

# 15. Country profile: Egypt



## 1. Development profile

After being highly centralised during the Presidency of Gamal Abdel Nasser, the Egyptian economy has opened up considerably under the rules of former President Anwar El-Sadat and current President Mohamed Hosni Mubarak. The reforms enacted under the El-Sadat and Mubarak administrations have greatly helped the Egyptian economy to grow, and the economic reforms undertaken by Cairo since 2004 have focused on attracting foreign investment and facilitating GDP growth, mainly by streamlining the process for companies to enter the Egyptian economy and making it easier to do business in Egypt.<sup>1</sup>

However, like many nations of the world, the Egyptian economy was adversely affected by the 2008 financial crisis, which lowered the GDP growth rate from 7 percent in fiscal year (FY) 2008 to 4.7 percent in FY2009. Unemployment also increased from 8.4 percent in 2008 to 9.4 percent in 2009, and foreign direct investment (FDI) entering Egypt decreased by 39 percent.<sup>2</sup>

In order to combat the effects that the financial crisis has had on Egypt, the government is implementing a crisis response plan featuring fiscal, monetary and direct support measures. These measures appear on all accounts to be working. After the reduction in the GDP growth rate from FY2008 to FY2009, the rate increased slightly to 4.8 percent in the first half of FY2010 and is expected to be 5 percent for the entire year.<sup>3</sup>

However, the Egyptian government still struggles to create jobs at a rate that will keep pace with the population growth in the country. With a population growth rate of 2.033 percent and 20 percent of its citizens living below the poverty line, the Egyptian government must continue to promote economic reforms that will allow the nation's economy to maintain its current expansion.<sup>4</sup> The government must also contend with problems of famine and poverty.

Though national statistics show that Egypt is improving in most socio-economic areas of concern, the statistics often overshadow problems in regions across the country that still struggle with famine, illiteracy and poverty: "regarding food availability, the Food and Agriculture Organisation of the

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<sup>1</sup> CIA World Factbook. (2010, September). *Egypt*. Retrieved from United States Central Intelligence Agency: <https://www.cia.gov/library/publications/the-world-factbook/geos/eg.html>

<sup>2</sup> World Bank. (2010). *Egypt: Country Brief*. Retrieved from World Bank: <http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/MENAEXT/EGYPTEXTN/0,,menuPK:287166~pagePK:141132~piPK:141107~theSitePK:256307,00.html>

<sup>3</sup> Ibid.

<sup>4</sup> CIA World Factbook (2010).

United Nations (FAO) defines Egypt as a low-income, food-deficit country...[which] imports nearly 45 percent of its grain requirements”.<sup>5</sup> Many families would starve if it were not for the food subsidies that the government provides. In order to combat future problems of increased famine, the government is embarking on plans to begin to produce more of its own food.

The government is also beginning to expand educational services to areas that previously did not have access to schools. The government has been able to increase enrolment to around 94 percent, but this rate is much lower in certain areas of the country: “many areas of Upper Egypt and Sinai still lack education services – net enrolment at the primary level is 83 percent – and illiteracy rates are still up to 58 percent in some governorates”.<sup>6</sup> As this shows, the education system must still improve if the country wishes to increase the socio-economic status of all of its citizens.

The government of Egypt has the political will necessary to enact reforms and programs that will greatly benefit the people of that country. The government established a ten-point plan in order to lay out development goals for Egypt. In the plan, the government aims to reduce poverty, increase education and improve gender equality. The government recognises the value of human development and strives to provide social assistance programmes. Because of this, the government has been enthusiastic in accepting foreign aid and guidance on development programmes and other social assistance measures.

Socioeconomic indicators <sup>7</sup>	
Population (millions)	81.5
GNI per capita, PPP (current USD)	5,470
GDP (current USD) (billions)	162.3
GDP composition by sector (%)	Agriculture-3 Industry- 28 Services- 69
GDP growth rate (%)	7.2
% below poverty line (%)	16.7
Inflation (%)	18.3
GINI index	32.1
Adult literacy rate (%)	66.4
Life expectancy (years)	70
Child dependency ratio	50.8
Elderly dependency ratio	7.3
HIV prevalence (%)	0.8
Overseas development aid per capita (current USD)	17
Net official development assistance 2005 (USD millions)	993.6
Remittances as % of GDP	6
2009 Human Development Index (HDI) ranking	123/182

<sup>5</sup> WFP. (2006) *Country Programme: Egypt 10450.0 (2007-2011)*. Retrieved from World Food Programme: [http://one.wfp.org/operations/current\\_operations/project\\_docs/104500.pdf](http://one.wfp.org/operations/current_operations/project_docs/104500.pdf)

<sup>6</sup> Ibid.

<sup>7</sup> World Bank. (2010). Retrieved from World Bank: <http://data.worldbank.org/indicator>

## **2. Vulnerability analysis**

### **2.1 External shocks**

While not dependent on outside sources of income, the Egyptian economy is still susceptible to external shocks. Even during the financial crisis of 2008, the Egyptian economy was able to continue strong growth of 4.7 percent because of increased domestic activity and industry. However, that rate of growth was lower than the average of the previous years, around 7 percent, because “the economy was still left vulnerable to the crisis's knock-on effects on inbound tourism, oil prices, and foreign direct investment (FDI) inflows”.<sup>8</sup>

### **2.2 HIV/AIDS**

With an HIV prevalence percentage at 0.8, Egypt is far below the 5 percent average for the region; however, there is the potential for this to change. There is limited access to information about HIV/AIDS for people most at risk of the disease and weak provisions for people living with HIV/AIDS. There are also high rates of Hepatitis C infections in Egypt, a disease that is transmitted similarly to HIV/AIDS, which could forecast and increase in the HIV/AIDS infection rate.

### **2.3 Foreign aid and remittances**

Remittances account for 6 percent of the Egyptian GDP. This is a moderately large number, which means that a decline in remittances due to a global economic downturn could adversely affect the Egyptian economy and the low-income households that rely on this money to survive. However, the Overseas Development Assistance (ODA) per capita stands at US\$17 percent, well below the continental average of US\$36, which indicates that the Egyptian economy is better insulated from economic shocks brought about by a decrease in foreign aid than many other African nations.

### **2.4 Climate concerns**

There are many environmental concerns facing Egypt. Urbanisation and desertification have caused a loss of agricultural lands. There is oil pollution on coral reefs and other marine habitats along the coast. Water pollution from pesticides, raw sewage and other pollutants is becoming a major concern as there are limited fresh water supplies beyond the Nile River, which is becoming overburdened by the increasing size of the population.<sup>9</sup>

### **2.5 Food security**

Egypt currently imports a substantial amount of its food because it lacks arable land. At one point, 65 percent of total food consumption was purchased from abroad. The government is undertaking projects that aim to increase self-sufficiency, but it is unclear whether food production efforts will be able to grow at the same rate as the population.<sup>10</sup>

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<sup>8</sup> Business Intelligence Middle East. (2010, September 6). *Egypt's Consumer Confidence Dropped in First Half 2010*. Retrieved from Business Intelligence Middle East: <http://www.bi-me.com/main.php?c=3&cg=4&t=1&id=48240>

<sup>9</sup> CIA World Factbook (2010).

<sup>10</sup> FAO. (2003, August). *Nutrition Country Profiles: Egypt*. Retrieved from Food and Agricultural Organisation of the United Nations: <ftp://ftp.fao.org/ag/agn/nutrition/ncp/egy.pdf>

### 3. Monitoring and evaluation

There is currently no one agency within Egypt responsible for monitoring and evaluation within the country. However, the World Food Programme has undertaken a capacity-building project in order to help institutionalise monitoring and evaluation into several Egyptian ministries in order to aid in the nation's poverty and famine reduction strategies. The Food Security Analysis and Monitoring Units within the Ministry of Planning and Local Development and the Ministry of Social Solidarity are both receiving training and aid from the WFP in order to become more adept at monitoring and evaluation of poverty and famine rates in different regions of the country.<sup>11</sup>

### 4. Social assistance programmes overview

\*All currency conversions are based on:

- 1 EGP = 0.18223 USD
- 1 GBP = 1.57161 USD
- 1 EUR = 1.369 USD.<sup>12</sup>

Programme# 1: contributory insurance scheme	Programme name	Old Age, Disability and Survivors Benefits <sup>13</sup>
	Programme overview	<ul style="list-style-type: none"> <li>▪ Contributory pension scheme that provides pensions to people who are no longer able to work, such as those of old age or those with disability, and to survivors of deceased persons.</li> </ul>
	Programme components	<ul style="list-style-type: none"> <li>▪ <b>Base old-age pension:</b> <ul style="list-style-type: none"> <li>○ Calculated according to reference base earning for each year of contributions, for a maximum of 36% years.</li> <li>○ Deductions taken for early pension.</li> <li>○ Supplements awarded as lump sums if contributions exceed 36 years.</li> <li>○ Flat-rate allowance: EGP 10 (\$1.82 USD).</li> </ul> </li> <li>▪ <b>Variable old age pension:</b> <ul style="list-style-type: none"> <li>○ Calculated with same formula as base old age pension, but substitutes variable earnings for base earnings.<sup>14</sup></li> <li>○ Deductions taken for early pension.</li> <li>○ Minimum and maximum ensure pension is between 50 and 70% of average monthly wages in last two years.</li> </ul> </li> <li>▪ <b>Old age settlement:</b> <ul style="list-style-type: none"> <li>○ Calculated according to reference base earning.</li> <li>○ Lump-sum benefit is equal to one month of base earnings and is</li> </ul> </li> </ul>

<sup>11</sup> WFP (n.d.)

<sup>12</sup> *Universal Currency Converter*. (2010) Retrieved from XE: <http://www.xe.com/ucc/full/>

<sup>13</sup> Table drawn from ISSA. (2009, August). *Social Security Programs Throughout the World: Africa 2009*. Retrieved from International Social Security Administration: <http://www.socialsecurity.gov/policy/docs/progdesc/ssptw/2008-2009/africa/ssptw09africa.pdf>

<sup>14</sup> Base earnings are equal to or less than EGP 775 (USD 141.23) per month. Variable earnings are earnings exceeding EGP 775 (USD 141.23) per month, plus other forms of compensation such as bonuses, incentives, commissions, and profit shares. Source: ISSA (2009).

		<p>paid for each year of contributions.</p> <ul style="list-style-type: none"> <li>▪ <b>Permanent disability benefits – base disability pension:</b> <ul style="list-style-type: none"> <li>○ Calculated using base old-age pension formula.</li> <li>○ Minimum benefit of 10 months' worth of base earnings.</li> <li>○ Benefit reduced by 50% for the partially disabled.</li> <li>○ Flat-rate allowance of EGP 10 (\$1.82 USD).</li> <li>○ Constant-attendance allowance: 20% of pension paid.</li> </ul> </li> <li>▪ <b>Permanent disability benefits – variable disability pension:</b> <ul style="list-style-type: none"> <li>○ Calculated with same formula as base old age pension, but substitutes variable earnings for base earnings.</li> <li>○ Maximum: 80% of average monthly earnings or EGP 920 (\$167.65 USD) a month, whichever amount is lower.</li> <li>○ Minimum: 65% of average monthly earnings in last two years or EGP 100 (\$18.22 USD), whichever amount is higher.</li> <li>○ Constant-attendance allowance: 20% of pension paid.</li> </ul> </li> <li>▪ <b>Disability settlement:</b> <ul style="list-style-type: none"> <li>○ Calculated according to total reference earnings.</li> <li>○ Lump-sum benefit: one month of base earnings, subject to conditions.</li> </ul> </li> <li>▪ <b>Base survivor pension:</b> <ul style="list-style-type: none"> <li>○ Calculated according to same formula as base old-age pension.</li> <li>○ Minimum benefit: no less than 10 months of base earnings.</li> <li>○ Supplementary benefits: calculated according to contributions paid.</li> <li>○ Flat-rate allowance of EGP 10 (\$1.82 USD).</li> </ul> </li> <li>▪ <b>Variable survivor pension:</b> <ul style="list-style-type: none"> <li>○ Calculated with the same formula as old-age base pension, but substitutes variable income for base income.</li> <li>○ Maximum: 80% of average monthly earnings or EGP 920 (\$167.65 USD), whichever amount is greater.</li> <li>○ Minimum: 65% of average monthly earnings or EGP 100 (\$18.22 USD).</li> </ul> </li> <li>▪ <b>Survivor settlement:</b> <ul style="list-style-type: none"> <li>○ Calculated according to total reference earnings.</li> <li>○ Lump-sum benefits calculated using the same formula as disability lump-sum benefits, with the same minimum level.</li> <li>○ Supplementary benefits calculated according to reference monthly earnings, multiplied by age coefficient.</li> </ul> </li> <li>▪ <b>Death grants:</b> <ul style="list-style-type: none"> <li>○ Equal to 3 months of the deceased's total pension.</li> </ul> </li> <li>▪ <b>Funeral grants:</b> <ul style="list-style-type: none"> <li>○ Equal to 2 months of the deceased's total pension.</li> <li>○ Minimum grant is EGP 200 (USD 35.05).</li> </ul> </li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>▪ Covers all employed people over age 18 (government employees over age 16).</li> <li>▪ Special systems in place for some self-employed persons, employers, migrant workers, temporary and casual agricultural workers, artisans, small land and property owners and household workers.</li> </ul>

	<p><b>Beneficiary determination process</b></p>	<ul style="list-style-type: none"> <li>▪ <b>Old age pension (base and variable):</b> <ul style="list-style-type: none"> <li>○ Minimum 60 years, 120 months of contributions.</li> <li>○ Early pension: minimum 240 months of contributions, no minimum age.</li> </ul> </li> <li>▪ <b>Old age settlement:</b> <ul style="list-style-type: none"> <li>○ Minimum 60 years.</li> <li>○ Did not qualify for an old age pension.</li> </ul> </li> <li>▪ <b>Disability pensions (base and variable):</b> <ul style="list-style-type: none"> <li>○ Assessed with a level of disability that disqualifies the person from any gainful employment.</li> <li>○ Less than 60 years.</li> <li>○ Minimum 3 consecutive months of contributions, or 6 months total of contributions.</li> <li>○ Disability must begin while in covered employment or within a year after employment ends.</li> <li>○ If disability began more than a year after employment ended, 10 years of contributions required.</li> <li>○ If eligible, also eligible for disability benefit, supplementary benefit, special increment and flat-rate allowance.</li> </ul> </li> <li>▪ <b>Disability settlement:</b> <ul style="list-style-type: none"> <li>○ Assessed with disability, but not qualified for disability pension.</li> <li>○ If eligible, also eligible for lump-sum benefit and supplementary benefit.</li> </ul> </li> <li>▪ <b>Survivor pension (base and variable):</b> <ul style="list-style-type: none"> <li>○ Deceased was a pensioner.</li> <li>○ Deceased had at least 3 consecutive months of contributions, or 6 total months of contributions.</li> <li>○ If death occurred more than a year after employment ended, but before retirement age, 10 years of contributions required.</li> <li>○ If eligible, also eligible for survivor benefit, supplementary benefit, special increment and flat-rate allowance.</li> </ul> </li> <li>▪ <b>Survivor settlement:</b> <ul style="list-style-type: none"> <li>○ The deceased does not satisfy requirements for survivor pension.</li> <li>○ If eligible, also eligible for lump-sum benefit and supplementary benefit.</li> <li>○ Eligible survivors: <ul style="list-style-type: none"> <li>▪ dependent widows,</li> <li>▪ dependent sons and brothers younger than 21 (26 if a student),</li> <li>▪ unmarried daughters and sisters,</li> <li>▪ dependent parents,</li> <li>▪ divorced spouses with no other source of income and at least 20 years of marriage.</li> </ul> </li> </ul> </li> </ul>
	<p><b>Finance</b></p>	<ul style="list-style-type: none"> <li>▪ <b>Insured individuals:</b> <ul style="list-style-type: none"> <li>○ 10% of covered monthly earnings.</li> <li>○ 3% of base monthly earnings.</li> <li>○ Minimum contribution: based on lowest civil servant salary.</li> <li>○ Maximum earnings for contribution calculation: EGB 1,400 (\$255.12 USD).</li> </ul> </li> <li>▪ <b>Self-employed persons:</b></li> </ul>

		<ul style="list-style-type: none"> <li>○ 15% of declared monthly incomes.</li> </ul> <ul style="list-style-type: none"> <li>▪ <b>Employers:</b> <ul style="list-style-type: none"> <li>○ 15% of covered monthly payroll, plus 2% of base monthly payroll for lump sum benefits.</li> </ul> </li> <li>▪ <b>Government:</b> <ul style="list-style-type: none"> <li>○ 1% of covered monthly payroll, and cost of any deficit.</li> </ul> </li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>▪ <b>First laws:</b> <ul style="list-style-type: none"> <li>○ 1950: Social Assistance.</li> <li>○ 1955: Provident and Insurance Fund.</li> </ul> </li> <li>▪ <b>Current laws:</b> <ul style="list-style-type: none"> <li>○ 1975: Social Security Act for civil servants and public- and private-sector employees.</li> <li>○ 1976: Social Security Act for employers.</li> <li>○ 1978: Social Security Act for Egyptians working abroad.</li> <li>○ 1980: Universal Social Security Scheme, which extended coverage even further.</li> </ul> </li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>▪ Ministry of Finance provides general supervision</li> <li>▪ Administered by National Organisation for Social Insurance for the Private and Public Sector Fund.</li> <li>▪ Administered for government employees by Social Insurance Government Sector Fund.</li> </ul>

<b>Programme #2: social insurance</b>	<b>Programme name</b>	<b>Sickness and Maternity<sup>15</sup></b>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li>▪ <b>Sickness benefit:</b> <ul style="list-style-type: none"> <li>○ 75% of last covered daily wages payable for 90 days.</li> <li>○ 85% of last covered daily wages payable after 90 days (100% for some chronic diseases), for another 90 days in the calendar year.</li> <li>○ No time limit for specified chronic diseases.</li> <li>○ Minimum benefit: EGP 108.50 (\$19.77 USD), equal to the minimum contributory wage.</li> <li>○ Contributions must have been paid for previous 3 months, or previous 2 months and at least 6 months in total.</li> </ul> </li> <li>▪ <b>Maternity benefit:</b> <ul style="list-style-type: none"> <li>○ 75% of last covered daily wage before maternity period begins.</li> <li>○ Paid for up to 90 days.</li> <li>○ Only three pregnancies qualify.</li> <li>○ Minimum benefit: EGP 108.50 (\$19.77 USD), equal to the minimum contributory wage.</li> <li>○ Contributions must have been made for previous 10 months before maternity period.</li> </ul> </li> <li>▪ <b>Workers' medical benefits:</b> <ul style="list-style-type: none"> <li>○ Insured for general and specialist care, surgery, hospitalisation, maternity care, dental care, laboratory services, medicines, rehabilitation services, and appliances.</li> <li>○ Benefits provided by employers or public or private medical facilities,</li> </ul> </li> </ul>

<sup>15</sup> Table text from ISSA (2009).

		<ul style="list-style-type: none"> <li>under contract with Health Insurance Organisation. <ul style="list-style-type: none"> <li>Dependents receive same benefits as workers.</li> </ul> </li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>Covers all employed people over age 18 (government employees over age 16).</li> <li>Exclusions: temporary and casual agricultural workers, small-scale artisans, household workers and self-employed persons.</li> <li>Students are gradually being included.</li> </ul>
	<b>Finance</b>	<ul style="list-style-type: none"> <li><b>Insured persons and old-age pensioners:</b> 1% of covered monthly earnings/pensions.</li> <li><b>Survivors:</b> voluntary 2% of survivor pension.</li> <li><b>Employers:</b> 4% of covered monthly payroll, and additional 3% if providing cash sickness benefits.</li> <li><b>Government:</b> does not contribute directly, but provides cash benefits directly to insured government employees.</li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>The first laws were passed in 1959 and in 1964.</li> <li>Current laws fall under the Social Security Act of 1975, which expanded coverage to civil servants and public- and private-sector employees.</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>General supervision: Ministry of Health and Population.</li> <li>Cash benefits and contributions are administered by the National Organisation for Social Insurance for the Private and Public Sector Fund and the Social Insurance Government Sector Fund.</li> <li>Medical benefits are administered through the hospitals under the oversight of the Health Insurance Organisation.</li> </ul>

<b>Programme #3: social insurance</b>	<b>Programme name</b>	<b>Work Injury<sup>16</sup></b>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li><b>Temporary disability benefit:</b> <ul style="list-style-type: none"> <li>The benefit is equal 100 percent of covered daily wage. The benefit is paid starting the day following the beginning of disability and continues to be paid until recovery or recertification as permanently disabled.</li> <li>The minimum benefit can be no less than the minimum contributory wage of EGP 108.5 (USD 19.77).</li> </ul> </li> <li><b>Permanent Disability Pension:</b> <ul style="list-style-type: none"> <li>The pension is equal to 80 percent of average monthly base earnings in the year prior to the onset of disability.</li> <li>The minimum base pension is EGP 20 (USD 3.64) and the maximum base pension is EGP 500 (USD 91.12).</li> <li>Partial disability is awarded if the insured's assessed disability is at least 35 percent but less than 100 percent disabled. A percentage of the pension is then given based on the level of assessed disability. If</li> </ul> </li> </ul>

<sup>16</sup> Table text from ISSA (2009).

		<p>the disability is less than 35 percent, then a lump sum based on 48 months of pension is paid according to the assessed degree of disability.</p> <ul style="list-style-type: none"> <li>○ Lump-sum awards are made in the amount of a month's base earnings for each year of contribution made by insured individuals who are eligible to receive permanent disability pension.</li> <li>○ Supplementary compensation equal to 18 times the monthly base earnings used to calculate the survivor pension multiplied by an age coefficient is paid.</li> <li>○ Constant –attendance allowances are paid if the insured requires the constant presence of another in order to be able to perform daily functions. The benefit is equal to 20 percent of the pension paid to the insured.</li> <li>○ Benefits are adjusted after each 5 year period at which time the pension may be increased by 5 percent if disability continues. Adjustments end at age 60.</li> <li>○ In total, all benefits received through social security programs cannot exceed average monthly earnings.</li> </ul> <ul style="list-style-type: none"> <li>▪ <b>Variable Permanent Disability Pension:</b> <ul style="list-style-type: none"> <li>○ The pension is equal to 80 percent of average monthly variable earnings during contributory period.</li> <li>○ Partial disability pensions and lump-sums are calculated the same as above. Only, variable earnings are entered instead of base earnings.</li> <li>○ Supplementary compensation is calculated using same formula as above.</li> <li>○ Constant-attendance allowances are the same as above.</li> <li>○ Benefits will be adjusted according to the same schedule as benefit adjustments for base permanent disability pension.</li> </ul> </li> <li>▪ <b>Worker's Medical Benefits:</b> <ul style="list-style-type: none"> <li>○ All insured workers are granted access to general and specialist care, surgery, hospitalisation, medicines, X-rays, appliances, and rehabilitation.</li> </ul> </li> <li>▪ <b>Survivor Benefits:</b> <ul style="list-style-type: none"> <li>○ Base survivor pensions are based on the same scale of earnings as other base level pensions and must fall between the same minimum and maximum pension levels.</li> <li>○ The pension is equal to 80 percent of average monthly base earnings in the year prior to the insured's death.</li> <li>○ Benefits are split among eligible survivors according to the law.</li> <li>○ If the insured was covered under another social security plan, then the total work injury survivor pension must not exceed 100 percent of average monthly earnings.</li> <li>○ Variable survivor pensions are based on the same scale of earnings as all other variable level pensions.</li> <li>○ The pension is equal to 80 percent of average monthly covered variable earnings for the total contributory period of the deceased.</li> <li>○ Benefits are split according to the same law as those governing base survivor benefits. The pension must also not exceed the average monthly covered earnings of the insured if the insured was covered by other social security programs.</li> <li>○ Death grants are equal to 3 months of the deceased's total pension.</li> <li>○ Funeral grants are equal to 2 months of the deceased's total pension with a minimum grant of EGP 200 (USD 35.05).</li> </ul> </li> </ul>
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	<b>Programme duration</b>	<ul style="list-style-type: none"> <li>Benefits will be based on levels of disability and the legal minimum wage. If either changes the benefit will change accordingly.</li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>The benefit covers all salaried employees including those classified as occasional, temporary, or domestic workers. It also covers members of cooperatives, fisherman, apprentices, students, and convicted prisoners working in prison workshops.</li> <li>There is voluntary coverage for those who are unemployed or who are artists or intellectuals.</li> </ul>
	<b>Beneficiary determination process</b>	<ul style="list-style-type: none"> <li>No minimum qualifying period.</li> </ul>
	<b>Finance</b>	<ul style="list-style-type: none"> <li>Employers must contribute 3 percent of covered monthly payroll. Only 2 percent of covered monthly payroll is required if the employer provides temporary disability benefits.</li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>First law was passed in 1936.</li> <li>Currently regulated by the Social Security Act of 1975.</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>General supervision is provided by the Ministry of Finance.</li> <li>The administration of contributions and cash benefits is undertaken by the National Organisation for Social Insurance for the Private and Public Sector Fund and the Social Insurance Government Sector Fund.</li> <li>Health benefits are administered at the medical facilities of the Health Insurance Organisation.</li> </ul>

<b>Programme #4: social assistance</b>	<b>Programme name</b>	<b>Unemployment<sup>17</sup></b>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li>The benefit is equal to 60 percent of the insured's last monthly wage.</li> <li>The benefits begin after a 7-day waiting period and are payable for 16 weeks with an extension to 28 weeks available for those who have made contributions for the previous 24 months.</li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>The programme provides coverage to all employed persons in the public and private sectors with the exceptions of temporary, seasonal, and casual workers, family labour, household workers, civil servants, employees over the age of 60, self-employed persons, and artisans.</li> </ul>

<sup>17</sup> Table text from ISSA (2009).

	<b>Beneficiary determination process</b>	<ul style="list-style-type: none"> <li>▪ In order to receive benefits, the insured must have at least 6 months of contributions with 3 of the months being the 3 months immediately prior to unemployment.</li> <li>▪ The insured must actively seek employment.</li> <li>▪ Unemployment must have been involuntary and not have been caused by insured's refusal to undertake training or other misconduct.</li> </ul>
	<b>Finance</b>	<ul style="list-style-type: none"> <li>▪ Employers must contribute 2 percent of covered payroll (EGP 108.5 (USD 19.77) –EGP 1,400 (USD 255.12)).</li> <li>▪ The government is responsible for covering any deficit in the programme.</li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>▪ First law was passed in 1959.</li> <li>▪ Current regulated by the Social Security Act of 1975.</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>▪ General supervision provided by the Ministry of Finance.</li> <li>▪ The programme is administered by the National Organisation for Social Insurance for the Private and Public Sector Fund.</li> </ul>

<b>Programme #5: in-kind food transfer programmes</b>	<b>Programme name</b>	<b>School Feeding Programmes<sup>18</sup></b>
	<b>Programme overview</b>	<ul style="list-style-type: none"> <li>▪ Programmes are run by both the government and the World Food Programme, working in tandem.</li> </ul>
	<b>Programme objectives</b>	<ul style="list-style-type: none"> <li>▪ To help stimulate enrolment in school and to provide more nutrition to children.</li> <li>▪ To improve human and social capital, as well as to reduce gender disparity in education.</li> </ul>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li>▪ Snacks and highly nutritious meals are distributed to help children concentrate on studies.</li> <li>▪ WFP will also be providing take-home meals to girls in girl-friendly, single-classroom schools.</li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>▪ Nearly 12 million students (nearly 71 percent of total primary enrolment) have benefited from the programme each year.</li> <li>▪ This number is increasing, as the government and WFP work together to expand coverage.</li> </ul>
	<b>Programme barriers</b>	<ul style="list-style-type: none"> <li>▪ The programme does not reach every child, and it is not available in some of the poorest regions where regular access to education is not available.</li> <li>▪ Not available for the majority of the school year.</li> </ul>

<sup>18</sup> Table drawn from WFP (2006).

	Finance	<ul style="list-style-type: none"> <li>▪ Government of Egypt provides the resources for the programme.</li> <li>▪ WFP supplies food and funds to support the programme.</li> </ul>
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