



# Forsa Pilot Program and Evaluation Plan

Atef El Shabrawy, Daniel O. Gilligan, Sikandra Kurdi, Giordano Palloni, and Basma Yassa

## Key Messages:

- Forsa is a new economic inclusion program based on the graduation model
- In addition to the standard model of asset-transfer, training, consumption support, and mentoring to enable sustainable self-employment, Forsa also includes an innovative wage-employment modality
- A rigorous impact evaluation using a randomized control trial is planned to measure the effectiveness of the program at graduating beneficiaries from poverty

Forsa, which means “Opportunity” in Arabic, is a new economic inclusion program of the government of the Arab Republic of Egypt. Implemented by the Ministry of Social Solidarity, the program aims to graduate beneficiaries of the national cash transfer program, the Takaful & Karama Program (TKP), from being dependent on transfers from TKP to economic self-reliance by enabling them to engage in wage employment or sustainable economic enterprises. The most recent World Bank Economic Inclusion report (Andrews et al. 2021) highlights a recent increase globally in such graduation or economic inclusion programs, which now reach around 92 million beneficiaries from 20 million households across more than 75 countries. This rapid growth is raising demand for evidence on best practices in graduation program implementation. Egypt’s experience with Forsa can contribute to such guidance.

The Forsa program has the strategic goal to promote economic inclusion by enabling TKP beneficiaries and other individuals with low income to integrate into the economy and shift from poverty to prosperity through participation in new economic activities based on sustainable partnerships with NGOs and the public and private sectors. The program has two modalities: (1) an asset transfer modality, which includes the transfer to a beneficiary of a significant productive asset for starting income generating activity (IGA), financial literacy training, and business and technical training on how to start an IGA; and (2) a wage employment modality, which provides on job matching and training for employment in the private sector.

Both modalities include a behavioral change seminar, financial literacy and technical trainings, and on-going mentoring.

The World Bank is funding a pilot of the Forsa program in eight governorates: Fayoum, Beni Suef, As-siut, Sohag, Luxor, Menia, Menoufiya, and Qalyoubia. The pilot will have 50,000 participants in 161 sub-villages. The selection of pilot communities was based on the prevalence and severity of poverty, the prevalence of informal employment, the presence of a sufficient number of TKP beneficiary households, the share of TKP beneficiaries in the 19 to 35 year age range, the presence of industrial areas or other employment nodes, and the potential for self-employment activities in the community. Seventy percent of the pilot program beneficiary households will be selected from the pool of existing TKP beneficiaries, while the other 30 percent will be TKP applicants that did not qualify for the cash transfer program because their scores on the TKP application form were just above the eligibility cutoff (i.e., they were deemed slightly too economically well-off). This element in the design of selection of beneficiaries of the pilot Forsa program is done to assess how well the program works for the two populations. The selection process will also ensure that 50 percent of beneficiaries are youth between 19 and 35 years of age, and that 30 percent are female.

An impact evaluation of the pilot program will be conducted by IFPRI through the USAID Evaluating Impact and Building Capacity Project with additional support from the World Bank. The impact evaluation will measure the degree to which Forsa is successful at increasing household consumption and to investigate which participant groups and program features predict the greatest probability of improvements in household welfare and economic activity. The evaluation will use a randomized control trial design to compare outcomes for households in 161 sub-villages randomly assigned to receive the treatment with outcomes for households in an equal number of sub-villages randomly assigned to the control group, in which Forsa will not be implemented. The evaluation is expected to contribute to the global literature on the design of effective graduation programs, particularly the efficacy of features unique to the Forsa pilot, for raising household welfare.

## Motivation for Forsa

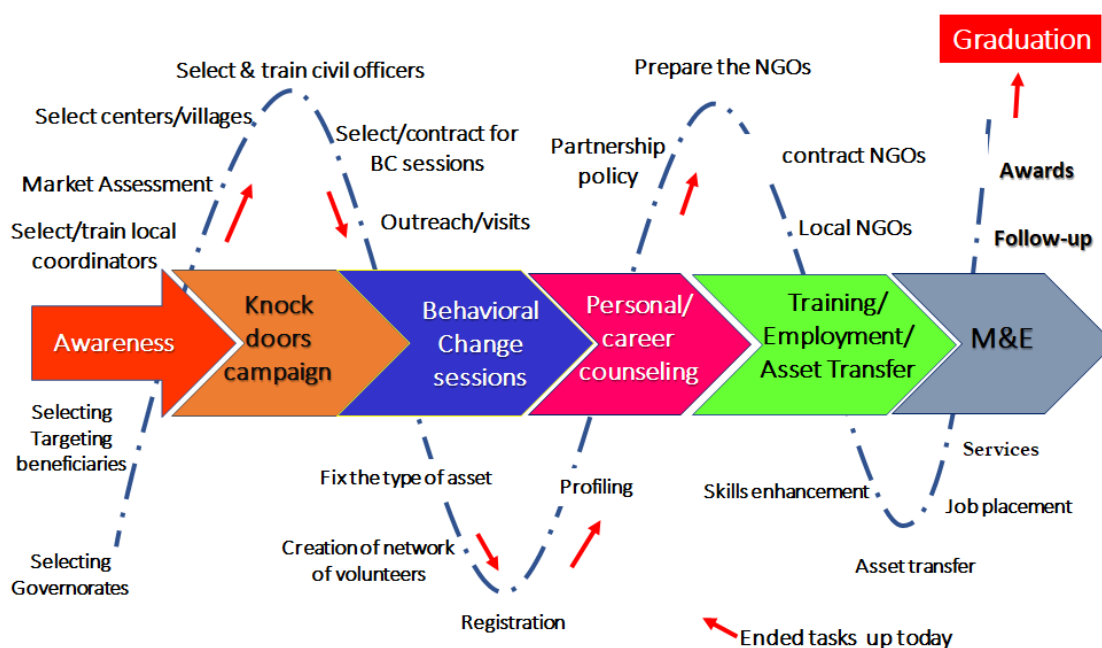
TKP was launched in Egypt by the Ministry of Social Solidarity in 2015. As of October 2021, it was providing transfers to 3.5 million households. Takaful provides monthly cash transfers to families with children under 18 years of age with the transfer amount dependent on the ages and education levels of children in the household. Takaful is designed as a conditional cash transfer program with school age children in beneficiary households required to attend school regularly and younger children required to attend health checks. MoSS is in the process of integrating its information system with those of the Ministry of Health, Ministry of Education, and the Al-Alzhar network of religious schools in order to be able to track and enforce conditionality. (Breisinger et al. 2018; MoSS 2020). Karama provides the elderly, disabled persons, and orphans with regular unconditional cash transfers.

According to IFPRI's 2018 evaluation report on the impacts of the first year of Takaful cash transfers, Takaful significantly decreased poverty and increased household consumption levels of beneficiaries by between 7.3 and 8.4 percent compared to non-beneficiaries. Despite the success of the cash transfers, the cost of providing indefinite cash assistance to all poor households in Egypt is not fiscally feasible and would eventually displace more growth-enhancing investments (Breisinger et al. 2021). Cash transfers alone do not have a strong track record of enabling beneficiaries to graduate from poverty. Global evidence shows some long-term impacts of cash transfers on household welfare via investment in productive assets (Hidrobo et al. 2018) or investment in children's health and education (Millán et al. 2019). However, the Oportunidades cash transfer program in Mexico was only able to graduate one third of program beneficiaries over 10 years (Villa & Niño-Zarazúa 2014). A review of cash transfer programs in sub-Saharan Africa found that sustainable graduation is unlikely without complementary programs (Daidone et al. 2015).

On the other hand, there is evidence that a cohesive set of complimentary interventions that include a transfer can graduate even very poor beneficiaries from poverty. This set of interventions is a bundle of short-term consumption support alongside a one-time transfer of a productive asset, technical training

related to that productive asset, regular mentoring, and savings support. This model for poverty reduction, originally promoted by the international non-governmental development agency, BRAC, as the basis for its Targeting the Ultra-poor program in Bangladesh, has become known as the graduation or economic inclusion model. Evidence from a rigorous multi-country impact evaluation of BRAC-inspired graduation programs in Ethiopia, Ghana, Honduras, India, Pakistan and Peru (Banerjee et al. (2015), as well as additional evaluations in Bangladesh (Das 2010, Bandiera et al. 2017; Balboni et al 2020), and of similar programs in Kenya (Gobin et al 2017), Haiti (Greely 2019), and Afghanistan (Bedoya et al. 2019) confirms large positive impacts of such programs on household consumption levels. The newly designed Forsa program is based on the graduation approach, but with innovations drawing from theories of behavioral economics as well as creating a network of active youth volunteers for economic empowerment in order to reduce costs compared to the standard BRAC-inspired model. Forsa also expands the graduation model to include the option of wage-employment, rather than only focusing on self-employment. The below figure details schematically the FORSA program implementing journey described below.

**Figure 1: The FORSA Program Implementing Journey**



## Eligibility for the Forsa Pilot

The eligibility criteria to participate in the Forsa pilot stipulates that households must satisfy the following conditions:

- ▶ Have at least one member of working age (19 to 55 years).
- ▶ Have a household head without formal employment and, if present, a spouse also without formal employment.
- ▶ Own less than 0.5 feddan (0.52 acres) of agricultural land.
- ▶ Not be a participant in any other transfer or asset program of the Ministry of Social Solidarity or other local or international non-governmental organization (NGO).
- ▶ Own no more than four medium-sized livestock or one large animal.
- ▶ Own a house with no more than one floor.
- ▶ Have no access to remittance income from a household member working outside of Egypt.

- ▶ Either be a:
  - ▷ Takaful beneficiary household starting their second or third year in the program (at least 80% of targeted households);
  - ▷ Or be an unsuccessful Takaful applicant household with a score on the Takaful application proxy means test used to determine program eligibility that falls within 2000 points of the eligibility cutoff. Greater priority in enrollment for the Forsa pilot is given to unsuccessful Takaful applicant households whose scores were within 1000 points of the eligibility cutoff, as well as to households with younger heads (up to 20% of targeted households).

Program staff prepared lists of eligible households in each targeted sub-village based on administrative data. The potential eligible households listed in the treatment communities were contacted through an outreach and orientation campaign that involves door-to-door visits organized by:

- ▶ two NGOs, Al-Koura and CARE,
- ▶ the support of the national volunteer network “Daem”, the network created in collaboration with an active youth NGO, named Life Makers Foundation, and
- ▶ local social unit employees.

The households contacted are invited to elect one individual per family to potentially participate in the program and to attend a **behavioral change session** organized in the community. These sessions include up to 40 participants, with separate sessions organized for each gender and age category. Behavioral change sessions took place in the pilot villages from May 2021 to February 2022.

## Behavioral Change Nudge

### *Why behavior change sessions?*

The Forsa program design relies on the premise that, for the population of poor households TKP that have had modest or no formal employment for several years, part of a successful strategy to get people to take up work and maintain it involves changing their mindset and attitude toward work. Before the end of 2018, MOSS conducted a survey with a sample of 2,250 working-age beneficiaries of T&K, asking whether they want to work and how often they look for a job. The results suggested that many individuals have become discouraged in efforts to find work. Eighty-five percent of the sample admitted that they did not make any efforts to search for work or were not interested in working (89 percent of women and 80 percent of men). As the Forsa program targets working-age and work-capable individuals, motivating the transition from aid dependence to economic independence through training, asset-transfer, and reducing job placement frictions is likely to be a critical component of the program’s eventual success.

The program design is inspired by the “Nudge Theory” of behavioral economics that uses “gentle” framing and incentives to influence individuals’ decision-making (Thaler and Sunstein 2008). In particular, there is an important role for the behavioral change sessions to alter attitudes as part of the integrated, inclusive approach to promoting the development of low-income families and beneficiaries of Takaful and Karama program.

The objectives of the behavioral change sessions in the Forsa pilot communities are to introduce the Forsa program and to emphasize to the participants the benefits of financial independence and economic empowerment to inspire them to enroll in Forsa.

The messages of the behavioral change sessions fall under four main themes:

- ▶ *Introducing the culture of work* -. Participants should realize the importance of work for improving their family’s standard of living and breaking out of the cycle of poverty.
- ▶ *Warning the participants that the continuation of Takaful transfers is not guaranteed*. Participants’ eligibility to receive Takaful transfers will end at some point due to limitations in the state’s budget. This warning is consistent with the TKP program system of requiring recertification every three years and ending transfers for beneficiaries who are not deemed eligible during the recertification.

- ▶ *Emotional and religious encouragement.* The trainers emphasize to the participants that Forsa is an opportunity for them to break intergenerational poverty cycles and prevent the transfer of their current deprivation and misery to their children. The trainers also incorporate a religious motivation, focusing on how all religions praise hard work and the pursuit of general social and economic improvement.
- ▶ *Focus on local examples of success.* The sessions highlight successful examples of people from their local communities who were able to break out of the poverty cycle through directing their efforts into income-generating opportunities.

Participants are then provided with a detailed description of the Forsa program modalities and the services that will be available under each modality. Additionally, attendees are made aware that their Takaful cash transfers will not be immediately stopped upon registration for Forsa – they will be sustained for a period to allow for a smooth transition into self-reliance.

At the end of the session, program registration is opened for the participants to opt into joining Forsa.



## Initial Results of Behavioral Change Sessions

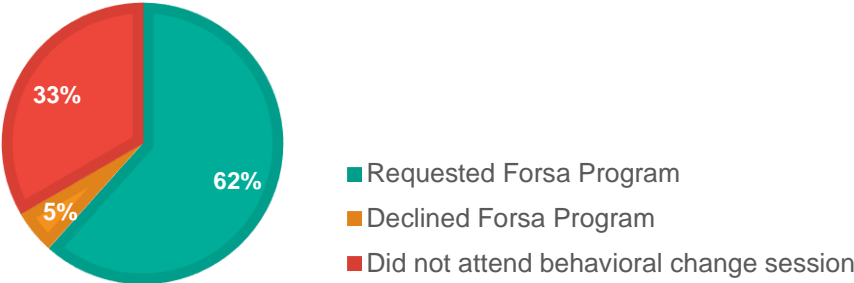
As part of the USAID and World Bank supported impact evaluation, IFPRI selected a random sample from the initial eligibility list of Takaful beneficiary households in Fayoum governorate to track through the behavioral change sessions. The sampled individuals were first contacted by social workers (*raedaat*) from the Ministry of Social Solidarity to take a short survey and to be invited to a behavioral change session. While not all households in the list could be reached due to inaccurate address information in

administrative records, the social workers received an incentive payment for completing the surveys to ensure that all eligible households in the area were contacted.

**Enrollment rate**

Among 2,291 contacted households, at least one individual in 1,486 households attended the training sessions – a **behavioral change session attendance rate of 67 percent** (Figure 2).<sup>1</sup> During the Forsa pilot roll-out in Fayoum, procedures to ensure that a maximum of one individual per household attended a session had not yet been implemented, so the total number of attendees was higher at 2,038 individuals. Of these, almost all indicated at the end of the session a desire to participate in Forsa. **Of individuals who attended the behavioral change training, 89 percent requested to join Forsa.** At the household level, **92 percent of households in attendance had at least one member who requested to join Forsa.**

**Figure 2:** Enrollment rates for Forsa pilot, by household



Source: Authors' analysis.

This high acceptance rate conditional on attending the behavioral change sessions is noteworthy. There had been concern about whether the Forsa program was attractive enough for households to be willing to enroll, given that enrollment in Forsa will limit future eligibility for Takaful transfers to 6 months after the Forsa program starts. The high uptake rate may reflect the fact that the behavioral change sessions emphasized that there will be no immediate change in the continuity of Takaful transfers upon joining Forsa, and also that there is no guarantee that the Takaful transfers will continue in the long-term.

**Modality preference**

The Information Management System of the Ministry of Social Solidarity tracked uptake rates conditional on attendance at the behavioral change session for all attendees. As of January 2022, the total number of attendees at the Forsa pilot behavioral sessions reported in the system reached 39,151 in six governorates, Assiut, Luxor, Menia, Fayoum, Beni Suef, and Suhag. Of these attendees, 90 percent (35,163) registered to participate in the Forsa pilot program. Among the Forsa registrants, 90.3 percent (31,778) indicated a preference for the self-employment modality, while 9.7 percent (3,385) preferred wage employment (Figure 2).

<sup>1</sup> Adjusting the results to exclude possible data entry errors from outlier sub-villages with zero percent participation increases this estimate to 75 percent.

**Figure 3:** Employment modality preferences among Forsa pilot registrants



Source: Authors' analysis.

Note: Fifty-five of the registrants did not choose an employment modality, leaving the registration form blank on which employment modality they preferred.

The dominance of the self-employment preference is likely related to household responsibilities for women in the registered households. In the random sample survey of households eligible for the Forsa pilot in Fayoum, the most frequent reasons given by working-age women for not working was being a housewife (65 percent), followed by a lack of childcare (6 percent), enrollment in full-time studies (4 percent), and opposition from her husband (3 percent).

### ***Lessons learned***

The experience gained from running the pilot behavioral change sessions produced several key lessons. In spite of careful facilitator training, anecdotal evidence from the field suggests that the sessions were not always conducted according to the plan. In particular, videos were not always shown, sessions did not last the planned four hours, and the messages were not always clearly conveyed. In the future, the program will incentivize better facilitators for delivering higher quality and will improve the way instructions will deliver the main messages.

## **Planned Pilot Program Activities**

### ***Final selection of beneficiaries and initial activities***

The profile form collected at the conclusion of the behavioral change sessions captured information on participants' past work experience, reasons for leaving previous employment, type of training needed, and readiness to participate in trainings. This information has been entered into the Forsa database, which will then be used to rank registrants according to a pre-set scoring system in order to select a final set of 50,000 beneficiaries. Those selected for the Forsa pilot will be notified by an announcement in local post offices, social units, and health units.

In the career guidance and counseling sessions that follow, the participants will be assigned to a specific asset-transfer or employment service offered in their community. Which modality they will be offered will be based on a combination of factors including: 1) the participants' preference, 2) previous work experience, and 3) the results of an assessment done by the Ministry of Social Solidarity on the suitability of the chosen track for a given Forsa participant.

A rapid assessment will also be conducted to assess existing market and business opportunities and challenges in the eight governorates in which the Forsa pilot will be implemented. This will evaluate existing market gaps to explore the potential for applying local economic development models, such as "one-village-one-product", or building collective production units and industrial clusters. For the wage employment modality, the assessment will evaluate opportunities and needs in the local labor market, in addition to evaluating the possibility of creating a pool of new professions locally.

### ***Self-employment modality***

The Forsa package for the self-employment modality will cost approximately USD 1,000 per beneficiary. This covers the one-time transfer to each beneficiary of a productive asset, trainings on technical and financial management, and administrative costs. The implementation of the self-employment modality, including the asset transfer and the delivery of trainings, will be conducted by contracted NGOs under the supervision of program staff from the Ministry of Social Solidarity.

The main productive asset types provided to beneficiaries will be based on four main economic areas or activities: 1) animal husbandry and poultry; 2) horticulture and horticultural value chains; 3) crafts and small industries; and 4) trade and retail. The activities under animal husbandry and poultry include table egg production; fattening of chickens, ducks, sheep, goats, or calves of large animals; or breeding sheep or goats. The horticulture component includes farming vegetables, fruits, and medicinal and aromatic plants; processing the crops by freezing, drying, or making paste; and the recycling of agricultural waste and residue. The crafts component will encompass tailoring or repairing clothes; handicrafts, including traditional crafts; building and operating manufacturing workshops for knitted items, linens, and ready-made garments. The trade and retail component will involve the establishment of retail stores and service centers or the provision of motor tricycles for distribution and delivery services. Forsa participants will have the opportunity to identify their preferred asset. However, the final assignment of what asset type they will be involved with will be determined by the Ministry of Social Solidarity in collaboration with the contracted NGOs. These assignments will be based on the beneficiaries' characteristics and work experience, community characteristics, and local business opportunities, as determined by the rapid market and value chain assessment that will be done in each governorate.

Self-employment modality participants will continue to receive Takaful cash transfers for several months (exact duration to be decided), which is expected to be from 6-12 months. During this period, beneficiaries also will receive technical training specifics to the assets they receive; training on financial management, business development topics, and on building entrepreneurship skills; and regular coaching.

### ***Wage employment modality***

The Forsa package for the wage employment modality will cost approximately USD 500 on average – between EGP 5000 and EGP 7000 per person. The package will cover a training component for soft and technical skills and a wage subsidy component for three to six months that will cover health insurance, social security coverage, and life insurance.

The implementation of the Forsa wage employment modality will be conducted at the village level by a Training and an Employment Unit affiliated to the Ministry of Social Solidarity. This Unit will collaborate with other partners, including the Job Search Clubs, which were established by the International Labour Organization in collaboration with Ministry of Youth.

The modality includes two approaches to moving beneficiaries into wage-employment: 1) matching beneficiaries with employment opportunities for unskilled, semi-skilled, and skilled labor in the formal private sector, including through partnering with online job portals; and 2) providing certified training for jobs in personal services sectors, such as nursing assistance, elderly care, home cleaning, baby and childcare, and teacher aides.

The identification of available local job opportunities will be conducted by contracted local NGOs and private sector partners.<sup>2</sup> The Ministry has also signed 12 memorandums of understanding with local NGOs in the eight governorates, including Misr Al-Kheir, Resala, CARE, Save the Children, Nahdt Mahrousa, Coptic Evangelical Organization for Social Services (CEOS), Sonaa Al-Kheir, and Orman. Beneficiaries will receive work readiness job counselling and technical and soft skills trainings for employment, including on work ethics, interviewing skills, life skills, problem solving, and communications. A financial benefit package, which is still under design, will be offered to employers to incentivize their

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<sup>2</sup> The selection of these implementing partners was ongoing by the Ministry of Social Solidarity as of November 2021.

hiring new employees. This package may include temporary coverage of employer costs for health insurance, social security coverage, annual and sick leave, and life insurance. In addition, the job matching component of the package will provide ongoing assistance in job-matching in case a beneficiary needs to find a new job due to losing or wanting to leave their employment during the program period.

### ***Mentoring component of both modalities***

Beneficiaries of both the wage employment and asset transfer modalities will receive ongoing mentoring visits through the national volunteer network, the Life Makers Foundation or Shabket Daem. The international evaluation literature on such graduation programs indicates that ongoing support and encouragement to participants is important to the success of the graduation model, even though it increases the costs of implementation (IPA 2018). Shabket Daem will allocate a minimum of 400 volunteers per governorate to support Forsa beneficiaries during the invitation and enrollment phase. Each volunteer mentor will be responsible for from one to five families. The mentors are expected to visit these families twice in the first month and then once per month for the next five months. The mentor's role is to build rapport with the family, understand the family and business assets, present two sessions on financial literacy, provide advice on running and expanding the business for self-employment modality participants, and create social initiatives tackling economic empowerment for local communities.

## **Planned Pilot Evaluation**

Through the USAID EIBC activity and with additional support from the World Bank, IFPRI will conduct a cluster randomized control trial of the Forsa pilot program to measure the impact and cost-effectiveness of the two employment modalities at raising wage and self-employment income and increasing household consumption levels for participants, both on average and for various sub-groups of beneficiaries. The evidence generated from this evaluation will help policy makers to improve program performance and to buttress arguments for its expansion if it is found to be a cost-effective approach to reducing poverty.

The evaluation will measure the degree to which Forsa participation increases:

- ▶ Total household consumption
- ▶ Probability of employment
- ▶ Time spent on productive activities
- ▶ Household savings
- ▶ Self-efficacy – the ability to exert control over one's motivations and behavior.
- ▶ Women's influence on household decision-making
- ▶ Subjective measures of life satisfaction
- ▶ Financial literacy and inclusion
- ▶ Targeted member employment status in the formal sector, including current wage, monthly income variance over past 6 months, and whether has work certification
- ▶ Targeted member valuation of the formality of their employment
- ▶ Total weekly time spent by all household members over age 5 in productive activities and on child and elder care

The evaluation will also include several heterogeneity analyses to explore whether the following household and individual characteristics influence the ability of an individual to benefit from the intervention:

- ▶ Initial poverty level
- ▶ Risk aversion
- ▶ Literacy and numeracy
- ▶ Cognitive abilities
- ▶ Match between preference for self-employment versus wage-employment and the modality they were assigned under Forsa

The study will be based on a clustered randomized controlled trial (RCT) design to estimate the causal impacts of access to the Forsa program on these outcomes. Among all potential sub-villages selected

by the Forsa program, 161 were randomly assigned to be included in the pilot and 163 to control. Two rounds of household survey data will be collected from households meeting the same eligibility conditions in both the Forsa pilot sub-villages (treatment) and non-Forsa sub-villages.

Baseline household survey data was collected in January-February 2022 and an end-line survey will be collected from the same households after two years in January-February 2024.

The survey sample will include twenty-four households per sub-village for a total of 7,776 households. In line with targets for the Forsa pilot, 70 percent of the sample will be drawn from current Takaful beneficiaries and 30 percent from rejected households whose results on the Takaful qualification test were near the cutoff score. IFPRI has submitted a pre-analysis plan to the American Economic Association's registry for randomized controlled trials that includes further details on the planned analysis and variables.<sup>3</sup>

Data from the baseline survey will also be used to measure the impact of the behavioral change sessions on attitudes towards work and willingness to enroll in Forsa, taking advantage of randomization of households to receive the behavioral change session before or after the baseline survey.

In line with IFPRI's mandate and the desire of the Ministry of Social Solidarity to promote a culture of open research, the baseline report in 2022 and full evaluation report in 2024 will be published on IFPRI's website. Anonymized data from the baseline and endline surveys will be made available to other researchers for further exploration to generate additional insights.

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<sup>3</sup> See <https://www.socialsciencesregistry.org/trials/7944>.

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