁰³ Subsequently, the total number of households in the database has increased to around one million, in large part since it has been used to receive applications for the country's bread support scheme which covers a large majority of Jordanian households.¹⁰⁴

Applicants' eligibility is in part verified through interconnections with a number of other public institutions through the National Unified Registry (NUR).¹⁰⁵ Previously, such information exchanges between the NAF and other actors were undertaken manually.¹⁰⁶ The NUR was originally conceived as a means to distribute quarterly cash transfers to a majority of households in the country following the energy subsidy reform in late 2012. These transfers were meant to be provided as long as the price of oil stood above 100 USD, but due to the falling prices of energy they were in the end only distributed twice.¹⁰⁷ Subsequently, the NUR project was transformed such that its primary purpose now is to facilitate targeting NAF beneficiaries.¹⁰⁸

Establishing links between the NAF and other databases was a slow process since a legal basis for doing so first needed to be established. The first instances of data exchange were achieved with the Social Security Corporation (SSC), the Income and Sales Tax Department and the Pensions Department of the Ministry of Finance, the Civil Status and Passports Department, and the Drivers and Vehicles License Department. As of August 2020, a total of 15 institutions had been connected, and linkages with additional ones were underway. Importantly, these institutions do not only provide data to the NUR but do also use the registry for their own purposes.¹⁰⁹

Tunisia

Concerning Tunisia, the 2019 law establishing Amen Social stipulates that a registry of poor and vulnerable groups (henceforth the Amen Social registry) should be set up. The registry, according to the law, ought to be updated at least every second year, and that it is to be administered by a National Agency for Social Integration and Development.¹¹⁰ In fact, the preparatory work laying the ground for this project has been ongoing for a number of years. Already in April 2014, the Government issued a decree creating a database on poor and vulnerable families, which forms the basis of the Amen Social registry.

¹⁰³. National Aid Fund and Unicef, 2020, p. 21.

¹⁰⁴. The bread support scheme provides a yearly transfer amounting to JOD 27 (USD 38) per household member. It commenced in 2018 and was from the outset scheduled to remain in effect for three years only, meaning that the programme will be discontinued following the 2020 disbursements. Since the value of the bread support benefits is negligible as compared to those provided through Takaful and the older NAF schemes, the programme is not further considered in this paper. World Bank, 2020b, p. 14; Jordan Times, 2020a; Amman net, 2020; Al Mamlaka TV, 2020.

¹⁰⁵. World Bank, 2020b, p. 17.

¹⁰⁶. World Bank, 2020a, p. 7.

¹⁰⁷. World Bank, 2013, pp. 9-10; World Bank, 2020a, pp. 8, 11.

¹⁰⁸. World Bank, 2020a, p. 17.

¹⁰⁹. National Aid Fund, 2020a, p. 42; World Bank, 2020a, pp. 22-23, 29, 33.

¹¹⁰. Organic Law No. 10 of 2019, Articles 9, 18.

The 2014 decree outlined a four-year timeline according to which the unit in charge setting up the database would, among other things, review the PNAFN/AMG eligibility criteria and targeting formula, elaborate a new regulatory framework and organise awareness campaigns during the first six months.¹¹¹ This timeframe, however, turned out to be overly optimistic. A social survey was elaborated and approved by the National Statistical Institute in 2016.¹¹² To enable its application, a new management information system was developed.¹¹³

During the registration process, household dwellings have been visually documented, and their exact location registered by the around 1,500 social workers who partake in the effort.¹¹⁴ The number of households visited by social workers and included in the new registry reached 84,825 by the end of 2017,¹¹⁵ then 288,810 by the end of 2018,¹¹⁶ and around 400,000 by mid-2020.¹¹⁷ It has been suggested that the length of the survey, which contains 150 questions,¹¹⁸ has slowed down the implementation process. In Egypt, for comparison, one million households were registered during the first year of implementing Takaful and Karama.¹¹⁹

Organic Law 10 of 2019 makes clear that the Amen Social registry should be updated on the basis of field visits as well as of exchange with other databases. The Government has initiated work to enable such exchanges several years ago. In 2007, a unique social identifier (*Identifiant Social Unique*—ISU) was established, though it was initially limited to the contributory social insurance schemes.¹²⁰ To allow data-sharing between the contributory and non-contributory regimes, MoSA thus undertook to extend the ISU to members of households registering for the new database called for by the 2014 decree. In 2017, a joint technical committee, including the contributory schemes as well as CRES, was established to coordinate the process.¹²¹ As of May 2020, ISUs had been provided to a total of 7,627,636 persons, i.e. around 86 per cent of the Tunisian population.¹²²

Extending the ISU to social assistance beneficiaries has enabled cross-checking with the social insurance databases, which facilitates verifying the eligibility of applicants.¹²³ It also reduces the amount of documentation needed to be provided in paper format. Since 2019, furthermore, the ISU has been used to enable data-sharing between MoSA and the civil registry.¹²⁴

¹¹¹. Decree No. 2014-1526, Article 3.

¹¹². According to Tunisia, Ministry of Social Affairs, 2019, the approval was obtained in October 2016, according to World Bank, 2019, p. 12, in March 2016.

¹¹³. World Bank, 2019, pp. 15, 21.

¹¹⁴. Tunisia, Ministry of Social Affairs, 2019.

¹¹⁵. Tunisia, Ministry of Social Affairs, 2018, p. 56.

¹¹⁶. Tunisia, Ministry of Social Affairs, 2019, p. 68.

¹¹⁷. Communication with MoSA representative, July 2020.

¹¹⁸. Tunisia, Ministry of Social Affairs, 2019. According to World Bank, 2019, p. 20, the survey “consists of around 170 questions that take on average two hours to complete for each household”. Importantly, the PMT formula being developed by CRES must be harmonised with the survey used to collect data for the new registry. Correspondence with MoSA representative, September 2019.

¹¹⁹. World Bank, 2019, p. 20.

¹²⁰. Webmanagercenter, 2020b.

¹²¹. World Bank, 2019, p. 18.

¹²². Webmanagercenter, 2020b.

¹²³. According to one source, it thus transpired that 30 per cent of social assistance beneficiaries “were identified in the national social security database”—see World Bank, 2019, p. 14. However, it is not clear whether that means that these households were in fact actively contributing to a social insurance scheme. It is worth remembering, furthermore, that the Tunisian social insurance system is quite well developed, covering many households who are far from wealthy.

¹²⁴. Tunisia, Ministry of Social Affairs, 2019; World Bank, 2019, p. 15.

Mauritania

The Mauritanian Social Registry, by means of which Tekavoul beneficiaries are selected, aspires to cover some 200,000 households, corresponding to the third of the national population who live in poverty according to the 2014 Permanent Survey on Household

Living Conditions.¹²⁵ As described before, these households are identified through a combination of community targeting, geographical targeting and PMT.

The nature of the targeting process entails that households in Mauritania cannot on their own initiative apply for the social assistance programmes that use the Social Registry. However, households that are included in the registry may request that their data be modified if their circumstances change (for instance, if the number of children increases). It is expected that the registry will be updated every third year. The targeting process will thus be repeated in each department, beginning with those where the Social Registry was first implemented. Furthermore, the local quotas will be recalculated using data from the 2020 EPCV.¹²⁶

Though Mauritania during the last decades has successfully expanded civil registration, a large number of citizens, among whom the poor are overrepresented, still lack national identity numbers.¹²⁷ For this reason, acquiring these numbers is not a requirement for inclusion in the Social Registry. Instead, the registry provides households with specific identification numbers.¹²⁸ Further ahead, specific Social Registry identification cards may in addition be provided to households.¹²⁹

Implementors of social assistance programmes, including non-governmental actors, who wish to use the Mauritanian Social Registry to target beneficiaries have to sign a contract in which they specify what kind of data they need from the registry in order to select beneficiaries.¹³⁰ Thus the programme implementors enjoy a considerable degree of liberty concerning how to use the Social Registry, as they decide which of the survey indicators to consider when targeting beneficiaries.¹³¹

The contract also states that if the programme implementors find that the data they receive do not correspond to a household's actual living situation, it is incumbent upon them to report this such that the Social Registry can be updated accordingly.¹³² Programme implementors using the registry also undertake to providing feedback data concerning the social assistance they provide to households. This effectively means that the Social Registry also functions as an integrated beneficiary registry.¹³³

As of 2020, the Social Registry was used by around ten different programmes implemented by governmental as well as non-governmental organisations. By far the largest of these was Tekavoul, which as of early 2021 counted around 70,000 beneficiaries. Meanwhile, the Food Security Commission (*Commissaire à la Sécurité Alimentaire*) utilised the Social Registry to implement its El Maoune programme which during the lean season of 2020 furnished cash transfers to 6,644 households.¹³⁴ This programme is expected to eventually

¹²⁵ Taazour, 2020a, p. 6.

¹²⁶ World Bank, 2020d, p. 13.

¹²⁷ World Bank, 2020d, pp. 9, 15; World Bank, 2015, pp. 33-34.

¹²⁸ Taazour, 2020a, p. 6.

¹²⁹ World Bank, 2020d, p. 14.

¹³⁰ Available on the website of the Social Registry (<http://www.rs.gov.mr/>).

¹³¹ Taazour, 2020a, p. 5.

¹³² It is not clear whether such updates are preceded by a renewed household visit.

¹³³ Taazour, 2020a, p. 49.

¹³⁴ Mauritania, Commissaire à la Sécurité Alimentaire, undated. With regard to Tekavoul as well as El Maoune, the beneficiary numbers differ slightly between sources.

benefit around 24,000 households.¹³⁵ The idea is that drawing on the Social Registry to target beneficiaries will later on be mandatory for all social assistance programmes operating in Mauritania.¹³⁶

Figure 6 shows how the number of households in the Social Registry, as well as the number of households benefitting from Tekavoul and from El Maouna, has increased since 2016. That year, 7,583 poor households were identified through community targeting in the department of M'Bout. PMT data was subsequently collected for 7,325 (97 per cent) of these households. In October 2016, 5,102 of those households were admitted as eligible for Tekavoul transfers, and in 2017, 1,012 of the M'Bout households included in the social registry were provided with El Maouna cash transfers.

Over the following years, the Social Registry continued to be implemented in other departments, allowing the social assistance programmes using it to expand as well. At the end of 2018, as shown by **Figure 6**, a large number of households identified as poor through the community targeting stage had not yet been visited by ONS representatives, but this gap was largely closed the following year. Similarly, at the end of 2019, the number of households for whom PMT data had been collected was considerably higher than the number of Tekavoul beneficiaries, but this divergence has diminished in 2020 as a large number of new households from the registry have been provided with cash transfers.

As of October 2020, the registry had mainly been implemented in rural parts of Mauritania. Recently, a modified procedure has been developed to be applied in urban areas, less focused on community targeting and more based on the "census-sweep" approach.¹³⁷ It will be used to implement the registry in the capital Nouakchott as well as in Nouadhibou (the second largest city in the country). This process was initiated in March 2020 but had to be interrupted due to the COVID-19 pandemic. It recommenced in the autumn, and the registry was projected to have reached its goal of covering 200,000 households by the end of 2020.¹³⁸

Additional programmes utilising the Social Registry to target beneficiaries include the World Food programme (16,196 households as of 2019), Save the Children (9,790 households), Action Against Hunger (7,851 households), Oxfam (6,908 households), Doctors of the World (437), and the National Fish Distribution Company (403 households).¹³⁹

¹³⁵ World Bank, 2020d, p. 21.

¹³⁶ Taazour, 2020a, p. 6; World Bank, 2020d, p. 14.

¹³⁷ Taazour, 2020a, pp. 19-25; World Bank, 2020e, p. 2.

¹³⁸ Correspondence with Taazour representative, October 2020.

¹³⁹ Ould Bedde, 2019, p. 18.

Application procedures and distribution mechanisms

Not only have recent reforms in social assistance ushered large-scale national programmes and more sophisticated targeting methodologies and information systems, in several countries they also entailed a modernisation of application and distribution mechanisms. In their traditional form, such mechanisms typically relied on the physical presence of (prospective) beneficiaries and on documentation in paper format. Applying for a social assistance programme often required a visit to the local office of the relevant ministry or institution, as well as submitting a number of documents (for instance, proof of non-inscription in the social insurance system or birth certificates for the household children). To collect cash benefits, beneficiaries frequently had to be physically present in the designated disbursement point, such as the post office.

This entails potential direct and indirect costs for households. For example, travelling to Government offices or disbursement points may take long (especially in rural areas) and often requires paying for public transport or (if the household has a vehicle) for petrol. Obtaining the required documentation is frequently a lengthy and arduous process that may involve paying various administrative fees. In addition to the direct costs, economically active households may face an “opportunity cost”, since the time spent on the different procedures is time they could have been spent at paid work.

Processes demanding the physical presence of applicants and beneficiaries are often particularly problematic for persons with disabilities, given that physical environments for such procedures are often inaccessible to them.¹⁴⁰ Furthermore, such processes may generate a stigma as households and individuals are compelled to expose themselves as poor in the eyes of other community members.¹⁴¹

Harnessing modern technological solutions, some governments have recently endeavoured to overhaul the social assistance application

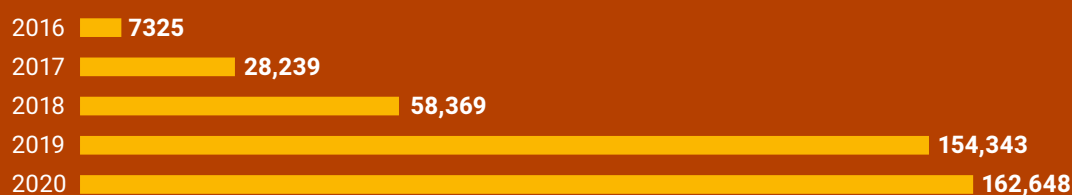
Fig 6

Total number of Mauritanian households registered in the Social Registry and benefitting from the Tekavoul and El Maouna programmes

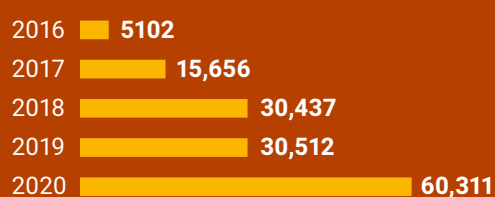
Households nominated for assistance through the community targeting mechanism



Households for which household visits have been carried out



Households enrolled in the Tekavoul programme



Households receiving El Maouna benefits



Sources: Data continuously published on the Social Registry website (<http://www.rs.gov.mr/>) and on the Tekavoul Facebook page; Mauritania, Commissaire à la Sécurité Alimentaire, undated; correspondence with Taazour representative, October 2020.

Note: The beneficiary numbers for Tekavoul indicate when households were added as beneficiaries, but transfers may not have commenced until the following year.

and distribution mechanisms, notably by “digitising” them. In part, this has been made possible by the establishment of integrated information systems which may enable households to apply for several programmes at once (a “single window”) and reduce the need to furnish documentation in paper format.

Moving application procedures online may eliminate the need for physical visits to the Government office. Online-platforms can also enable present and prospective beneficiaries to report changes concerning their living conditions or to submit complaints and grievances directly from their homes. Similarly, electronic payment methods, e.g. in the form of “mobile wallets”, may spare beneficiaries the trouble of going to the disbursement point.

However, innovations of this sort come with some risks. For one thing, lacking access to technology and limited knowledge about how to use it may exclude certain groups. Among some sections of the population, illiteracy could pose a considerable obstacle to online registration. Persons with disabilities are notably much more likely to be illiterate than persons without disabilities,¹⁴² and technological innovations are far from always adapted to their needs. For instance, websites and mobile applications are often inaccessible to persons with visual disabilities.

¹⁴⁰. ESCWA, 2017.

¹⁴¹. Devereux and others, 2017.

¹⁴². ESCWA, 2018.

¹⁴³. National Aid Fund and Unicef, 2020, p. 19.

¹⁴⁴. World Bank, 2020b, p. 19.

¹⁴⁵. World Bank, 2020b, pp. 21, 23; Assawsana, 2020.

Jordan

Jordan has taken particularly significant measures to digitise application and payment mechanisms. This occurred, to a large extent, in parallel with the introduction of the NAF Takaful programme. Households were able to apply for Takaful either online or at one of the 120 centres established throughout the country.¹⁴³ Applications are followed by household visits during which a part of the poverty test is carried out. Other parts of the test, as further discussed in the next chapter, are automatically verified through interconnection with other databases.

The Takaful cash transfers are distributed on a quarterly basis, and beneficiaries can choose to receive them either through basic bank accounts or through e-wallets. The programme’s enrolment sessions serve to explain these options and assist households if needed.¹⁴⁴ For comparison, households covered by the older NAF schemes (i.e. Recurring and Temporary Assistance) still mainly collect their benefits from post offices each month, though these payments are gradually being digitised as well. By September 2020, this was done for around 6,000 beneficiaries.¹⁴⁵

Egypt

In Egypt, households apply for Takaful and Karama at their local MoSS office, or “Social Unit”. There, they are asked to fill out a form containing all the PMT indicators. Similar to in the process in Jordan, some of the responses are verified automatically through linkages with other databases, and others through a field visit by a social worker.¹⁴⁶ When the programme was first rolled out, household visits were not carried out, meaning that much of the information submitted by households concerning their living conditions was not verified. Consequently, and compared with later stages, there have been many inclusion errors.¹⁴⁷

At the end of March 2020, the MoSS launched a web portal where beneficiaries of the Takaful and Karama programme can log in to see their details, including the amount of benefits for which they are eligible. It also shows if a household has been suspended from benefitting and why.¹⁴⁸ Unlike in Jordan, however, the electronic platform does not enable non-beneficiaries to apply for the programme. In November 2020, the MoSS announced that Takaful and Karama beneficiaries will be provided with so-called Meeza cards, which will enable them to withdraw their cash transfers from ATMs as well as to make e-payments.¹⁴⁹

¹⁴⁶. Kurdi and others, 2018, p. 141.

¹⁴⁷. According to an evaluation report, “though the PMT formula was secret, households could make some guesses about the types of answers on the application form that would increase the probability of their enrollment in the program, and by relying only on self-reports, there was room for well-off households to underreport their assets”. See Kurdi and others, 2018, p. 147.

¹⁴⁸. Egypt, Ministry of Social Solidarity, 2020d.

¹⁴⁹. MENA, 2020.

¹⁵⁰. Choukri, 2020. See also the Daam website (<http://www.daam.ma>).

¹⁵¹. Nazih, 2019.

¹⁵². World Bank, 2020d, pp. 15, 18.

Morocco

Benefits to households covered by the Tayssir programme as well as by Daam in Morocco are channelled through Al Barid Bank, a subsidiary of *Poste Maroc* created in 2008. Al Barid Bank has a strong presence all over the country: in 2018, it had about 1,800 standard offices as well as number of mobile outlets operating in the most remote areas.¹⁵⁰ In October 2019, the Ministry of National Education launched a pilot mobile payment project in the Mohammedia province, allowing Tayssir beneficiaries to withdraw their cash through the Wafacash transfer network.¹⁵¹ In Mauritania, Tekavoul cash transfers are already distributed through an electronic payment platform using mobile phones and smart cards.¹⁵²



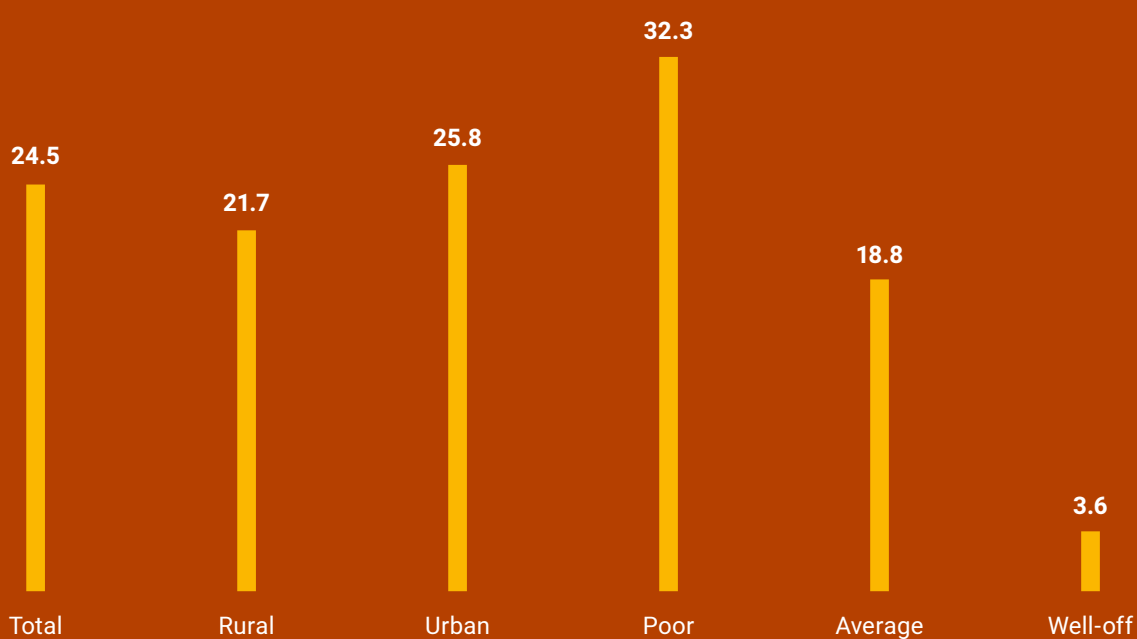
2

**Targeted social
protection during
the Covid-19 crisis**

The Covid-19 crisis has constituted an enormous shock that profoundly affected people's lives and livelihoods, and requiring more urgent response from social protection systems around the world. This chapter discusses how social assistance provision has been expanded to meet the added demand. It first considers vertical and horizontal expansion measures of the regular social assistance programmes which primarily targeted households that have been either actual beneficiaries from social assistance or potential beneficiaries featuring in social registries. The chapter also focuses on the establishment of temporary emergency programmes that were in many cases directed to informal workers who were not necessarily deemed poor before the crisis, but whose incomes fell drastically as a consequence of it. Lastly the chapter turns to the specific challenges stemming from the new context, notably the requirement of social distancing.

Fig 7

Percentage of Moroccan households having received the emergency cash transfer provided to Ramed beneficiaries working in the informal sector



Source: Haut-Commissariat au Plan, 2020, pp. 14, 16-17.

Expansion of regular social assistance programmes

As a way of countering the socio-economic impacts of the crisis, most governments have opted to expand their social assistance programmes. This expansion has been either vertical, meaning that additional assistance has been furnished to existing beneficiaries, or horizontal, meaning that the programmes have been broadened to cover a larger number of households. The latter form of expansion has in many cases been greatly facilitated by the infrastructure established during the previous years, notably social registries.

153. Tunisia, Ministry of Social Affairs, 2020a. A number of AMG 2 households were excluded from assistance following cross-checking with other databases, mainly since they turned out to be covered by contributory social insurance. The cross-checking was carried out on the basis of the national identity card numbers, which are used by a large number of administrative databases. Correspondence with MoSA representative, July 2020.

154. Chaabane, 2020.

155. Morocco, Ministry of Economy and Finance, 2020a, p. 40. According to this source, cash transfers were provided to around 5.5 million households, of whom 52 per cent were Ramed beneficiaries. Other sources provide slightly varying numbers.

156. Morocco, Ministry of Economy and Finance, 2020c; Morocco, Ministry of Economy and Finance, 2020d.

Tunisia

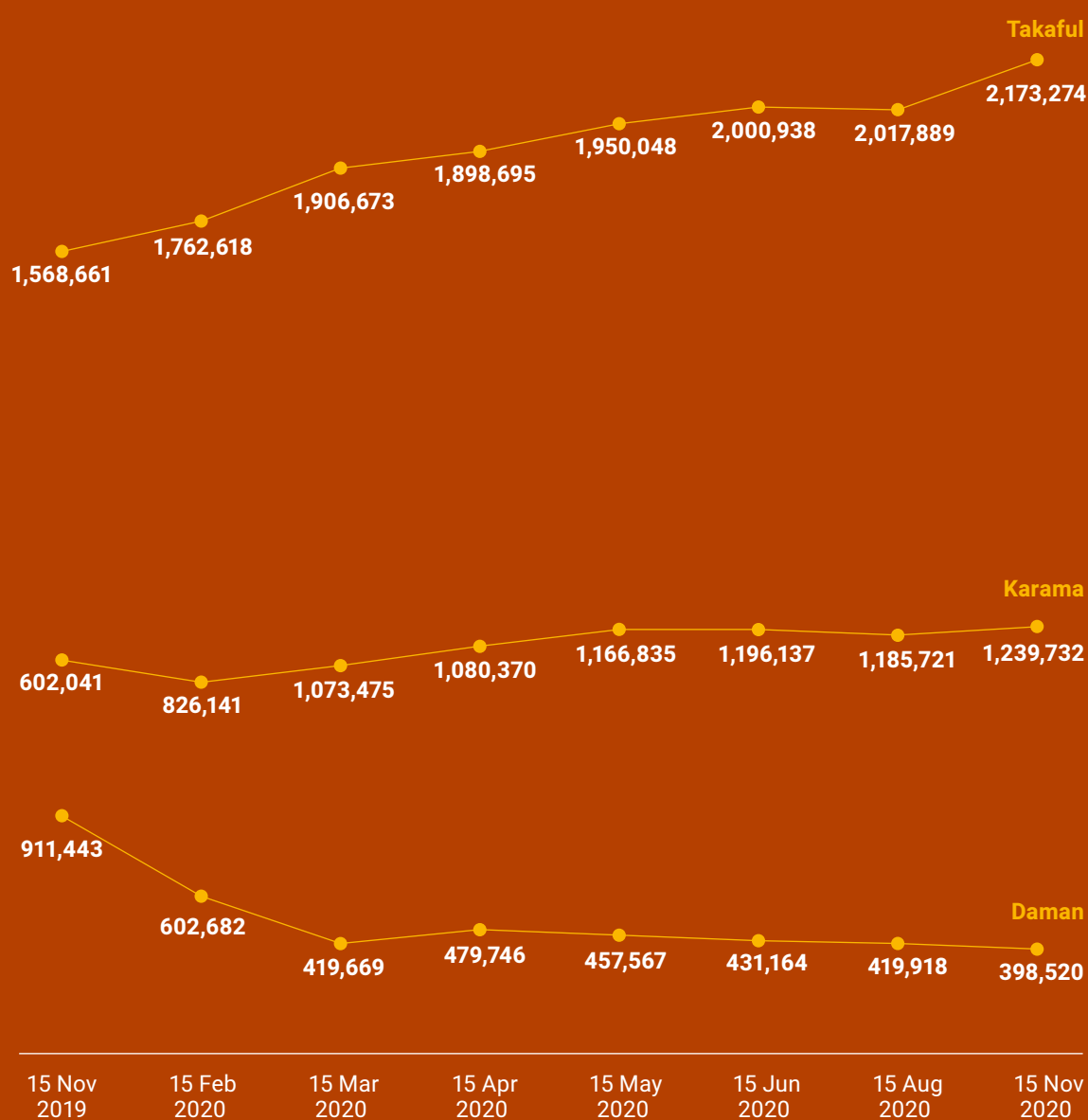
Vertical expansion has notably occurred in Tunisia. Households covered by the PNAFN have received three top-ups: two of with a value of TND 60 (USD 21) and one of the value of TND 50 (USD 18), complementing the regular monthly transfer of TND 180 (USD 63). Meanwhile, 470,000 households covered by AMG 2, which under normal circumstances entitles them to subsidised health coverage but not to cash transfers, received two exceptional payments, each with a value of TND 200 (USD 70).¹⁵³ On 12 October 2020 it was decided that yet another tranche of exceptional support would be provided to the same categories.¹⁵⁴

Morocco

In Morocco, the Ministry of Economy and Finance used the Ramed database to provide almost 2.9 million households with three exceptional cash transfers.¹⁵⁵ Specifically, these transfers were destined for “Ramed beneficiaries operating informally who no longer have any revenues due to the mandatory confinement”. The level of the transfers was set to DAM 800 (USD 82) for households consisting of less than two persons, DAM 1,000 (USD 103) for households consisting of 3-4 persons, and DAM 1,200 (USD 124) for households consisting of more than four persons.¹⁵⁶ For this purpose, “Ramed beneficiaries”

Fig 8

Number of beneficiaries of Takaful and Karama and of Daman 2019-2020



Source: Data continuously published on the Ministry of Social Solidarity website (<https://www.moss.gov.eg/>).

were defined as those whose beneficiary cards were valid as of 31 December 2019. However, as previously mentioned, many households eligible for Ramed apparently decline to renew their cards, and thus may have been excluded from these batch of payments.

According to a survey undertaken 14-23 April 2020, 24.5 per cent of all households reported having received cash transfers provided through Ramed. As shown by **Figure 7**, the percentage was 21.7 per cent for households in rural areas and 25.8 per cent for households in urban areas. Furthermore, 32.3 per cent of households who viewed themselves as poor declared that they had received benefits, while among those who self-identified as average and as well-off, 18.8 per cent and 3.6 per cent respectively did.

Although this assistance was in theory limited to households having lost their source of revenue due to the crisis, it appears that benefits were in practice provided far beyond this group. Among Ramed households who received cash transfers, 51 per cent had lost their revenue from employment in the private sector, 14 per cent included some members who continued to work in this sector, while 35 per cent did not include any economically active persons.¹⁵⁷

¹⁵⁷ Haut-Commissariat au Plan, 2020, pp. 14,16-17.

¹⁵⁸ UNCIEF and Jordan Strategy Forum, 2020, p. 27; National Aid Fund, 2020a, p. 11.

¹⁵⁹ Antonios, 2020.

Jordan

In Jordan, a six-month top-up has been provided to all Takaful beneficiary households receiving cash transfers of a value below the programme's ceiling (JOD 50 for a single-member family, JOD 70 for a two-person family, and JOD 136 for a family of three or more persons). A total of 38,000 households reportedly benefitted from this measure.¹⁵⁸ In Lebanon, the value of the food vouchers provided through the NPTF has been augmented from LL 43,000 to LL 70,000.¹⁵⁹ In Mauritania, beneficiaries of Tekavoul were also provided with cash transfers through the emergency programme (described later), effectively meaning that they have received two MRU 2,250 (USD 60) top-up benefits in addition to the regular quarterly transfers of MRU 1,500 (USD 40).

Horizontal expansion has taken place in a number of countries. These increases, however, were in some cases (fully or in part) scheduled to take place already before the crisis and did thus not take place purely as a reaction to it.

Egypt

¹⁶⁰ Gaza now, 2020.

Takaful and Karama in Egypt counted 3,413,006 beneficiary households as of mid-November 2020. This signifies an increase by almost 15 per cent since mid-March, when 2,980,148 households were covered by the programme. The most considerable expansion occurred during the spring, when the number of beneficiaries reached 3,116,883 on 15 May. New beneficiaries were selected from the programme's social registry, meaning that household visits did not have to be carried out during the crisis.

As discussed, the expansion of Takaful and Karama has been ongoing for some time, and proceeded at a rapid pace just before the crisis broke out: between 15 February and 15 March alone, 391,389 new households were added to the programme (**Figure 8**). Therefore, the subsequent expansion should not necessarily be seen specifically as a measure to counter the crisis, but rather—at least in part—as the continuation of a longer-term trend.

However, while the number of households benefitting from Takaful and Karama continued to increase, the ongoing phaseout of Daman was halted, since the circumstances did not allow for beneficiaries of this programme to undergo the Takaful and Karama application process. In fact, as shown by **Figure 8**, the number of families covered by Daman programme went up from 419,669 on 15 March to 479,746 on 15 April 2020. The Daman phaseout has subsequently resumed, but at a slower pace than the expansion of Takaful and Karama. Consequently, the number of households benefitting from any of the MoSS cash transfer schemes (i.e. from Takaful and Karama or from Daman) increased from 3,399,817 on 15 March 2020 to 3,811,526 on 15 November 2020.

Jordan

In Jordan, the foreseen expansion of Takaful has been effectuated, such that around 50,000 households benefitted from the programme by the end of 2020. As shown on **Figure 1**, Mauritania, similarly to Egypt and Jordan, has been able to considerably increase the number of Tekavoul beneficiaries by selecting households from the Social Registry. In Palestine, meanwhile, 10,000 households—all living in Gaza—were in 2020 added to the NCTP such that a total of 115,000 households are now covered by the programme.¹⁶⁰

Lebanon

In Lebanon, the number of families benefitting from food coupons in the framework of the NPTP were expanded from 15,000 to 55,000 consequent to the economic crisis in the country.¹⁶¹ Furthermore, in early 2021 the country adopted the Emergency Crisis and Covid-19 Response Social Safety Net (ESSN) which will serve to drastically scale up the NPTP. Consequently, around 150,000 households (around a fifth of the total population), selected through a combination of PMT and categorical targeting, will thus be provided monthly cash transfers for one year.¹⁶²

¹⁶¹. Antonios, 2020.

¹⁶². It is yet unclear at what level these cash transfers will be set and in what currency these cash transfers will be provided—see Hijazi & Tamol, 2021; Gemayel, 2021; L'Orient le Jour, 2021. The ESSN contains includes several additional components, including provision of cash transfers to students at risk, but these account for a relatively small share of the overall project cost. See World Bank, 2020f, pp. 17-32.

Establishment of temporary emergency programmes

To complement the regular social assistance programmes, several governments have during the crisis set up temporary emergency cash transfer schemes. These have primarily been aimed at supporting the “missing middle”, i.e. the section of society largely composed of informal workers who are covered neither by social insurance nor by social assistance. The size of this group varies from country to country depending on the maturity of the social protection system. In countries where a relatively large share of the population is covered either by contributory or non-contributory social protection mechanisms the missing middle is comparatively small, meaning that there is less need for special measures targeting this group.

The non-contributory health coverage schemes Ramed (in Morocco) and AMG 2 (in Tunisia) have a broader coverage than most cash transfer schemes and include, to a higher degree, economically active households. The vertical expansion of these schemes has therefore benefited many informal workers. Yet, even with these expansions, complimentary measures remained indispensable.

Tunisia

In Tunisia, poor or low-income households not featuring on the PNAFN/AMG beneficiary lists were encouraged to apply to their local authorities for assistance. Of the almost 1.2 million applications submitted, around a fourth—just above 300,000—were ultimately approved. The eligibility requirements included not being covered by (contributory or non-contributory) social protection and not owning valuable goods or real estate.¹⁶³ Payments began early May.¹⁶⁴ Reportedly, 60 per cent of beneficiaries were day-workers, while 8 per cent were female domestic workers. Around 16 per cent did not present any professional status.¹⁶⁵ Approved households were invited

¹⁶³. Juini, 2021.

¹⁶⁴. Announcement on the MoSA webpage, 4 May 2020. See also Institut Tunisien des Études Stratégiques, 2020, pp. 20, 28.

¹⁶⁵. Institut Tunisien des Études Stratégiques, 2020, p. 29. The source does not account for the remaining 16 per cent.

to register in the new Amen Social registry and may thus be able to benefit from this programme in the longer term. By 14 July 2020, 16,800 households had registered.¹⁶⁶

After providing cash transfers to informal workers covered by Ramed, the Government of Morocco expanded its efforts by distributing benefits set at the same level to around 2.6 million households of informal workers not covered by the programme. The total number of households benefitting from emergency cash transfers thus reached 5.5 million.¹⁶⁷

Egypt

Similarly, in Egypt, following a Presidential decree, the Ministry of Manpower (MoMP) launched an emergency scheme for informal workers affected by the crisis. The assistance was explicitly addressing people with irregular work and not poor persons in general.¹⁶⁸

Beneficiaries were initially provided with three exceptional cash transfers, each to a value of EGP 500 (USD 31). The assistance was later extended for an additional three months.

Some 4 million households applied for the first three payments. Of these, 2.1 million were deemed eligible and 1.6 million received assistance.¹⁶⁹ This suggests that a fairly small portion of the informal workforce benefitted. According to one estimate, around 11.5 million workers in Egypt are not covered by social insurance, entailing an informality rate of around 41 per cent. Other sources suggest that the number of informal works in the country would be considerably higher.¹⁷⁰

Furthermore, it has been reported that women were effectively discriminated against in the process, as applicants were required to select their professional status but could only choose between “male type work categories (carpenter, welder, etc.) with no category allowed for work typically done by women (domestic helper, caretaker, cleaner, etc.)”.¹⁷¹ In total, 6 million applications were submitted for the fourth, fifth and sixth payments.¹⁷² Of these, 2.2 million received benefits.¹⁷³

Mauritania

In Mauritania, following a presidential declaration 25 March 2020, the Government distributed food packages (each including 25 kilo of rice, 10 kilo of pasta, 10 kilo of sugar, 5 kilo of milk powder, 4 kilo of oil, 15 kilo of fish and 10 pieces of soap) to around 20,000 poor households in the capital beginning 18 April.¹⁷⁴ In June, emergency cash trans-

¹⁶⁶. Correspondence with MoSA representative, July 2020.

¹⁶⁷. Morocco, Ministry of Economy and Finance, 2020a, p. 40.

¹⁶⁸. Announcement on the MoMp webpage 12 April 2020. Reportedly, “[o]nly those with ‘irregular work’ on their ID’s qualify for the handouts to informal workers; those with ‘no work’ do not. Those who live on borrowed electricity in slums will not have the utility bill required for safety net support. The same applies to divorced or separated women living in dwellings registered in the name of their absent ex-partners”. Rizk, 2020,

¹⁶⁹. Sabrin, 2021. Other sources provide slightly different data, notably regarding the total number of applicants.

¹⁷⁰. For instance, the ILO has estimated that informality in Egypt reaches 63 per cent, which would put the total number of informal workers at almost 20 million. See International Labour Organization, 2018, p. 85.

¹⁷¹. Rizk, 2020.

¹⁷². Announcement on the MoMp Facebook 15 October 2020. It is not clear whether the eligibility criteria had been modified since the first round.

¹⁷³. Sabrin, 2021.

¹⁷⁴. Taazour, 2020b.

fers set to MRU 2,250 (USD 60) were distributed to a total of 186,293 families (including Tekavoul beneficiaries).¹⁷⁵ At the end of January 2021, the Government commenced distributing a second batch of emergency cash transfers set at the same level but this time reaching 210,000 households. The second batch thus covered around 40 per cent of the national population.¹⁷⁶

Lebanon

The Lebanese Government introduced an emergency cash transfer scheme called the National Social Solidarity Program (NSSP), announced by the Minister of Social Affairs on 8 April 2020.¹⁷⁷ The cash transfers provided through this programme amounted to LL 400,000¹⁷⁸ and were distributed to around 200,000 households (the number progressively increased as more households were added to the beneficiary list). These included victims of land mines, public transport drivers, families with children attending public school, as well as households covered by the PNTP except for those benefiting from food coupons.¹⁷⁹ As of October, three rounds of NSSP payments had reportedly been effectuated.¹⁸⁰ At the end of January 2021, in the context of a new national lockdown, another round of distribution covering 235,000 households was initiated.¹⁸¹

Jordan

In Jordan, up to 250,000 households of informal workers have been provided exceptional cash transfers through a temporary programme called Takaful 2.¹⁸² The value of these cash transfers corresponded to the maximum amount of the regular Takaful programme. Beneficiaries of Takaful 2 were selected through a slightly modified version of the standard Takaful targeting formula devised to particularly consider the loss of informal revenues consequent to the crisis.¹⁸³

Eligibility requirements for the exceptional transfers included that the head of household should not be employed in the formal economy or receive a pension from the social insurance system, and that their total income should not exceed a certain threshold.¹⁸⁴ Almost a fifth of the Takaful 2 beneficiaries worked in the transportation sector, and a similar proportion in the field of construction. Around ten per cent of the beneficiary households were headed by women.¹⁸⁵ Due to the continuing difficulties facing Jordanian households, the NAF launched a similar emergency programme called Takaful 3. This scheme aims to cover 100,000 families, and the benefit distribution process began in February 2021.¹⁸⁶

¹⁷⁵. Taazour, 2020c.

¹⁷⁶. Agence Mauritanienne d'Information, 2021a.

¹⁷⁷. Lebanon, Ministry of Social Affairs, 2020.

¹⁷⁸. According to the official exchange rate, this amounted to USD 265. However, during the 2020 Lebanon experienced very high inflation and a shortage of foreign currency. On the "black market", LL 400,000 equaled only around USD 100 in early May. During the latter half of 2020, the real value of the Lebanese currency decreased further, such that at some points the NSSP cash transfer corresponded to merely USD 50.

¹⁷⁹. Jalkh, 2020; El-Hage, 2020; United Nations Lebanon, 2020, p. 71.

¹⁸⁰. World bank, 2020g, p. 6. Notably, the various sources provide different information regarding how many rounds of distribution were effectuated and about the number of beneficiaries. According to United Nations Inter-Agency Coordination Lebanon, 2020, the first round targeted 187,500 households, of whom 160,679 had been provided NSSP assistance as of 12 June. However, according to United Nations Lebanon, 2020, p. 71, the first round of assistance reached just 140,000 households.

¹⁸¹. Antonios, 2021.

¹⁸². UNCIEF and Jordan Strategy Forum, 2020, p. 6.

¹⁸³. National Aid Fund, 2020a, p. 36.

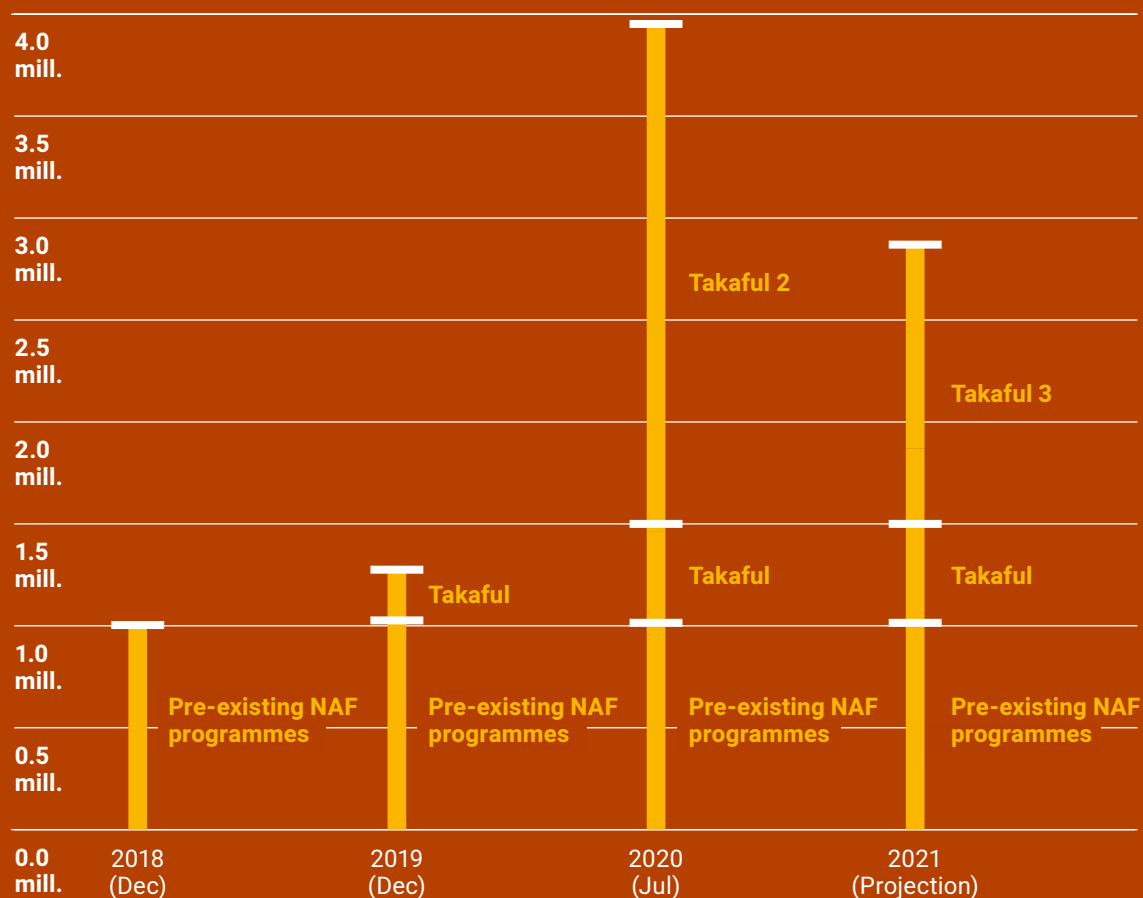
¹⁸⁴. National Aid Fund, 2020a, pp. 10-11.

¹⁸⁵. National Aid Fund, 2020a, pp. 10, 35.

¹⁸⁶. Al Ghad, 2021; National Aid Fund, 2021.

Fig 9

Number of Jordanian households benefitting from NAF cash transfer programmes



Source: Data continuously published on the Ministry of Social Solidarity website (<https://www.moss.gov.jo/>).

The expansion of Takaful, the provision of exceptional transfers through Takaful 2, and the continuation of the two older NAF cash transfer schemes (the Recurring Assistance Programme and the Temporary Assistance Programme) entailed that the total number of households benefitting from cash transfers provided through either of these schemes in July 2020 reached almost 400,000. As illustrated by **Figure 9**, this can be compared to less than 130,000 in December 2019 and around 100,000 in December 2018.

Figure 9 also shows the preliminary beneficiary numbers for 2021, when Takaful 2 has been replaced by Takaful 3 while the ordinary Takaful cash transfers reached an additional 40,000 households. Thus, the total number of covered families is estimated to have reached 300,000.

187. Raya, 2020.

188. Raya, 2020.

189. Announcements on the MoSD Facebook page, 19 December 2020 and 10 February 2021; Al Hadath, 2021.

Palestine

The Palestinian Ministry of Labour (MoL) in May distributed exceptional cash transfers worth ILS 700 (USD 202) to around 40,500 households of workers affected by the crisis, selected out of the total 276,000 households who applied for the grant. The eligibility criteria, which were controlled in collaboration with other ministries and with local authorities, include not receiving a salary from the public sector or assistance from the MoSD.^{**187**} Among all workers deemed eligible for assistance, around a quarter worked with construction and approximately a fifth in the field of tourism. The service and transport sectors accounted respectively for some 17 and 13 per cent of approved applications.^{**188**}

To complement this initiative, another emergency programme providing benefits set at the same level and using similar eligibility criteria was jointly launched by the MoSD and the MoL. Around 65,000 beneficiary households were selected among those who had unsuccessfully applied for the exceptional cash transfers distributed in May 2020 as well as from the MoSD database. The first batch of payments, reaching 13,404 households, was distributed in late December 2020, and another one, reaching 11,523 households, in February 2021. Approximately two thirds of these beneficiaries were classified as households of informal workers while the remaining third were classified as vulnerable. Once the third and fourth payment batches have been distributed, the total number of Palestinian households having received emergency cash transfers (through either the first or second initiative) is projected to have exceeded 100,000.^{**189**}

In Iraq, a temporary programme named Minha (meaning “grant”) has been set up. The benefits amounted to IQD 30,000 (USD 25) per individual and reportedly benefitted more than 10 million citizens out

of the 14 million who have applied.¹⁹⁰ Similar to Palestine, the eligibility requirements included not being employed in the public sector or receiving a pension from the social insurance system.¹⁹¹ Sudan is in the process of launching a major new social assistance programme called the Thamarat which during the next two years will provide monthly cash transfers to around 80 per cent of the population.¹⁹²

^{190.} There are considerable variations between different sources regarding the exact number of applications and beneficiaries. For instance, according to Food and Agriculture Organization and others, 2020, applications were received for around 13 million individuals, of which 11,583,731 were approved. Meanwhile, Diyaruna, 2020 suggests that 2.7 million households consisting of around 13 million individuals applied.

^{191.} Iraq, 2020.

^{192.} Announcement on the Ministry of Finance and Economic Planning Facebook page 2 February 2021.

Adapting to the new context

While rapidly expanding the provision of social assistance is difficult even under normal circumstances, the context brought about by Covid-19 has entailed some specific challenges. It has been necessary to collect applications, verify eligibility, distribute benefits and convey information at short notice without creating a situation susceptible to aggravate the pandemic. Social registries have partially facilitated horizontal expansion by enabling social assistance programmes to be scaled up quickly, indeed instantaneously, without undertaking new rounds of targeting. However, these registries usually cover a limited part of the population and typically do not include households of informal workers comprising “the missing middle”.

Several countries have also made efforts made efforts to modernise application and distribution mechanisms over the past few years, notably by creating online platforms and harnessing technologies for e-payment. Following the crisis, ad-hoc technological solutions have sometimes been introduced at short notice, either to altogether eliminate the need for procedures requiring the physical presence of applicants and beneficiaries or to better manage such procedures. In the new context, effectively communicating how and where to apply and withdraw benefits has gained more importance.

Egypt

In Egypt, applications for the exceptional cash transfers for informal workers were received at the website of the MoMP between 19 March 2020 and 9 April 2020.¹⁹³ In addition to have to chose only between typically male work categories, which reportedly constituted an impediment for many female informal workers, illiteracy and lacking access to the internet made it difficult for many households to apply.¹⁹⁴ The application process for the next three payments was open between 8 and 15 October 2020,¹⁹⁵ and the payments were transferred from December 2020 to March 2021.¹⁹⁶

¹⁹³. Announcements on MoMp Facebook page 24 March and 7 April 2020.

¹⁹⁴. Rizk, 2020.

¹⁹⁵. Joda, 2020.

¹⁹⁶. Sabrin, 2021.

To avoid congestion during the distribution of the exceptional cash transfers and of Takaful and Karama benefits, a schedule was devised whereby a specific slot of time was reserved for each scheme or sub-scheme. Beginning with 13-16 April 2020, benefits to informal workers were distributed through a total of 5,700 distribution points consisting of 4,000 post offices, 1,100 branches of the Agricultural Bank, and 600 schools across Egypt. Beneficiaries could choose between the distribution points available in their area, but not those located elsewhere. In addition, they could withdraw their benefits only on one of the four days. Text messages informing them about when and where to collect their transfers were sent out around 24 hours in advance.¹⁹⁷ Those who for some reason did not withdraw their benefits on their designated day were given a chance to do so on 26-30 April 2020 instead.¹⁹⁸

To collect the exceptional cash transfers, beneficiaries were required to bring their phone with the text messages as well as their national identity card and photos of themselves. It was declared in advance that only those who had these items would be allowed to enter the distribution points.¹⁹⁹ Efforts were also made to ensure orderly waiting lines.²⁰⁰ When withdrawing the first cash transfer, beneficiaries were given bank cards enabling them to withdraw the second and thirds instalments directly from ATMs.²⁰¹ A similar system was used for the next three payments.²⁰²

The process of registration and distribution seems to have generated a degree of confusion.²⁰³ To overcome this, the MoMp made use of social media to clarify how to obtain the money. It also set up a dedicated WhatsApp number for questions, as well as a telephone service by means of which citizens, by entering their national ID number, could find out whether they were eligible and, if they were, when and where to withdraw the cash.²⁰⁴

Following the disbursement to informal workers, Karama beneficiaries were invited to withdraw their benefits on 18-19 April 2020, following which Takaful beneficiaries could collect theirs.²⁰⁵ Ensuring a smooth process conforming to the requirement of social distancing required a high degree of collaboration between stakeholders, including Egypt Post and local authorities. In the Gharbia Governorate, for example, 19 schools as well as 158 post offices served as distribution points to reduce the level of congestion.²⁰⁶ The same system was used to distribute Takaful and Karama benefits during the following months.²⁰⁷

¹⁹⁷. Announcement on the MoMp webpage 12 April 2020; Egypt Independent, 2020.

¹⁹⁸. Announcement on the MoMp webpage 20 April 2020.

¹⁹⁹. Announcement on the MoMp webpage 12 April 2020.

²⁰⁰. Announcement on the MoMp webpage 13 April 2020.

²⁰¹. Announcement on the MoMp webpage 12 April 2020.

²⁰². El Watan, 2021. It may be noted that this account is based mainly on information published in advance of the process as not much evidence concerned how it functioned in practice has been identified.

²⁰³. Ismail and others, 2020.

²⁰⁴. Announcement on the MoMp Facebook page, 24 March 2020; announcement on the MoMp webpage 12 April 2020.

²⁰⁵. Egypt, Ministry of Social Solidarity, 2020c.

²⁰⁶. Al-Fayed, 2020.

²⁰⁷. See, for instance, Egypt, Ministry of Social Solidarity, 2020e, regarding the distribution of benefits in September.

Mauritania

In Mauritania, beneficiaries of the emergency transfers were in most parts of the country selected from the social registry. The benefits were distributed by mobile teams using a software permitting them to identify beneficiaries through their identity cards or phone numbers.²⁰⁸ In areas where the registry had not yet been implemented, namely the capital Nouakchott and Nouadhibou, beneficiary households were instead identified through lists of poor households derived from different sources, including the Ministry of Social affairs, local authorities and NGOs.²⁰⁹ Notably, distributing benefits took somewhat longer in these two locations than in the parts of the country that could rely on the social registry.²¹⁰

²⁰⁸. Taazour, 2020c; Agence Mauritanienne d'Information, 2020b.

²⁰⁹. Correspondence with Taazour representative, October 2020.

²¹⁰. As of 23 February, the second batch of emergency cash transfers has reached 89 per cent of beneficiaries in the three regions making up the capital (Nouakchott-Nord, Nouakchott-Ouest and Nouakchott-Sud), 92.5 per cent of beneficiaries in the region Dakhlet-Nouadhibou, and 99.7 per cent of beneficiaries in the remaining regions of the country. See Agence Mauritanienne d'Information, 2021b.

²¹¹. [<http://minha.iq/>]

²¹². Mubasher, 2020.

²¹³. Shafaq news, 2020.

²¹⁴. Al Hadath, 2021.

Iraq

Applications for the Iraqi Minha grants were received through a specially set up website²¹¹ between 11 and 16 April 2020. Eligibility was verified by means of the Ministry of Planning and Labour database which comprises information on whether households receive a salary, a pension or other allowances from the state.²¹² Those found eligible were informed through text message, and the cash transfer distributed by means of mobile electronic payment services.²¹³

Palestine

In Palestine as well, informal workers deemed eligible for the exceptional assistance were similarly informed through text messages and could subsequently collect their cash transfers from bank offices.²¹⁴

Lebanon

In Lebanon, the NSSP was implemented by the army, who distributed the benefits in cash. Beneficiaries were selected through a combination of indirect poverty targeting and categorical targeting. While households covered by the NPTP, which constituted one of the NSSP beneficiary groups, were selected from the NPTP registry, lists of families belonging to the additional categories targeted by the NSSP (such as victims of land mines, public transport drivers, and families with children attending public school) were furnished by other

institutions, including the Lebanese Mine Action Center (a unit of the Lebanese Army), the Ministry of Public Works and Transport, and the Ministry of Education and Higher Education.²¹⁵

The distribution of NSSP cash transfers was scheduled to begin on 14 April but had to be postponed as the army detected that the beneficiary lists it had been provided included a considerable number of households not belonging to the most poor or vulnerable part of the population. Reportedly, some of the designated beneficiaries were civil servants, retirees with regular incomes or real-estate owners.²¹⁶

Among the different beneficiary lists submitted to the army, the one pertaining to land mine victims was deemed more reliable than the other ones. The distribution of cash transfers to this group, composed of some 3,500 households, commenced on 16 April 2020. However, some persons featuring on this list were apparently excluded, for instance since they were pension recipients.²¹⁷ Overall, the process of selecting NSSP beneficiaries and of verifying their eligibility was criticized for its lack of clear and transparent criteria. Some even voiced concerns about political and electoral considerations having impacted the proceedings.²¹⁸

Faced with these challenges, the Lebanese Government launched the Inter-ministerial Platform for Assessment, Coordination and Tracking (Impact), essentially a centralised database to be used for the targeting social assistance beneficiaries. Households were invited to contact their local authorities, who then submitted their details to the Impact database. The information collected for this purpose includes the household size, whether any household members have disabilities or suffer from chronic illnesses, the size of the household's dwelling, the head of household's level of education and professional background, as well as whether any household member is employed in the public sector.²¹⁹

As of April 2020, some 467,000 households had been registered in the Impact database. Of these, 105,000 were selected to benefit from the NSSP. Reportedly households were deemed eligible if they included small children, elderly persons or persons with disabilities. Female-headed households and large households counting only one working member were equally prioritized.²²⁰ It is foreseen that the Impact database will also be used to expand the PNTP.²²¹

²¹⁵. Newsom, 2020; Jalkh, 2020.

²¹⁶. Jalkh, 2020.

²¹⁷. El-Hage, 2020.

²¹⁸. Jalkh, 2020; El-Hage, 2020; Atallah, 2020; Newsom, 2020.

²¹⁹. Aggregate statistics pertaining to the households featuring in the registry are available on the Impact website (<https://impact.cib.gov.lb/home>).

²²⁰. Antonios, 2021.

²²¹. According to some sources, the Impact database was used to target NSSP assistance during 2020 already. For instance, United Nations Lebanon, 2020, p. 71, suggests that while the first round of payment benefitted some 140,000 households, some 60,000 additional households were selected from Impact to benefit from the second round, raising the total number of beneficiary households to 200,000. As noted above however, different sources provide divergent information regarding the number of beneficiaries during the first round, which makes it difficult to ascertain how many households, if any, were subsequently added from Impact.

²²². Morocco, Ministry of Economy and Finance, 2020d.

Morocco

In Morocco, disbursement of cash transfers to Ramed beneficiaries commenced on 6 April 2020.²²² To avoid crowding, the process was distributed over several days. Similar to Egypt, a system was

devised whereby beneficiaries received a text message informing them about when and where to collect their money, and those who did not received any information were encouraged to call a special helpline. Distribution points consisted of payment agencies and ATMs. Through the latter, beneficiaries could withdraw the money by entering a code stated in the text message. A similar process was used for disbursement to informal workers not covered by Ramed, which commenced on 23 April 2020.²²³ Tayssir benefits were distributed between 22 June and 22 July 2020. Despite efforts to organise the process in a manner that would not risk aggravating the pandemic, crowding reportedly occurred outside of some offices of the Barid Bank.²²⁴

Jordan

In Jordan, informal workers wishing to apply for Takaful 2 could register on the Takaful platform between 16 and 25 April 2020.²²⁵ Due both to the short time span and to the necessity of social distancing, Takaful 2 beneficiaries were selected without carrying out household visits. Applicants deemed eligible were informed via text message.²²⁶ According to an evaluation of the emergency measure, around 68 per cent of responding beneficiaries found the registration process easy or very easy, while 20 per cent found it neither hard nor easy and only 12 per cent hard or very hard. Among female-headed households, 60 per cent found the process easy or very easy, and 14 per cent hard or very hard.²²⁷ This difference is probably due, in large part, to the fact that female beneficiaries are considerably more likely to be illiterate than male ones.²²⁸

The first payment was made in late April 2020, the second one mid-June and the third one in mid-July.²²⁹ Takaful 2 beneficiaries who did not already have digital payment accounts were asked to create ones, such that they could receive their benefits in the same way as regular Takaful beneficiaries. A special call centre was set up to assist them with this if needed.²³⁰ According to the evaluation, as many as 72 per cent of beneficiaries found the account opening process easy or very easy, while 17 per cent found it challenging or very challenging.²³¹ As a consequence of the NAF emergency measure, the number of Jordanians having e-wallets increased by 67.7 per cent between March and August 2020.²³²

E-wallets allow NAF beneficiaries to cash out their transfers either through ATMs or via e-payment agents. It appears from the evaluation that more than two fifths found the cash-out process to be easy or very easy, while one tenth found it challenging or very challenging. The most common reported difficulties reported

²²³ Morocco, Ministry of Economy and Finance, 2020e. The second and third rounds of payments began respectively in mid-May and in mid-July. See Morocco, Ministry of Economy and Finance, 2020f, and Morocco, Ministry of Economy and Finance, 2020g.

²²⁴ Rue 20, 2020; Morocco, Ministry of National Education and Vocational Training, 2020.

²²⁵ Al Ghad, 2020.

²²⁶ Al Ghad, 2020; World Bank, 2020b, p. 28.

²²⁷ National Aid Fund, 2020a, p. 34.

²²⁸ National Aid Fund, 2020a, p. 35. It should be noted that this does not account for households that might have tried to apply but failed, nor those who for whatever reason did not even apply.

²²⁹ Jordan Times, 2020b; Petra, 2020; Jordan Times, 2020c.

²³⁰ Al Ghad, 2020; World Bank, 2020b, p. 28.

²³¹ National Aid Fund, 2020a, p. 39.

²³² UNCIEF and Jordan Strategy Forum, 2020, p. 26.

were: long waiting times at the e-payment agent or the ATM (23 per cent), the agent or ATM being located far away (20 per cent), and technical problems with the ATM (17 per cent).²³³ The e-wallet can also be used for making e-payments, but the evaluation indicates that only a very small portion of beneficiaries made use of this feature.²³⁴

Payments to beneficiaries of the older NAF programmes, normally made via post offices, were in March 2020 undertaken through home-deliveries carried out jointly by the NAF and the Jordan Post Company.²³⁵ The April round of payments for the older NAF programmes was disbursed through post offices, though a system was devised whereby beneficiaries were assigned to different days depending on the first letter of their name. For instance, those whose names started with the Arabic letters 'alif' (أ), ba' (ب), ta' (ت), tha' (ث), jim (ج) were invited to collect their benefits on 26 April 2020, those whose names started with ha' (ح), kha' (خ), dal (د), dhal (ذ), ra' (ر), zay (ز) on 27 April and so forth.²³⁶ The same system was utilised to distribute the September round of cash transfers.²³⁷ Applications for Takaful 3 were received through the electronic platform in late December 2020.²³⁸

Tunisia

In Tunisia, the distribution of crisis-related social assistance saw repeated incidents of crowding outside of post offices and local authorities as people flocked to withdraw their benefits or to submit applications.²³⁹ This may have been, in part, due to some lack of clarity and consistency in information about where and how to withdraw benefits.²⁴⁰ Furthermore, there was a certain degree of mistrust on the part of prospective beneficiaries, in part fomented by videos circulating on social media seemingly making evident that some local authorities had mismanaged the process.²⁴¹

Responding to these problems, the Government set up a telephone number through which citizens can text their national identity card number to obtain information about eligibility.²⁴² The authorities in the Governorate of Bizerte resorted to delivering assistance directly to beneficiaries by means of Post Office cars.²⁴³ Chairs were also placed outside of some post offices to ensure orderly queuing.²⁴⁴

Before the second batch of payments, the Tunisian Government resolved to speed up its ongoing e-wallet project. This was achieved through a joint effort between MoSA and the Ministry of Finance, in cooperation with Tunisian Post and with the company Monetique Tunisie.²⁴⁵ On 1 May 2020, MoSA issued a declaration

²³³. National Aid Fund, 2020a, p. 41.

²³⁴. National Aid Fund, 2020a, p. 40.

²³⁵. Jordan Times, 2020d.

²³⁶. Roya News, 2020b.

²³⁷. Ad-Dustour, 2020.

²³⁸. National Aid Fund, 2020b.

²³⁹. Notably, this occurred on Monday 23 March, following an announcement by the Prime Minister on Saturday 21 March, on Monday 30 March, on 2 April and on 6 April. See, for example, Mourad, 2020; Chaabane, 2020; L.M., 2020a; Belhassen, 2020.

²⁴⁰. For instance, while an information note published by MoSA on 23 March 2020 suggested that transfers to all beneficiary groups shall be made through "postal mandate" (حوالات بريدية), an information note published on 30 March indicated that transfers to PNAFN/AMG 1 beneficiaries would be made by means of the social cards (توزيع بالبطاقات الاجتماعية). According to a third information note, published on 2 April, families caring for children or for elderly persons would receive their benefits through "post or bank transfer" (تحويل بريد أو بنكي) while those to families caring for persons with disabilities would still be effectuated through postal mandate. Furthermore, while the information note published on 30 March 2020 suggested that information regarding payments to AMG 2 beneficiaries would be available only on 6 April, the one published on 2 April said that transfers to this group would be made gradually beginning that very day. Announcements on the MoSA Facebook page 23 March and 2 April 2020; Tunisia, Ministry of Social Affairs, 2020b.

²⁴¹. Notably, one video showed numerous copies of identity cards and application forms found in the garbage outside of a delegation office. It is not clear whether these were in fact applications for the crisis-related assistance—see Soudani, 2020. It seems that, consequently, a number of high-ranking officials were later dismissed from the Ministry of Interior—see Gnetnews, 2020.

²⁴². Announcement on the MoSA Facebook page 2 April 2020.

²⁴³. L.M., 2020b.

²⁴⁴. Announcement on the MoSA Facebook page, 7 April 2020.

²⁴⁵. Jennene, 2020.

stating that the second payment to AMG 2 households would commence on 6 May and encouraging beneficiaries to open e-wallets by means of an SMS-service put in place for this purpose.²⁴⁶ Despite the introduction of e-wallets, scenes of commotion reportedly re-emerged on 7 May. This has been attributed to the fact that AMG 2 beneficiaries are often elderly and relatively unfamiliar with technology.²⁴⁷

²⁴⁶. Announcements on the MoSA Facebook page, 1 May and 6 May 2020.

²⁴⁷. Jelassi, 2020.



3

**Concluding
remarks**

The Covid-19 crisis has been an enormous stress test for social protection systems in the region. It demonstrated the value of social assistance assets created through recent reforms and the importance of reliable infrastructure for quickly scaling up assistance to vulnerable populations facing exceptional circumstances. In particular, social registries have enabled a number of countries to quickly increase the number of beneficiaries without lengthy application and targeting processes that would have led to crowding. On the other hand, the crisis highlighted some shortcomings of social assistance programmes and accelerated the implementation of further reforms, some of which had remained in the pipeline for too long.

While registries comprising data on present and potential beneficiaries have in most countries enabled the scaling up social assistance through vertical and horizontal expansion of existing programmes, governments have also promptly devised temporary emergency schemes to complement the regular ones. These additional programmes have mainly been directed to informal workers who often are not covered by contributory social insurance nor by poverty-targeted social assistance, and who have been especially hard hit by lockdown requirements.

Strengthened by the experience gained over the past years, Governments have been able to quickly establish virtual application mechanisms that do not contravene the requirements of social distancing. In several countries, households have been invited to apply through online portals. While electronic application is certainly a good procedure under pandemic conditions, a potential disadvantage is that illiteracy and lacking access to technology may have excluded some households. The elderly, rural residents as well as persons with disabilities are often more at risk of illiteracy and electronic exclusion.

The context imposed by the pandemic posed additional challenges to governments in that it has not allowed for verification of applicants' eligibility through household visits. Governments have solved this by conceiving targeting methodologies that are typically less complex than PMT. Those methodologies have in large part relied upon factors that can speedily be verified through cross-checking with existing administrative databases, such as employment in the public sector or coverage with social insurance.

Under lockdowns, quickly channelling assistance to households has been of essence. Governments had to ensure that the distribution of benefits does not create situations that may aggravate the pandemic. In some countries, this has been facilitated by recent efforts to enhance financial inclusion through, for instance, e-payment services. In other countries, the crisis has given renewed impetus to such efforts.

The way forward

²⁴⁸. For further discussion on this point, see ESCWA, 2019.

²⁴⁹. ILO, 2012.

The crisis made clear that providing social assistance based on elaborate poverty targeting mechanisms is unviable in a situation when demand rapidly increases. However, even under normal circumstances, poverty targeting entails certain risks and dilemmas. Most importantly, PMT formulas are never perfect, and that their validity most likely diminishes with time. Furthermore, as household socio-economic conditions change, the data collected for targeting inevitably becomes outdated. Consequently, PMT-based programmes will always suffer from a degree of “exclusion errors”.

A possible avenue for alleviating this problem might be to provide some forms of social assistance (for instance, family benefits) on a more universal basis. Instead of being limited to the poorest and most vulnerable, these benefits would be channelled to much of the population, or even to all—including, notably, informal workers. Some countries in the region have in fact already taken steps in this direction, such as the comprehensive Thamarat programme being implemented in Sudan. This type of universal or semi-universal provision has the considerable advantage of drastically reducing, or even eliminating, exclusion errors. Conceivably, it could also strengthen political support for social assistance provision for the middle class.²⁴⁸

In many countries, limited resources would mean that benefits provided to a large portion of the population would probably, at least initially, have to be set at a rather low level. Even so, in another crisis, governments could resort to vertical expansion, which would be a highly effective and inclusive emergency measure. Of course, governments are not faced with a binary choice between targeted and universal social assistance provision: the two could and should coexist and complement each other. The question is how to calibrate the two to find an appropriate balance.

Another key question is whether the crisis can be harnessed to improve and develop social protection systems more broadly. Specifically, can the temporary extension of social assistance to informal workers in “the missing middle” facilitate ongoing efforts to include this group in contributory social insurance schemes and thereby formalise labour markets? While extending social assistance has no doubt been indispensable for broadening social protection coverage in the immediate term, Governments must, in the medium to long terms, provide more transformative solutions. Critically, such solutions must, in the words of ILO Recommendation 202, “support the growth of formal employment and the reduction of informality”.²⁴⁹

To give an example, Morocco in 2019 introduced a social and health insurance regime for self-employed workers, who are typically infor-

mal. A fundamental challenge facing the country is now how to ensure uptake among this category, especially for relatively low-paid workers—such as street vendors and drivers—who are rarely organised and about whom there is an overall lack of information. Egypt in 2018 embarked on a long-term project to implement a universal health insurance system.²⁵⁰ In 2019, the country adopted a consolidated social insurance law that, among other things, extended coverage to groups that have hitherto been excluded by the contributory regime, including irregular and seasonal workers.²⁵¹ As in Morocco, the successful implementation of these ambitious reforms will largely depend on the Government's ability to convince informal workers to enrol in the schemes.

At the same time, the data collected in the process of extending exceptional assistance, especially to informal workers, may in part help overcome this difficulty. It can both enable Governments to learn more about informal workers, notably about their contributory capacities, and facilitate reaching out to them directly. Jordan has an encouraging example in this respect, as the NAF found that 35,000 informal workers having applied for Takaful 2 were in fact eligible for coverage with the contributory regime. The names of these workers were therefore passed on to the SSC, who contacted them directly.²⁵²

Importantly, these two key questions—how to find the right balance between targeted and universal social assistance, and how to enable the extension of social insurance coverage—are inherently interlinked. Governments should approach them in a systemically and strategically, drawing on the experience and knowledge gained from the Covid-19 pandemic, and thus transforming crisis to an opportunity.

²⁵⁰. For an account of these and similar reforms, see ESCWA, 2019.

²⁵¹. Law No. 148 of 2019.

²⁵². UNCIEF and Jordan Strategy Forum, 2020, p. 41.

Antonios, Zeina (2021). L'armée a commencé à distribuer les aides promises en toute discrétion. L'Orient-Le Jour, 29 January. Available at <https://www.lorientlejour.com/article/1249955/larmee-a-commence-a-distribuer-les-aides-promises-en-toute-discretion.html#:~:text=Crise%20%C3%A9conomique-,L'arm%C3%A9e%20a%20commenc%C3%A9%20%C3%A0%20distribuer%20les%20aides%20promises%20en,vont%20recevoir%20>.

Assawsana (2020). طريقة جديدة لصرف مخصصات المنتفعين من المعونة الوطنية. 7 September. Available at <https://www.assawsana.com/portal/pages.php?newsid=473896>.

Atallah, Nada Maucourant (2020). Qui sont les bénéficiaires de l'aide aux plus démunis ? Commerce du Levant, 1 May. Available at <https://www.lecommercelevant.com/article/29805-qui-sont-les-beneficiaires-de-laide-aux-plus-demunis->.

Barca, Valentina (2017). Integrating Data and Information Management for Social Protection: Social Registries and Integrated Beneficiary Registries. Australia, Department of Foreign Affairs and Trade. Canberra.

Belhassen, Samir (2020). Les Mesures de soutien annoncées et mal organisées vont à l'encontre des règles du confinement et mènent à l'anarchie devant les bureaux des omdas et de la Poste. Tunisie-Tribune, 6 April. Available at <https://www.tunisie-tribune.com/2020/04/06/les-mesures-de-soutien-annoncees-et-mal-organisees-vont-a-lencontre-des-regles-du-confinement-et-menent-a-lanarchie-devant-les-bureaux-des-omdas-et-de-la-poste/>

Bilo, Charlotte, and others (2020). Social protection in Sudan—system overview and programme mapping. International Policy Centre for Inclusive Growth.

Boulahya, Zakaria (2018). 2018-2019, Programme Tayssir: le détail des nouvelles mesures de la rentrée. Medias24, 20 September. Available at <https://www.medias24.com/MAROC/EDUCATION/185971-Programme-Tayssir-Le-detail-des-nouvelles-mesures-de-la-rentree-2018-2019.html>

Breisinger, Clemens, and others (2018). Impact Evaluation Study for Egypt's Takaful and Karama Cash Transfer Program. Part 1: Quantitative Report. Working Paper no. 14. Washington, D.C.: International Food Policy Research Institute.

Caisse Nationale de Sécurité Sociale (2019). Le salaire minimum de bénéfice des allocations familiales augmente. Available at <https://www.cnss.ma/fr/content/le-salaire-minimum-de-benefice-des-allocations-familiales-augmente>

Centre de Recherches et d'Etudes Sociales (2017). Évaluation de la performance des programmes d'assistance sociale en Tunisie : Pour optimiser le ciblage des pauvres et freiner l'avancée de l'informalité. Available at http://www.cres.tn/uploads/tx_wdbiblio/Rapport_CRES_mai_2017.pdf

Centre de Recherches et d'Etudes Sociales (2019). Études de faisabilité des garanties du Socle National de Protection Sociale: Résumé exécutif.

Chaabane, Maher (2020). Tunisie : Les aides sociales exceptionnelles provoquent des mouvements de protestation. Webdo, 30 March. Available at <http://www.webdo.tn/2020/03/30/tunisie-les-aides-sociales-exceptionnelles-provoquent-des-mouvements-de-protestation/>.

Chaabane, Maher (2020). Tunisie—Coronavirus : Nouvelles aides sociales exceptionnelles bientôt versées. Webdo, 12 October. Available at <http://www.webdo.tn/2020/10/12/tunisie-coronavirus-nouvelles-aides-sociales-exceptionnelles-bientot-versees/#.X4mrrdZS9E4>.

Chirchir, Richard and Valentina Barca (2020). Building an integrated and digital social protection information system. Technical Paper. Bonn: GIZ.

Choukri, Jalil (2020). Comment Al Barid Bank concilie rentabilité et missions citoyennes. Medias24, 24 May. Available at <https://www.medias24.com/comment-al-barid-bank-concilie-rentabilite-et-missions-citoyennes-2423.html>

Conseil Economique, Social et Environnemental (2020). Rapport Annuel 2019. Retrieved from <https://www.cese.ma/media/2020/11/RA-VF-2019-1.pdf>.

Cottin, Raphaël (2019). Le ciblage direct des ménages est-il possible pour les politiques de santé ? Le cas du RAMed au Maroc. Mondes en Développement, vol. 47, no. 197, pp. 29-50.

Devereux, Stephen, and others (2017). The targeting effectiveness of social transfers. Journal of Development Effectiveness, Vol. 9, no. 2, pp. 162-11.

Diyaruna (2020). العراق يوزع المساعدات المالية الطارئة على المحتاجين المتضررين من جائحة كورونا. 29 April. Available at https://diyaruna.com/ar/articles/cnmi_d/features/2020/04/29/feature-01.

Egypt Independent (2020). Egypt will disperse employee support via post offices: Cabinet. 11 April. Available at <https://egyptindependent.com/egypt-will-disperse-employee-support-via-post-offices-cabinet/>.

Egypt, Ministry of Social Solidarity (2020a). الاجتماع الأول للجنة العليا لتيسير برامج الحماية الاجتماعية. 24 August. Available at <https://www.moss.gov.eg/ar-eg/Pages/news-details.aspx?nid=1902>

Egypt, Ministry of Social Solidarity (2020b). اليوم صرف مساعدات كرامة عن شهر نوفمبر 2020. 15 November. Available at <https://www.moss.gov.eg/ar-eg/Pages/news-details.aspx?nid=2040>.

Egypt, Ministry of Social Solidarity (2020c). "القباح" تعتمد خطة الصرف لمستفيدي تكافل وكرامة لشهر أبريل. 14 April. Available at <https://www.moss.gov.eg/ar-eg/Pages/news-details.aspx?nid=1700>

Egypt, Ministry of Social Solidarity (2020d). إطلاق البوابة الإلكترونية للاستعلامات والشكاوى للمستفيدين من برنامج تكافل وكرامة إلكترونياً. 30 March. Available at <https://www.moss.gov.eg/ar-eg/Pages/news-details.aspx?nid=1674>.

Egypt, Ministry of Social Solidarity (2020e). بدء صرف مساعدات كرامة. 15 September. Available at <https://www.moss.gov.eg/ar-eg/Pages/news-details.aspx?nid=1933>

El Watan (2021). مليون عامل غير منتظم ينتظرون رسائل 2.6. صرف منحة الـ500 جنيه. 16 January. Available at <https://www.elwatannews.com/news/details/5229758>.

El-Hage, Anne-Marie (2020). Les victimes de mines antipersonnel, premiers bénéficiaires de l'enveloppe de 400 000 LL. L'Orient le Jour, 17 April. Available at <https://www.lorientlejour.com/article/1214752/les-victimes-de-mines-antipersonnel-premiers-beneficiaires-de-lenveloppe-de-400-000-ll.html>.

ESCWA (2017). Social Protection for Persons with Disabilities in Arab Countries. E/ESCWA/SDD/2017/2. Beirut.

ESCWA (2018). Disability in the Arab Region 2018. E/ESCWA/SDD/2018/1. Beirut.

ESCWA (2019). Social Protection Reform in Arab Countries. E/ESCWA/SDD/2019/1. Beirut.

Food and Agriculture Organization and others (2020). Iraq COVID-19 Food Security Monitor: Weekly Update - Issue 7. Available at https://fsccluster.org/sites/default/files/documents/covid_weekly_food_security_monitor_iraq_en.pdf

Experts Society of Income and Sales Tax (2020). صندوق المعونة الوطنية: انتهاء صرف دعم الخبز العام الحالي. Available at <http://esits.org.jo/ar/NewsPage/%D8%A7%D9%84%D9%85%D8%B9%D9%88%D9%86%D8%A9%20%D8%A7%D9%84%D9%88%D8%B7%D9%86%D9%8A%D8%A9%20%D8%A7%D9%86%D8%AA%D9%87%D8%A7%D8%A1%20%D8%B5%D8%B1%D9%81%20%D8%AF%D8%B9%D9%85%20%D8%A7%D9%84%D8%AE%D8%A8%D8%B2%20%D8%A7%D9%84%D8%B9%D8%A7%D9%85%20%D8%A7%D9%84%D8%AD%D8%A7%D9%84%D9%8A/6729>.

Gaza Now (2020). وزارة التنمية الفلسطينية تعلن صرف مساعدات مالية قبل عيد الفطر. 15 May. Available at <https://gaza-press.com/32335.html>.

Gemayel, Fouad (2021). Prêt de la Banque mondiale: une avancée en demi-teinte. Le Commerce du Levant, 21 January. Available at <https://www.lecommercedulevant.com/article/30196-pret-de-la-banque-mondiale-une-avancee-en-demi-teinte>.

Gnetnews (2020). Le ministre de l'intérieur démet trois délégués de leurs fonctions. GlobalNet, 4 April. Available at <https://news.gnet.tn/ministere-de-linterieur-trois-delegues-ont-ete-demis-de-leurs-fonctions/>

Haut-Commissariat au Plan (2020). Enquête sur l'impact du coronavirus sur la situation économique, sociale et psychologique des ménages : Note de synthèse des principaux résultats. Rabat. Available at <https://www.hcp.ma/file/215933/>.

Hijazi, Salah and Omar Tamo (2021). Le Parlement approuve le prêt de la BM, mais en réduit la transparence. L'Orient le Jour, 13 March. Available at <https://www.lorientlejour.com/article/1255164/le-parlement-approuve-le-pret-de-la-bm-mais-en-reduit-la-transparence.html>.

Institut Tunisien des Études Stratégiques (2020). La Tunisie face à la Covid-19 à l'horizon 2025. Phase 2 : Scénarios fin 2020 et stratégie de sauvetage et de sortie de crise : quels équilibres sociaux ?

International Labour Organization (2018). Women and Men in the Informal Economy: A Statistical Picture. Third edition. Geneva.

International Labour Organization (2012). Social Protection Floors Recommendation, 2012 (No. 202). Available at www.ilo.org/dyn/normlex/en/f?p=NORMLEX-PUB:12100:0::NO::P12100_INSTRUMENT_ID:3065524

Iraq (2020). Covid-19: Iraq's Higher Committee for Health and National Safety announces emergency grant to families impacted by curfew. 12 April. Available at <https://gds.gov.iq/covid-19-iraqs-higher-committee-for-health-and-national-safety-announces-emergency-grant-to-families-impacted-by-curfew/>.

Ismail, Amina, and others (2020). Coronavirus crisis spells trouble for many Egyptian breadwinners. Reuters, 7 April. Available at <https://www.reuters.com/article/us-health-coronavirus-egypt-economy-idUSKBN21P10D>.

Jaidi, Larabi (2020). Le Registre social unique : Enjeux et défis. PP-20/21. Rabat: Policy Center for the New South. Available at https://www.policycenter.ma/sites/default/files/PP_20-21_Jaidi.pdf.

Jalkh, Jeanine (2020). Le plan d'aide aux plus démunis reporté : le ministre s'explique. L'Orient le Jour, 15 April. Available at <https://www.lorientlejour.com/article/1214430/le-plan-daide-aux-plus-demunis-report-le-ministre-sexplique.html>.

Jelassi, Mohamed Khalil (2020). Distribution de la deuxième tranche des aides sociales: Mêmes causes, mêmes effets! La Presse, 8 May. Available at <https://lapresse.tn/61275/distribution-de-la-deuxieme-tranche-des-aides-sociales-memes-causes-memes-effets/>.

Jennene, Nadya (2020). Tunisie : le portefeuille digital sur mobile, mieux vaut tard que jamais. Tunisie Haut Debit, 7 May. Available at <https://thd.tn/tunisie-le-portefeuille-digital-sur-mobile-mieux-vaut-tard-que-jamais/>.

Joda, Ahmed (2020). بعد إغلاق تسجيل وتحديث بيانات. العمالة غير المنتظمة.. انتظر رسالة من هذا الرقم. Al-Msr Al-Youm, 15 October. Available at <https://www.almasryalyoum.com/news/details/2063708>.

Jordan (2019). National Social Protection Strategy 2019-2025.

Jordan Times (2020a). PM issues Defence Order No. 4 establishing coronavirus relief fund. 31 March. Available at <https://www.jordantimes.com/news/local/pm-issues-defence-order-no-4-establishing-coronavirus-relief-fund>.

Jordan Times (2020b). Kingdom records 2 new COVID-19 cases, 5 recoveries. 27 April. Available at <https://www.jordantimes.com/news/local/kingdom-records-2-new-covid-19-cases-5-recoveries>.

Jordan Times (2020c). 3rd phase of cash assistance to daily wage workers to begin Monday — NAF. 12 July. Available at <http://www.jordantimes.com/news/local/3rd-phase-cash-assistance-daily-wage-workers-begin-monday---naf>.

Jordan Times (2020d). National Aid Fund to deliver monthly disbursal to beneficiaries' homes. 23 March. Available at <https://www.jordantimes.com/news/local/national-aid-fund-deliver-monthly-disbursal-beneficiaries%E2%80%99-homes>.

Juini, Imen (2021). التجربة التونسية في تكريس الحماية الاجتماعية خلال. Presentation given at the ESCWA online workshop on Targeted Social Protection in Arab Countries during the Covid-19 Pandemic, 25 February 2021.

Kamil, Hamoda (2017). عام مضى.. إنجازات وزارة التضامن الاجتماعي في 2016. Egynews, 2 January. Available at: <https://www.maspero.eg/wps/portal/home/egynews/our-reporters/details/d10fb19f-eaff-43d0-8542-f65f-13c51da9/>.

Kurdi, Sikandra, and others (2018). Targeting Social Safety Nets Using Proxy Means Tests: Evidence from Egypt's Takaful and Karama Program. [book auth.] Fleur Wouterse and Alemayehu Seyoum Taffesse. Boosting Growth to End Hunger by 2025: The Role of Social Protection. Washington D.C. : International Food Policy Research Institute, 2018, pp. 136-153.

L.M. (2020a). Tunisie—VIDEO + IMAGES : La distribution des aides sociales tourne au désastre. Tunisie Numerique, 3 April. Available at <https://www.tunisienumerique.com/tunisie-video-images-la-distribution-des-aides-sociales-tourne-au-desastre/>.

L.M. (2020b). Bizerte : Distribution des mandats d'aides sociales au porte à porte. Tunisie Numerique, 6 April. Available at <https://www.tunisienumerique.com/tunisie-bizerte-distribution-des-mandats-daides-sociales-au-porte-a-porte/>.

Lebanon and the World bank (2020). Lebanon Emergency Crisis and COVID19 Response Social Safety Net Project. Draft Stakeholder Engagement Plan. Available at <http://pcm.gov.lb/Library/Files/SEP.pdf>.

Lebanon, Ministry of Social Affairs (2020). المشرفية افتتح جلسات حوارية عن خطة لبنان للاستجابة للآزمة: لتعزيز شبكة الأمان الاجتماعي ودعم النازحين حتى العودة. 14 October. Available at <http://www.socialaffairs.gov.lb/MSASubPage.aspx?News=3400>.

L'Orient le Jour (2021). Le débat sur les modalités de versement des aides de la Banque mondiale relancé au Liban ? 21 March. Available at <https://www.lorientlejour.com/article/1255665/le-debat-sur-les-modalites-de-versement-des-aides-de-la-banque-mondiale-relande-au-liban-.html>.

MAS (2017). Strategic Review of Food and Nutrition Security in Palestine, 2017. Available at https://fscluster.org/sites/default/files/documents/strategic_review_of_food_and_nutrition_security_in_palestine_2017.pdf.

Mauritania, Commissaire à la Sécurité Alimentaire (undated). Le programme de filets sociaux réactifs aux chocs ELMAOUNA. Available at <http://www.csa.gov.mr/spip.php?article250>.

Mauritania, Ministry of Social Affairs, Childhood and Family (2019). Évaluation de la mise en œuvre de la déclaration et du programme d'action de Beijing : Rapport national Beijing +25 avril 2019.

MENA (2020). Qabbage: Takaful, Karama financial support cards to be replaced by Meeza cards. Egypt Today, 5 November. Available at <https://www.egypttoday.com/Article/3/93929/Qabbage-Takaful-Karama-financial-support-cards-to-be-replaced-by>.

Morocco, Ministry of Economy and Finance (2020a). Projet de Loi de Finances pour l'année budgétaire 2021: Rapport sur les comptes spéciaux du trésor.

Morocco, Ministry of Economy and Finance (2020b). Projet de Loi de Finances pour l'année budgétaire 2021.

Morocco, Ministry of Economy and Finance (2020c). Opération de soutien provisoire des ménages opérant dans le secteur informel impactés par le Coronavirus. 27 March. Available at <https://www.finances.gov.ma/fr/Pages/detail-actualite.aspx?fiche=4996>.

Morocco, Ministry of Economy and Finance (2020d). Procédure de retrait des aides pour le secteur informel. 4 April. Available at <https://www.finances.gov.ma/fr/Pages/detail-actualite.aspx?fiche=5005>.

Morocco, Ministry of Economy and Finance (2020e). Procédure de retrait des aides pour les non-Ramedistes opérant dans le secteur informel. 21 April. Available at <https://www.finances.gov.ma/Fr/Pages/detail-actualite.aspx?fiche=5027>.

Morocco, Ministry of Economy and Finance (2020f). Deuxième opération de soutien aux ménages du secteur informel. 12 May. Available at <https://www.finances.gov.ma/Fr/Pages/detail-actualite.aspx?fiche=5048>.

Morocco, Ministry of Economy and Finance (2020g). Troisième versement des aides exceptionnelles accordées aux ménages du secteur informel. 13 July. Available at <https://www.finances.gov.ma/Fr/Pages/detail-actualite.aspx?fiche=5085>.

Morocco, Ministry of National Education and Vocational Training (2019). برنامج "تيسير" للتحويلات المالية المشروطة: مرحلة تعزيز وتوسيع البرنامج برسم الموسم الدراسي 2018-2019. December. Available at <https://www.men.gov.ma/Ar/Documents/P-Tayssir20-Ex-Tayssir1819.pdf>.

Morocco, Ministry of National Education and Vocational Training (2020). الموضوع: في شأن إطلاق عملية التحويل المالي الأول في إطار برنامج "تيسير" برسم الموسم الدراسي 2019-2020. 15 June.

Mouaffak, Seddik (2020). Tout ce qu'il faut savoir sur les programmes d'appui social. Maroc Hebdo, 10 July. Available at <https://www.maroc-hebdo.press.ma/programmes-appui-social>.

Mourad, S. (2020). Tunisie: Foule de citoyens devant les bureaux de la Poste, appel du PDG. Tunisie Numerique, 23 March. Available at <https://www.tunisienumerique.com/tunisie-foule-de-citoyens-devant-les-bureaux-de-la-poste-appel-du-pdg/>.

Mubasher (2020). الحكومة العراقية تعلن موعد صرف منحة كورونا للعوائل المستحقة. 17 April. Available at <https://www.mubasher.info/news/3624081/%D8%A7%D9%84%D8%AD%D9%83%D9%88%D9%85%D8%A9-%D8%A7%D9%84%D8%B9%D8%B1%D8%A7%D9%82%D9%8A%D8%A9-%D8%AA%D8%B9%D9%84%D9%86-%D9%85%D9%88%D8%B9%D8%AF-%D8%B5%D8%B1%D9%81-%D9%85%D9%86%D8%AD%D8%A9-%D9%83%D9%88%D8%B1%D9%88%D9%86>.

National Aid Fund (2020). Jordan Emergency Cash Transfer: Rapid Social Assessment.

National Aid Fund (2020). استقبال طلبات الاستفادة من برنامجي تكافل 3 والدعم التكميلي إلكترونياً. 19 December. Available at http://www.naf.gov.jo/Ar/NewsDetails/%D8%A7%D8%B3%D8%AA%D9%82%D8%A8%D8%A7%D9%84_%D8%B7%D9%84%D8%A8%D8%A7%D8%AA_%D8%A7%D9%84%D8%A7%D8%B3%D8%AA%D9%81%D8%A7%D8%AF%D8%A9_%D9%85%D9%86_%D8%A8%D8%B1%D9%86

%D8%A7%D9%85%D8%AC%D9%8A_%D8%AA%D9%83%D8%A7%D9%81%D9%84_3_%D9%88%D8%A7%D9%84%D8%AF%D8%B9%D9%85_%D8%A7%D9%84%D8%AA%D9%83%D9%85%D9%8A%D9%84%D9%8A_%D8%A5%D9%84%D9%83%D8%AA%D8%B1%D9%88%D9%86%D9%8A%D9%8B%D8%A7.

National Aid Fund (2021). ألف أسرة تقدمت بطلبات 578 للاستفادة من برنامجي تكافل 3 والدعم التكميلي. 1 February. Available at http://www.naf.gov.jo/Ar/NewsDetails/%D8%A7%D9%84%D9%85%D8%B9%D9%88%D9%86%D8%A9_%D8%A7%D9%84%D9%88%D8%B7%D9%86%D9%8A%D8%A9_578_%D8%A3%D9%84%D9%81_%D8%A3%D8%B3%D8%B1%D8%A9_%D8%AA%D9%82%D8%AF%D9%85%D8%AA_%D8%A8%D8%B7%D9%84%D8%A8%D8%A7%D8%AA_%D8%A7%D9%84%D8%A7%D8%B3%D8%AA%D9%81%D8%A7%D8%AF%D8%A9_%D9%85%D9%86_%D8%A8%D8%B1%D9%86%D8%A7%D9%85%D8%AC%D9%8A_%D8%AA%D9%83%D8%A7%D9%81%D9%84_3_%D9%88%D8%A7%D9%84%D8%AF%D8%B9%D9%85_%D8%A7%D9%84%D8%AA%D9%83%D9%85%D9%8A%D9%84%D9%8A.

National Aid Fund and UNICEF (2020). National Aid Fund Takaful Programme: Baseline Report.

Nazih, Ahlam (2019). L'Education nationale se met au paiement mobile. L'economiste, 28 October. Available at <https://www.leconomiste.com/article/1052367-l-education-nationale-se-met-au-paiement-mobile>.

Newsom, Nick (2020). Why Lebanon is facing a chaotic end to subsidies. Daily Star, 28 October. Available at <https://www.dailystar.com.lb/News/Lebanon-News/2020/Oct-28/513632-why-lebanon-faces-a-social-catastrophe-when-subsidies-are-lifted.ashx>.

Observatoire National du Développement Humain (2017). Evaluation du Régime d'Assistance Médicale aux économiquement démunis (RAMed). Rabat. Available at <http://www.abhatoo.net.ma/content/download/61304/1318538/version/1/file/%C3%89valuation+du+R%C3%A9gime+d%27Assistance+M%C3%A9dicale+aux+%C3%A9conomiquement+d%C3%A9munis+%28RAMed%29+Rapport.pdf>.

Observatoire National du Développement Humain (2019). Évaluation d'impact des programmes d'appui social à la scolarisation. Rabat. Available at http://www.ondh.ma/sites/default/files/2020-06/appui_social_ondh.pdf.

Ould Bedde, Ahmed Salem (2019). Registre Social. Mauritania, Ministry of Economy and Industry.

Petra (2020). Day laborers to receive second relief payment on Sunday. 10 June. Available at https://petra.gov.jo/Include/InnerPage.jsp?ID=25854&lang=en&name=en_news.

Palestinian Central Bureau of Statistics (2020). PCBS: Labour Force Survey Preliminary Results First quarter) January–March 2020). 31 May. Available at <http://www.pcbs.gov.ps/site/512/default.aspx?lang=en&ItemID=3748>.

Raya (2020). بدء توزيع المستحقات لأكثر من 40 ألف عامل. متضرر من كورونا. 16 May. Available at <https://www.raya.ps/news/1086280.html>.

Reach Project (2019). Cash Transfers in Palestine: Building Blocks of Social Protection. Available at <https://reachalliance.org/wp-content/uploads/2018/03/ReachProject-Palestine-Final.pdf>.

Reuters (2019). Egypt's Sisi raises minimum wage to help assuage economic hardships. 30 March. Available at <https://www.reuters.com/article/us-egypt-economy-wages-idUSKCN1RB0CE>.

Rizk, Nagla (2020). Vulnerabilities Exposed: COVID-19 and Informal Livelihoods in Egypt. Medium, 19 June. Available at <https://medium.com/the-network-of-centers-collection/vulnerabilities-exposed-covid-19-and-informal-livelihoods-in-egypt-b6f755ea01bd>

Roya News (2020a). وزير النقل: شمول 4367 أسرة ببرنامج الدعم التكميلي تكافل. 19 August. Available at <https://royanews.tv/news/222044>

Roya News (2020b). هام من "صندوق المعونة" حول صرف. المبالغ الشهرية للمتفعين عن شهر نيسان- جدول. Retrieved from <https://royanews.tv/news/212010>.

Rue 20 (2020). وكالات البريد تتحول إلى قنابل موقوتة لفيروس. 29 June. Available at <https://rue20.com/410806.html>.

Sabrin, Mervat (2021). برنامج التحويلات النقدية الطارئ. Presentation given at the ESCWA online workshop on Targeted Social Protection in Arab Countries during the Covid-19 Pandemic, 25 February.

Shafaq News (2020). وثيقة.. العراق يصرف منحة المتضررين. من كورونا. 30 April. Available at <https://shafaq.com/ar/%D8%A7%D9%82%D8%AA%D8%B5%D9%80%D8%A7%D8%AF/%D9%88%D8%AB%D9%8A%D9%82%D8%A9-%D8%A7%D9%84%D8%B9%D8%B1%D8%A7%D9%82-%D9%8A%D8%B5%D8%B1%D9%81-%D9%85-%D9%86%D8%AD%D8%A9-%D8%A7%D9%84%D9%85%D8%AA%D8%B6%D8%B1%D8%B1%D9%8A%D9%86-%D9%85%D9%86-%D9%83%D9%88%D8%B1%D9%88%D9%86%D8%A7%>

Sholkamy, Hania (2015). About Karama and Takaful. Ahram Online, 7 October. Available at <http://english.ahram.org.eg/NewsContent/4/0/151899/Opinion/-About-Karama-and-Takaful.aspx>.

Silva, Joana, and others (2013). Inclusion and Resilience: The Way Forward for Social Safety Nets in the Middle East and North Africa. MENA Development Report. Washington, D.C.: World Bank.

Soudani, Seif (2020). Le casse-tête de la distribution des aides sociales. Le Courrier de l'Atlas, 6 April. Available at <https://www.lecourrierdelatlas.com/tunisie-le-casse-tete-de-la-distribution-des-aides-sociales-23695/>.

Taazour (2020a). Manuel opérationnel du Registre Social.

Taazour (2020b). TAAZOUR procède à la distribution de kits alimentaires au profit de 20 000 familles pauvres de la capitale. 22 April. Available at <http://taazour.mr/2020/04/22/demarrage-de-la-distribution-daide-alimentaire-a-20-000-familles-a-nouakchott/>.

Taazour (2020c). Le Président de la République préside la cérémonie de lancement de l'opération des transferts monétaires. 12 June. Available at <http://taazour.mr/2020/06/12/le-president-de-la-republique-pre-side-la-ceremonie-de-lancement-de-loperation-des-trans-ferts-monetaires/>.

Tunisia, Ministry of Social Affairs (2018). التقرير السنوي للقدرة على الأداء لوزارة الشؤون الإجتماعية لسنة 2017.

Tunisia, Ministry of Social Affairs (2019). أضمن حقل: إيجا. قيد. Information flyer.

Tunisia, Ministry of Social Affairs (2020a). ندوة صحفية. 23 April. Available at <http://www.social.tn/fileadmin/user1/doc/accesinformation/conferencepresse.pptx>.

Tunisia, Ministry of Social Affairs (2020b). بلاغ. 30 March. Available at <http://www.social.gov.tn/fileadmin/user1/doc/20120305ArretesFormationContinue/avis30032020.pdf>.

UNCIEF and Jordan Strategy Forum (2020). Jordan's National Social Protection Response during Covid-19.

United Nations Inter-Agency Coordination Lebanon (2020). Minutes of National Inter-Agency Meeting. 12 June.

United Nations Lebanon (2020). Rapid Socio-Economic Impact Assessment.

Waly, Ghada (2016). Strengthening Social Protection Systems: "Takaful and Karama". Available at https://www.gob.mx/cms/uploads/attachment/file/152498/Strengthening_Social_Protection_Systems__Takaful_and_Karama__Egypt_Presented_by_H.E._Minister_Ghada_Waly.pdf.

Webmanagercenter (2020a). La loi de l'Amen social dote la Tunisie d'une référence juridique en matière d'aides sociales (Trabelsi). 10 November. Available at <https://www.webmanagercenter.com/2020/11/10/458665/la-loi->

de-lamen-social-dote-la-tunisie-dune-reference-juridique-en-matiere-daides-sociales-trabelsi/.

Webmanagercenter (2020b). "Le projet de l'identifiant national est une étape importante vers la mise en place d'une administration intelligente en Tunisie" (CRES). 20 May. Available at <https://www.webmanagercenter.com/2020/05/20/450719/le-projet-de-lidentifiant-national-est-une-etape-importante-sur-la-voie-de-la-mise-en-place-dune-administration-intelligente-syndicat-de-base-du-cres/>.

World Bank (2012). Implementation Status & Results: West Bank and Gaza Cash Transfer Project (P119307). ISR6395.

World Bank (2013). Proposed Grant from the MENA Transition Fund in the Amount of US\$9.5 Million to the Hashemite Kingdom Of Jordan. 74924-JO.

World Bank (2014). Implementation Status & Results: West Bank and Gaza Cash Transfer Project (P119307). ISR15335.

World Bank (2015). Proposed Grant in the Amount of SDR 10.7 Million and a Proposed Sahel Adaptive Social Protection Grant to the Islamic Republic of Mauritania for a Social Safety Net System Project. PAD1185.

World Bank (2016a). Implementation Status & Results Report: Cash Transfer Project (P119307). ISR25422.

World Bank (2016). Strengthening Social Safety Net Project. ISR22677.

World Bank (2017a). Strengthening Social Safety Net Project. ISR27351.

World Bank (2017b). Strengthening Social Safety Net Project. ISR29777.

World Bank (2019). Small Grant from the MENA Transition Fund in the Amount of US\$4.7 Million to the Republic of Tunisia for a Social Protection Reforms Support Project. ICR00004594.

World Bank (2020a). Grant in the Amount of US\$9.5 Million Equivalent to the Hashemite Kingdom of Jordan. 2020. ICR00003685.

World Bank (2020b). Proposed Loan in the Amount of US\$350 Million and a Proposed Grant in the Amount of US\$24.17 Million Equivalent. PAD3898.

World Bank (2020c). International Development Association project appraisal document on a proposed grant in the amount of SDR141.0 million (US\$200 million equivalent). PAD3997.

World Bank (2020d). Proposed Grant in the Amount of SDR 32.6 Million to the Islamic Republic of Mauritania for the Social Safety Net System Project II. PAD3426.

World Bank (2020e). Mauritania Social Safety Net System. ISR40670.

World Bank (2020f). Lebanon Emergency Crisis and COVID-19 Response Social Safety Net Project. PAD3855.

World bank (2020g). Lebanon Emergency Crisis and Covid-19 Response Social Safety Net Project (P173367). P173367

Annex 1: Table of select targeted social assistance programmes in the Arab region

Country	Oversight Agency/ Donor	Program (established)	Main targeting methodology	Main benefit type and value (monthly)	Conditions	Beneficiaries Reached
Egypt	Ministry of Social Solidarity	Daman (1977)	Categorical	EGP 323-450 (USD 20-28).	No	398,520 (2020)
		Takaful (2015)	Categorical (families with children), PMT, community targeting	EGP 325-605 (USD 20-37). Average EGP 467 (USD 30)	School attendance and health check-ups.	1,239,732 households (2020)
		Karama (2015)	Categorical (elderly persons and persons with disabilities), PMT, community targeting	EGP 450 (USD 29).	No	2,173,274 elderly persons and persons with disabilities (2020)
Jordan	National Aid Fund (NAF)	Recurrent cash assistance	Categorical, direct means testing	Average JOD 88 (USD 125)	No	75,393 households (2019)
		Temporary cash assistance	Categorical, direct means testing	Average JOD 68 (USD 96)	No	27,684 households (2019)
		Takaful, cash transfer component (2019)	PMT	JOD 50-136 (USD 71-192).	No	50,000 households (2020)
Mauritania	Directorate-General Taazour	Tekavoul (2016)	PMT, community targeting	MRU 500 (USD 13)	Community awareness sessions	70,536 households (2021)
Morocco	Ministry of Health	Ramed (2008)	Direct and indirect poverty targeting (different methodologies for urban and rural areas), community targeting	Health coverage (free for poor households, subsidised for vulnerable household)	No	6,600,000 households (2020)
	Ministry of National Education	Tayssir (2008)	Categorical targeting (families with children of school age), RAMEL entitlement (1104 out of 1538 municipalities)	MAD 60-420 (USD 6-43), average MDH 167 (USD 17). Provided 10 months / year.	School attendance.	1,266,855 households (2019)
	Ministry of Solidarity, Social Development, Equality and Families	Daam (2014)	Categorical targeting (widows with children), RAMEL entitlement	MDH 350-1050 (USD 36-108), average MDH 593 (USD 61)	No	105,655 households (2020)
Palestine	Ministry of Social Development	National Cash Transfer Programme	PMT, community targeting	Average NIS 296 (USD 85)	No	115,000 households (2020)
Sudan	Ministry of Labour and Social Development	Social Initiative Programme, cash transfer component	PMT, community targeting	SDG 450 (USD 8)	No	500,000 households (2020)
Tunisia	Ministry of Social Affairs	AMG 1/ PNAFN	Direct and indirect poverty targeting	TND 180-210 (USD 63-74), free health coverage	No	260,000 households (2020)
		AMG 2	Direct and indirect poverty targeting	Subsidised health coverage		Up to 623,000 households (2020)

Annex 2: Targeting methodologies

Six main types of targeting may be distinguished, namely direct means testing, proxy means testing (PMT), categorical targeting, geographical targeting, community targeting and self-targeting.²⁵³ In practice, the distinction between targeting methodologies is often fluid, and social assistance programmes generally use more than one.

Direct means testing entails directly considering the income or wealth of individuals or households. This could mean, for instance, that eligibility for a social assistance programme is contingent upon earning less than a certain amount per month, or even upon having no regular income at all. However, in an economic context characterised by high informality—meaning, in essence, that most revenues are not declared—direct means testing is rarely practical, since the Government has no way of verifying applicants' incomes.

For that reason, indirect means testing is a widely deployed alternative in developing countries. In particular, *PMT* is increasingly utilised. Instead of directly considering income or wealth, this methodology focuses on more easily observable factors that correlate (positively or negatively) with poverty—for instance, possession of a car or of livestock. Each such factor translates into a PMT indicator. Based on the indicators and the specific weight assigned to each of these in the PMT formula, a household's "poverty score", supposedly reflecting its socio-economic situation, is calculated. This poverty score determines whether the household is eligible to benefit, and in some cases the level of support to which it is entitled.

One problematic aspect of PMT formulas is that their ability to identify the poor usually diminishes with time, as the indicators (and the weight attributed to these) become outdated. For instance, owning a computer or a mobile was not too long ago negatively correlated with poverty, since the poor could rarely afford to purchase these items, but this has rapidly changed as the prices of technology products have fallen.

PMT formulas therefore need being revised regularly. This, however, is rarely possible in practice since they are usually derived from household surveys that tend to be expensive and time-consuming to carry out. Consequently, social assistance programmes frequently rely on PMT formulas founded on observations made several years ago.

In addition, the situation of households may change for the better or for the worse, rendering obsolete data collected during the targeting process.²⁵⁴ The extent to which "data expiry" poses a problem does in part depend on how the targeting exercise is undertaken. One option is to use the "census-sweep" approach, which in its most extreme form means that all households in a given area (which could mean the entire country) are visited in their homes by a representative of

²⁵³ Devereux and others, 2017.

²⁵⁴ The average "durability" of socio-economic data depends on its character: research from Latin America suggests that "the variables associated with income and occupation have a higher dynamism and ought to be updated every 1 to 1.5 years, while the variables associated with housing and ownership of goods have a lower dynamism, so that an updating every 3 to 3.5 years is recommended". See Barca, 2017, p. 46.

the programme (usually a social worker) who verifies their living conditions by going through a specific checklist comprising the indicators of the proxy means test.

An alternative is to use on-demand registration, meaning that households and individuals need to actively apply. This is often done at the nearest social office, though online registration, as discussed below, is becoming more and more common. In most cases, households and individuals who have applied for a social assistance programme are subsequently visited by a social worker who verifies the household's living conditions, but interconnection of databases can also allow for certain indicators to be verified "virtually".

While the census-sweep approach has the advantage of being comprehensive, it is very costly and therefore usually cannot be repeated very often. Thus, the conditions of many households—whether they are found eligible or not—will change before the next round of targeting is undertaken, leading to so-called exclusion and inclusion errors (respectively defined as the proportion of erroneously excluded non-beneficiaries and the proportion of erroneously included beneficiaries).²⁵⁵ Furthermore, households and individuals who for one reason or another were not visited during the targeting campaign (e.g. those who moved to the area after it) may have to wait for very long before the next window of opportunity to join the programme opens.

On-demand registration, on the other hand, allows for altered socio-economic conditions to be taken into account immediately, since households or individuals whose situation changes can simply return to the social office (or to the web portal) and request that the data concerning them be updated. However, a considerable drawback is that households or individuals whose conditions deteriorate (meaning, in the case of non-beneficiaries, that they may now be eligible for the programme, or, in the case of beneficiaries, that they may now be eligible for a higher level of benefits than before) might be more disposed to report this than households whose conditions improve.

As a general principle, the census-sweep approach is more logical to apply in areas that are "homogenously poor" and where a large number of households are expected to be deemed eligible, while on-demand registration makes more sense when inequality is high and a relatively small number of households are likely to be eligible.²⁵⁶ In practice, however, the two methods are often combined one way or another: for instance, the census survey may be carried out when the program is first established, and the on-demand approach then utilised continuously.

Categorical targeting means making eligibility contingent upon belonging to a demographic category.²⁵⁷ Unlike means testing and PMT, categorical targeting often focuses on individuals rather than on

²⁵⁵ Importantly though, defining targeting errors is in fact more complex than it may appear. Above all, they can be measured in terms of eligibility criteria or in terms of poverty status. For an extended discussion, see Devereux and others, 2017.

²⁵⁶ Barca, 2017, p. 44.

households: this is the case, for instance, with programmes targeted to elderly persons, widows, or persons with disabilities.²⁵⁸ However, categorical targeting can also be applied at the household level, for instance when a programme is intended for families with children of school age. Until recently, many social assistance programmes in the Arab region relied mainly or even exclusively on categorical targeting to select beneficiaries. The “leakage” thereby generated has been one of the arguments in favour of introducing PMT.²⁵⁹ However, categorical targeting is still very frequently used to complement other targeting methodologies.

Geographic targeting signifies that social assistance is provided to those living in a specific geographic area. This can be a neighbourhood, a city or a region, but it could also be, for instance, all rural or coastal areas in a country. It is quite common for geographical targeting to be used temporarily, meaning that a programme is initially limited to the poorest and most “prioritised” areas before being implemented in the rest of the country.

Community targeting is the practice of letting community members themselves choose who among them should benefit from social assistance. Usually, this means consulting a limited number of supposedly representative individuals rather than actually involving the entire community. One argument in favour of community targeting is that communities are better suited than Government civil servants to determine who is poor and who is not. Another argument is that engaging with community members may strengthen the legitimacy of the targeting process and outcome. Concerns about this methodology includes that beneficiaries may be chosen arbitrarily or even on the basis of nepotism.

Self-targeting, finally, signifies that the nature of a social assistance programme and/or of the registration process serves to discourage those who do not belong to the targeted group from applying in the first place. This would be the case when everyone but those belonging to the targeted category considers the costs of joining the programme to be higher than the returns of doing so. For instance, if the registration process is long and arduous, and the benefits set at a low level, only relatively poor households will find applying worthwhile. Generally speaking, carrying out PMT by means of the census-sweep approach reduces the degree of self-targeting,²⁶⁰ whereas on-demand registration enhances it.

²⁵⁷ For this reason, categorical targeting is sometimes referred to as “demographic targeting”.

²⁵⁸ Devereux and others, 2017, p. 166.

²⁵⁹ Silva and others, 2013, pp. 18-19.

²⁶⁰ However, it does not necessarily eliminate it entirely, since households receiving a visit from the programme implementors will typically be able to choose whether they want to apply or not, in which case more prosperous households are more likely to decline doing so.

Annex 3: Social registries and management information systems

To enhance the effectiveness and the efficiency of social assistance programmes, not least of their targeting mechanisms, countries are increasingly creating integrated social protection information systems—defined as “system[s] to manage the flow of information between and across social protection programmes and beyond”.²⁶¹ This, however, can be done in different ways, for different purposes and with different results.

Conceptually, the main components of integrated social protection information systems are social registries and integrated beneficiary registries.²⁶² The former contain information pertaining to the socio-economic situation of *potential* social assistance beneficiaries. This information typically corresponds to PMT indicators. Similar to individual social assistance programmes, social registries can be established and updated by means of the census-sweep approach, on-demand registration, or a combination of the two, with the choice of method being equally context dependent. As will be clarified, a social registry can also be updated through “virtual integration” with other databases.

A major advantage of social registries is that they enable social assistance programmes to quickly expand without undertaking new rounds of targeting. This is particularly valuable in the event of a crisis. While some social registries are used by just a single programme, others are used by two or more. A social registry utilised by several, or even all, social assistance programmes in a country can serve as a “single window” (or “common entry point”) for applicants. Once their socio-economic data is in the social registry, they will automatically be selected by the programmes for which they are eligible. Households and individuals thereby no longer need to apply separately for each programme.

Putting in place a social registry used by several programmes can allow governments to reduce the administrative costs of social assistance provision, since the implementors of different programmes do not each have to undertake a time-consuming and expensive targeting process. Importantly though, these costs may in fact rise in the short term before falling in the longer term. Establishing the social registry requires much equipment (such as servers on which to store the data), but once acquired, this equipment may well last for some time. Meanwhile, the data-collection effort is likely to be more comprehensive and thorough than it is for a single programme, and therefore more costly for implementors. Once undertaken, however, it reduces (or even eliminates) the need for additional programme-specific exercises which otherwise would have had to be carried out.

²⁶¹ Chirchir and Barca, 2020, p. 14.

²⁶² The literature on integrated social protection systems has for a long time been characterized by a high degree of terminological confusion. In particular, the terms “unified registry” and “single registry” have been used for both social registries and integrated beneficiary registries. See Barca, 2017, p. 3.

The scope of social registries can vary considerably. Sometimes they aim to cover a certain proportion of the population: in such cases, the social registry is “capped”, meaning that households applying to join it will be rejected if they are not deemed sufficiently poor. Other social registries, do not have such a limit, meaning that every household can be included in it—even those that are unlikely to be deemed eligible for social assistance.

263. Barca, 2017, p. 53.

Another important variation concerns how and by whom beneficiaries are selected among the households or individuals figuring in the social registry. In some countries, a social assistance programme that aims to cover, for instance, the poorest five per cent will simply be provided a list of these households as identified by social registry. In other words, the decision regarding who should benefit from a programme is not taken by those who implement it—instead, it is delegated to the social registry. In other cases, the programme implementors are given access to the detailed socio-economic data in the registry and can thereby choose households from it based on their own specific criteria.²⁶³

A considerable risk with social registries is that they may aggravate targeting errors. A household that is not included in the registry will in effect be excluded from all social assistance programmes that use the registry to select beneficiaries. Meanwhile, if the data in the registry indicate that a household is less poor (or poorer) than is actually the case (be it because of flaws in the original data collection process or because the household’s situation has subsequently changed), the household risks being erroneously excluded (included) from several programmes, or—depending on the nature of the programme(s)—receive unduly low (high) benefits. For this reason, the regulatory frameworks of social registries sometimes stipulate that the data collection must be renewed at a specific interval.

Integrated beneficiary registries, meanwhile, store information about present (as opposed to potential) beneficiaries of more than one social assistance programme. The main advantage of such registries is that they provide an overview of “who receives what” which can give an idea about whether some individuals or households illicitly benefit from two or more programmes at the same time, a practice sometimes called “double-dipping”. Integrated beneficiary registries can also enable the integration of other functions across different programmes, such as delivery of benefits and grievance mechanisms, and by that to avoid duplication and thereby reduce administrative costs.

In reality, the distinction between social registries and integrated beneficiary registries tends to be less clear-cut than these conceptual definitions suggest. A registry may comprise data on potential as well as present beneficiaries of two or more programmes: in other words,

it can play the role of a combined social registry and integrated beneficiary registry. This is the case when there is a two-way flow of data such that the separate social assistance programmes not only receive data from the social registry, but also feed data back to it. Furthermore, the beneficiary registry of one programme may in some cases effectively be used as the social registry of another programme.

264. Chirchir and Barca, 2020, p. 31.

It should also be noted that a single programme can consist of two or more “sub-schemes”. These sub-schemes may provide different types of benefits and/or target beneficiaries according to different criteria but have a joint beneficiary registry and (sometimes) social registry, such as Takaful and Karama in Egypt or Takaful in Jordan. Creating such “umbrella” programmes is not the same thing as integrating *different* social assistance programmes, since integration between the sub-schemes is in a sense assured from the outset already and not something that needs being achieved retrospectively. In terms of outcome, however, the principle is largely the same.

Social and beneficiary registries may in addition be interconnected with other administrative databases beyond the sphere of social protection, notably with civil registration and vital statistics systems. Those contain data pertaining to, for instance, births, marriages and deaths which, if shared with the social assistance information management system, can ensure that the eligibility status of families and households is continuously updated. Social assistance programmes using direct means testing may in principle rely on data exchanges with the income tax registry and/or with the social insurance databases to control applicants’ income.

Data exchanges between social registries and a range of other administrative databases can help in verifying the PMT indicators, both during the implementation (i.e. when households first register) and continuously afterwards. For instance, indicators pertaining to ownership of a car or of agricultural land may be verified through interconnections with the relevant government departments.

A requirement for data-exchange is that the involved registries identify citizens and households in the same way—in other words, that they “speak the same language”. This is enabled by a foundational ID system, meaning in practice that citizens must have national ID numbers. A potential problem with this is that citizens who do not have ID numbers risk being excluded from all social assistance programmes using the social registry. At the same time, however, it could serve as an incentive for individuals and families to obtain IDs, which may have positive effects beyond the realm of social assistance.²⁶⁴

The alternative to foundational IDs is *functional* IDs. These are particular to a specific programme or registry and are typically given to the individual or household upon registration. A disadvantage of

functional IDs is that they considerably limit the opportunity to create interoperability with other databases. Furthermore, attributing functional IDs upon registration may entail a risk of duplication.²⁶⁵

While the integration of information systems has many advantages, the extensive storing and sharing of personal data may also put the privacy, integrity and security of citizens and households at risk. This is taken into account by several key international legal frameworks, including ILO Recommendation 202 (relating to the establishment of national social protection floors) which stipulates that “[m]embers should establish a legal framework to secure and protect private individual information contained in their social security data systems”.²⁶⁶ Such legal frameworks have indeed been established in a number of Arab countries.²⁶⁷

²⁶⁵. Barca, 2017, p. 50.

²⁶⁶. Article 23

²⁶⁷. A notable example is Morocco's Law No. 09-08 of 2009, by which was created the country's National Control Commission for the Protection of Personal Data.

The present publication is produced under the project on Strengthening Social Protection for Pandemic Responses, jointly implemented by the United Nations Department of Economic and Social Affairs, UNCTAD and the United Nations regional commissions, and funded by the United Nations Development Account. The project aims to build national capacity to design and implement social protection policies, with a gender perspective, for a rapid recovery from the COVID-19 pandemic; and to increase resilience to the negative impact of future exogenous shocks, especially among the most vulnerable populations. The project comprises the following three workstreams: building social protection capacities; advancing care economy; and guiding poverty reduction.

