



Grievance Redress Mechanism of the Takaful and Karama Program in the Arab Republic of Egypt



CASE STUDY

Acknowledgments

This case study was prepared by Saki Kumagai as part of an effort to strengthen the right to remedy in World Bank operations and beyond. The initiative aims at building the capacity of World Bank staff, clients, and project-affected people, especially the vulnerable and marginalized, to implement effective grievance mechanisms so that they can improve service delivery, risk management, and development outcomes. The core team is led by Sanjay Agarwal and comprises Harika Masud, Saki Kumagai, and H  l  ne Pfeil at the World Bank.

The author expresses her appreciation for the close collaboration and support of the Ministry of Social Solidarity in generating this case study. In particular, the author appreciates Her Excellency Dr. Nivine El Habbag's continued enthusiasm and support for the Takaful and Karama program's grievance redress mechanism. The author also appreciates the technical leadership, inputs, and comments received from Raafat Shafeek, program manager of the Takaful and Karama program. The author benefited from insightful comments and guidance from peer reviewers: Amal

Faltas with Cathie Wissa and Madiha Affi, Federica Ranghieri, Tatiana Tassoni, and Yuko Okamura. Valuable guidance and comments on various drafts were provided by Sanjay Agarwal and H  l  ne Pfeil of the core team; Nahla Zeitoun, task team leader of the Strengthening Social Safety Net Project (SSSNP); and Nazly Amr Ismail Abdelazim, task team member of the SSSNP. The author is grateful for the strategic guidance provided by Louise Cord, Maninder Gill, Varalakshmi Vemuru, and Pia Peeters. The author would also like to thank Laura Johnson for her excellent editorial and design support. Finally, the author is grateful to the Human Rights, Inclusion and Empowerment Trust Fund (HRIETF) for supporting the activities under this initiative.

The findings, interpretations, and conclusions expressed in this report are entirely those of the authors and should not be attributed in any manner to the World Bank, to its affiliated organizations, or to members of its Board of Executive Directors or the countries they represent.



Introduction: The Takaful and Karama Program

Launched in January 2015, the Takaful and Karama (T&K) program is among the Arab Republic of Egypt government's cornerstone social protection mitigation measures. It seeks to alleviate the adverse effects of the country's bold economic reforms aimed at addressing longstanding macroeconomic issues. Implemented by the Ministry of Social Solidarity (MoSS) and co-financed by the government and the World Bank, the T&K program is among Egypt's largest investments in human capital development. It is a national, targeted social safety net program with two main components:

✓ *Takaful*, which means solidarity in Arabic, is a conditional cash transfer program targeting poor households with children under 18. It provides income support aimed at reducing poverty and improving human development. The health- and education-related conditions encourage families to keep their children in school and give them access to health care. Under this program, households receive a basic

monthly transfer of LE 325, with additional support¹ provided for up to two children per household.

✓ *Karama*, which means dignity in Arabic, is an unconditional income support and social inclusion program aimed at the protection and inclusion of people living in poverty, including those age 65 or older, people with severe disabilities, and orphaned children. Elderly and disabled beneficiaries receive a monthly transfer of LE 450, and orphaned children receive LE 350.

The Takaful and Karama program follows the implementation phases of the delivery chain (see figure 1). Since its launch, T&K coverage expanded rapidly through four waves of assessment and enrollment phases in the delivery chain. The T&K program currently has about 33.4 million individual applicants (9.2 million households) registered in its database, and as of December 2021, 11.98 million individuals (3.44 million households), which

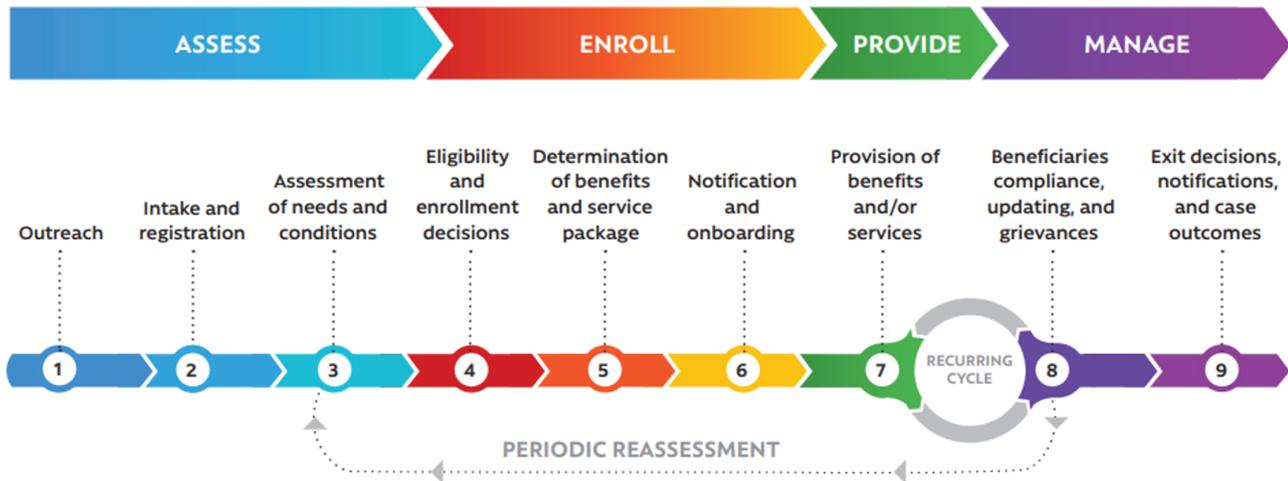
Box 1.1. Response to the COVID-19 Pandemic

The T&K program has played a critical role in alleviating the economic and social impacts of the COVID-19 pandemic in Egypt, expanding its cash transfer program coverage to include an additional 411,000 households. Fifty-eight percent of the new program participants are women (9 percent of which are female-headed households), 68 percent are rural residents, 13 percent are elderly people, and 45 percent are people with disabilities. Given the pandemic's economic impact on poor and vulnerable households, the scheduled enforcement of conditionality under Takaful was suspended, although efforts at data collection persist. Karama beneficiaries continue to receive stagger payments through the postal service.

1. The amount of additional support varies by the child's age or the school level: children 0-6 years old receive LE 60, primary stage students receive LE 80, the preparatory stage students receive LE 100, and the secondary stage students receive LE 140.



FIGURE 1. SOCIAL PROTECTION DELIVERY CHAIN



Source: World Bank 2020.

represents about 12 percent of Egypt’s population, were enrolled in the program across the country’s 27 governorates (*mudirriyas*).

Seventy-five percent of T&K beneficiaries are women, and over 67 percent of its cash component is directed to the most severely lagging regions of Upper Egypt. Sixty-three percent (2.1 million direct beneficiaries) benefit from Takaful’s conditional program, and 37 percent (1.25 million direct beneficiaries) receive unconditional cash transfer through Karama. Sixty-eight percent of Karama beneficiaries are people with disabilities, 31 percent are elderly people living in poverty, and less than 1 percent are orphaned children.

Due to the great success of the T&K program to date, the country’s social solidarity pension system—called *Daman*—is being integrated under the T&K umbrella to increase its overall efficacy. In addition, Forsa—the opportunity program launched by MoSS—targets Takaful beneficiaries to prevent their ongoing unemployment by focusing on economic empowerment through diverse economic inclusion interventions such as job placement, asset transfers, and training and skills development.

The T&K grievance redress mechanism (GRM) has proved crucial in supporting the program’s rapid expansion and implementation. Prior to the program’s first wave launch, MoSS

benefited from a South-South learning exchange with the Philippines that provided a first-hand look at the grievance redress system of the country’s national conditional cash transfer program, the *Pantawid Pamilyang Pilipino Program*. This exchange helped MoSS quickly develop the T&K GRM manual, which serves as the foundation for integrating systematic, rule-based processes and procedures for grievance collection and resolution into the program’s core design and implementation plan, including staff training and capacity building. The T&K GRM is designed to be a key performance management tool for improving the program’s targeting, effectiveness, and efficiency at different expansion waves and phases of program implementation by serving as a constructive interface between MoSS and its beneficiaries, program applicants, and others.

This case study summarizes the practices of the T&K program GRM to date, including lessons learned. The experiences and achievements of the T&K GRM in Karama’s beneficiary assessment phase are specifically highlighted. Section 2 explores the GRM as part of a broader social accountability approach; section 3 summarizes the institutional arrangements for grievance resolution; section 4 discusses key results and trends regarding grievance handling; and section 5 concludes with a snapshot of achievements, lessons learned, areas of strength and in need of improvement, and the path forward.



Approach to Social Accountability

The delivery systems of cash transfer programs are often very complex, and the experience of the Takaful and Karama (T&K) program is no exception. The Ministry of Social Solidarity (MoSS) has sought to proactively mitigate some well-known governance-related concerns with cash transfer programs, including the risk of errors, fraud, corruption, and leakage, by introducing a variety of social accountability¹ mechanisms in the design and implementation of the T&K program, including a grievance redress mechanism (GRM) and social accountability committees (box 2.1). These mechanisms allow MoSS to listen to the voices of people living in poverty and those who are vulnerable, thereby allowing for the advancement of the program's effectiveness and efficiency.

In general, a GRM is an instrument for responding to information requests, suggestions, feedback, and concerns about a program and for addressing complaints efficiently and effectively. It is a unique social accountability tool for two reasons. First, it serves as an interface that allows direct one-on-one interactions between an individual or group and a service provider, i.e., MoSS in the context of the T&K program. Second, a GRM is a unique social accountability tool where each instance of feedback, whether an information request or a complaint, is addressed by following systematic, rule-based processes and procedures. It allows individuals to raise their specific queries and concerns and receive a response, while many other social accountability tools, such as surveys and consultations, tend to aggregate citizen feedback to improve program effectiveness.

Grievances are understood broadly to include requests for information, suggestions, feedback, complaints, and appeals regarding programs from beneficiaries, stakeholders of social protection programs, and the public (World Bank 2020). MoSS defines a grievance as:

... an application submitted by a citizen, corporation, or an institution to complain or protest against any T&K program services or the behavior of any T&K program officials during all phases of its implementation in order to request fair remedies and just procedures based on supportive decisions to be taken by MoSS work teams who are entrusted with receiving and tracking grievances.

MoSS considers the T&K program's GRM to be its core social accountability mechanism to advance transparency and accountability. Two other mechanisms integrated into the program—beneficiary groups and social accountability committees—are complementary approaches to encouraging and empowering the public and T&K beneficiaries to express their voices and agency through the mechanism, and each play a supportive role in aiding its accessibility and use. These mechanisms are accompanied by multiple awareness-raising and beneficiary-empowerment initiatives. Some of these initiatives have contributed to raising awareness and beneficiary empowerment (see box 2.1).

1. *Social accountability* is the extent and capability of citizens to hold the state accountable and make it responsive to their needs (World Bank. 2012).



Box 2.1. Integrated and Complementary Accountability Measures for the Takaful and Karama Program

Beneficiary groups empower program beneficiaries and improve their sense of ownership of the Takaful and Karama (T&K) program through peer-to-peer support, information sharing, and participation in public hearings. Their peer-to-peer support area includes the submission of grievances to better support illiterate beneficiaries. Pilot beneficiary groups have been established in two *mudirriyas* (governorates)—Assuit and Giza—with financial support from the government of the United Kingdom.

Social accountability committees provide an interface between the government and citizens/beneficiaries to ensure the program's transparency and its effective delivery of activities. By decree of the governors, the Ministry of Social Solidarity (MoSS) has so far activated 2,226 social accountability committees in 24 *mudirriyas*. *Mudirriya*-level committee members include line ministry representatives of health, education, and social protection sectors; civil society representatives; and community representatives, including woman leaders, to represent the needs and demands of the T&K beneficiaries. Committees hold public hearings where T&K beneficiaries and beneficiary representatives also take part to collectively discuss service-delivery challenges, opportunities, and potential solutions. Committee members are required to encourage and help citizens and beneficiaries submit grievances through the T&K GRM. With financial support from the government of United Kingdom, MoSS established a guide for Social Accountability Committee members and their training materials. These support MoSS in systematically expanding and maintaining the committees across governorates.

The **Waaï (“awareness”) program** seeks to inform T&K beneficiaries of important facts related to health, nutrition, family planning, education, and women's empowerment—including gender-based and domestic violence. The T&K program's grievance redress mechanism is in the process of developing an integrated grievance-related information-sharing mechanism with MoSS's Women Department, which is responsible for receiving, addressing, and reporting on complaints of gender-based violence. It is vital that the T&K program capture GBV-related complaints by T&K program beneficiaries as awareness around the issue grows through the Waaï program.

(continued)

T&K Grievance Redress Mechanism

The GRM for the T&K cash transfer program serves program applicants, potential and actual beneficiaries, and the public during all delivery chain phases. It allows citizens and potential program applicants to inquire about the program; program applicants to inquire and appeal the assessment outcomes; and program beneficiaries and the public to provide feedback about program implementation, such as inclusion and exclusion errors, payment- and payment card-related concerns, staff performance, and services.

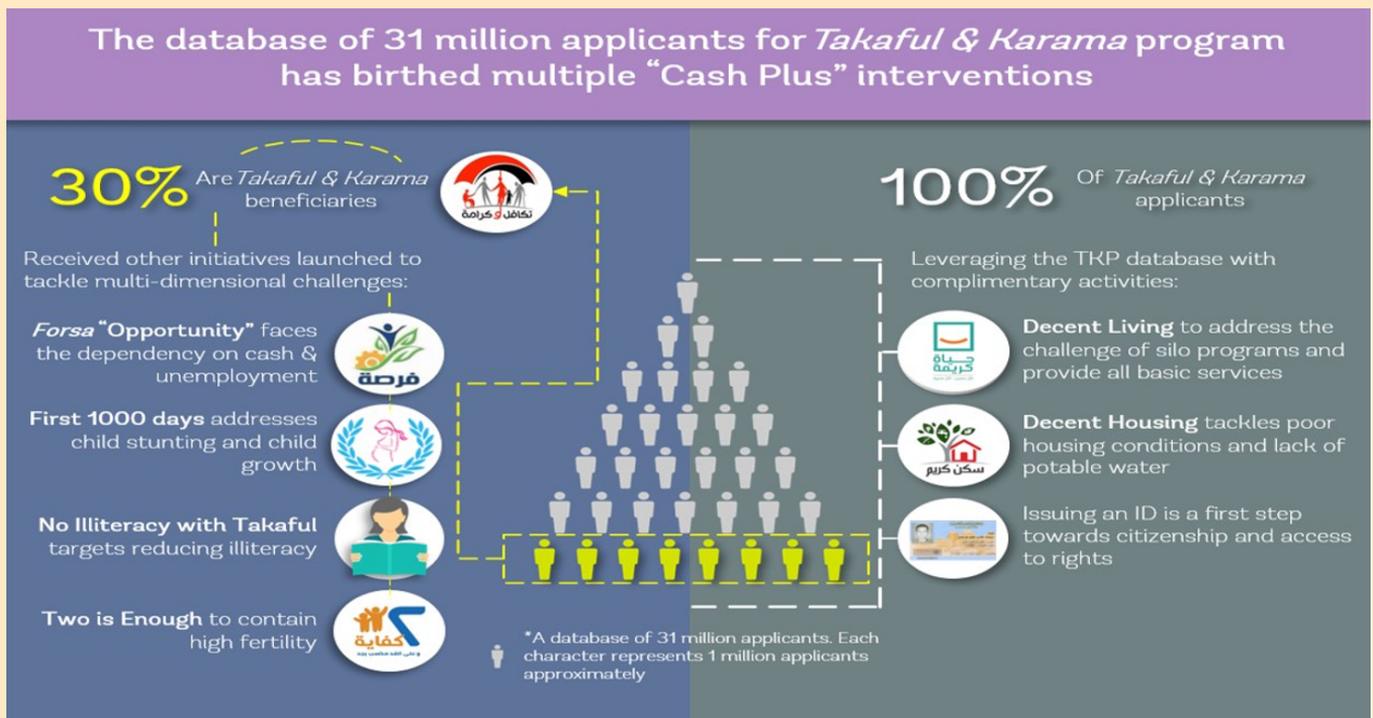
The T&K GRM is an important tool for addressing the program's vulnerability to errors, fraud, and corruption. At the time of the program's rollout in 2015, the T&K GRM was in a nascent phase, informally collecting grievances while its design was being finalized and backend systems, processes, and procedures—including the GRM module on the program's management information system (MIS)—were being put in place. Mirroring the program's rapid rollout and expansion, the T&K GRM has quickly evolved since its formal launch in 2016. The development of the GRM module on the program's MIS in 2017 was a breakthrough for the frontline GRM Taskforce members



Box 2.1. Continued

In cooperation with the Ministry of Education and Technical Education **the No Illiteracy with Takaful program** seeks to eradicate illiteracy among Takaful's women beneficiaries (figure B.2.1). The program empowers women by mobilizing the daughters of T&K program beneficiaries to provide literacy classes to others. Graduates of this program have the potential of becoming the representative of a beneficiary group—a role that requires literacy—to provide peer-to-peer support.

FIGURE B.2.1. COMPLEMENTARY INTERVENTIONS OF THE TAKAFUL & KARAMA PROGRAM



who had been overwhelmed by the volume grievances that needed to be documented manually. Automating the grievance collection, resolution, and documentation processes with the MIS module and later developing the case management module eased their workload and improved coordination among GRM

taskforce members. The T&K GRM plans to become even more citizen-centered by improving its accessibility and usability over the coming years with a vision to establish an integrated client at the ministry level (see section 5). Milestones for the T&K program and its GRM are presented in figure 2.1.



2. APPROACH TO SOCIAL ACCOUNTABILITY

FIGURE 2.1. KEY MILESTONES KEY FOR THE TAKAFUL AND KARAMA PROGRAM AND ITS GRM, 2015–21

	T&K Milestones	T&K GRM Milestones
2015	<ul style="list-style-type: none"> • April: World Bank project SSSNP (US\$400 million) • T&K beneficiary households: 166,336 • Beneficiary group pilot launched 	<ul style="list-style-type: none"> • A South-South Knowledge Exchange on GRM to the Philippines • Appointment of a GRM Officer at MoSS
2016	<ul style="list-style-type: none"> • T&K beneficiary households: 1.2 million • SACs launched with governors’ decree 	<ul style="list-style-type: none"> • T&K GRM manual finalized • T&K GRM workflow established • T&K GRM flyers created and distributed
2017	<ul style="list-style-type: none"> • T&K beneficiary households: 2.25 million 	<ul style="list-style-type: none"> • GRM management information system module development complete • GRM Taskforce launched • GRM Taskforce training launched
2018	<ul style="list-style-type: none"> • T&K beneficiary households: 2.21 million 	<ul style="list-style-type: none"> • GRM management information system module updated • GRM Taskforce training start to include “learning by doing” exercise
2019	<ul style="list-style-type: none"> • T&K beneficiary households: 2.46 million • Additional financing of US\$500 approved 	<ul style="list-style-type: none"> • Preparation for MoSS GRM call center for services related to disability started • Recruitment of a GRM call center manager for services related to disability • GRM Taskforce WhatsApp group established • GRM MIS how-to videos created
2020	<ul style="list-style-type: none"> • T&K beneficiary households: 3.41 million 	<ul style="list-style-type: none"> • Bylaw established MoSS-Ministry of Health and Population interministerial committee (for Karama-related grievances) • T&K website for grievance collection updated • MoSS launched a call center for the ministry’s services related to disability, including Karama. The call center manages SMS-based communication via UNICEF’s RapidPro
2021	<ul style="list-style-type: none"> • T&K beneficiary households: 3.44 million • Phased roll-out of Meeza card (ATM and digital payment card) among T&K beneficiaries started 	<ul style="list-style-type: none"> • Coordination mechanism with the T&K and the MOSS’s Women’s Administration established to capture and report on GBV-related complaints the ministry receives • Grievance collection and resolution procedures for FORSA is being drafted as part of the T&K GRM architecture



Institutional Arrangements and Processes

This section outlines the Takaful and Karama (T&K) program's overall institutional arrangements for grievance collection and resolution, followed by an exploration of the institutional arrangements for Karama's grievance collection and resolution during its application phase.

Institutional Arrangements and Processes

The T&K grievance resolution mechanism (GRM) is housed at the Ministry of Social Solidarity (MoSS), which operates it in coordination with other line ministries and institutions. For example, E-Finance, which is mandated to support the government of Egypt's digitization efforts, is responsible for receiving and resolving grievances related to the program's cash transfer cards. The Ministry of Health and Population's Specialized Medical Commission (SMC) is responsible for scheduling the Karama applicants' functional disability assessments, which are required during the assessment phase, and mandated to address information requests and grievances related to assessment scheduling. The SMC works predominantly with Karama applicants and their families to resolve grievances. MoSS manages program-related information requests and grievances by the public, applicants, and beneficiaries; this section focuses on the institutional arrangements and processes for its GRM.

MoSS implements the T&K program in coordination with the Ministry of Education and Technical Education and the Ministry of Health and Population. For the implementation of the program, MoSS hosts a small program management unit

at the ministry, which is led by the minister advisor for the Strengthening Social Safety Net Programs and the executive director of Takaful and Karama program, who reports to the Minister of Social Solidarity. The unit coordinates with the relevant departments and social units of MoSS to implement the T&K program's activities at multiple levels, including headquarters/ministry, *mudirriya* (governorate), *idarra* (district), and social units.

T&K Principles of Grievance Resolution

To ensure a fair, effective, and efficient grievance resolution process, all levels of the T&K program's GRM are based on the following principles (MoSS 2016):

- ✓ **Confidentiality.** All grievance-related information is kept confidential and can only be accessed by authorized users.
- ✓ **Transparency.** Respecting the privacy and confidentiality of individual grievances, the program values transparency regarding its grievance system and performance. The processes of grievance resolution are communicated widely and the periodic GRM reports are disclosed to the public.
- ✓ **Timely resolution.** Submitted grievances are resolved within the timeframe stipulated in the GRM manual.
- ✓ **Integrity and impartiality.** All services are provided to citizens, program applicants, and beneficiaries, regardless of their political views, race, color, creed, gender, or disability.



3. INSTITUTIONAL ARRANGEMENTS AND PROCESSES

- ✓ **Nondiscrimination.** Grievance officers are committed to treating complainants fairly, equitably, and justly, without discrimination, at all levels.
- ✓ **No-fee service.** The GRM is a free service: complainants are not asked to provide cash or in-kind compensation.
- ✓ **Active listening.** The staff of grievance units and grievance officers at all levels are committed to active listening and practicing patience and tolerance when serving the public, applicants, and beneficiaries.

GRM Architecture

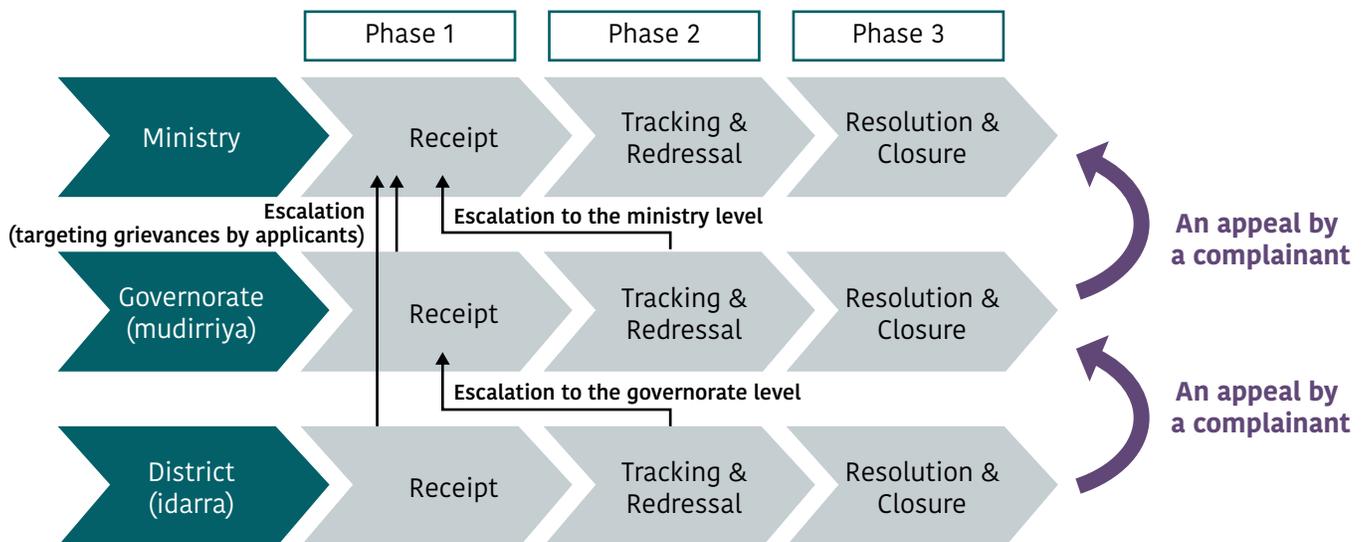
Like its implementation structure, the T&K GRM's functions are embedded into the relevant units and departments at the ministry, mudirriya, and idarra levels. Staff of the GRM Taskforce, previously called the *T&K Grievance Receipt and Redressal Unit*, are appointed at all levels (see box 3.1).

T&K GRM Processes

At each level of the T&K GRM infrastructure, taskforce members act in three phases to collect, document, and resolve grievances (see figure 3.1).

Phase 1: Receipt. Grievances are submitted by complainants through the uptake channel of their choice (see box 3.2). Upon receipt, every grievance case is assigned a unique case number, referred to as a *grievance serial number* or *GSN*. The complete GSN comprises the governorate/mudirriya code + the district/idarra code + a unique number automatically generated on the MIS GRM module, which allows the person processing the case to easily identify the locality of a specific grievance. The complete GSN is generated automatically by the MIS GRM module and communicated to the complainant. A social solidarity director (if grievances are submitted at the mudirriya level) or a social administration director (if grievances are submitted at the idarra level) verifies the data entry. The time allocated for phase 1 at any level is one working day.

FIGURE 3.1. OVERVIEW OF THE T&K GRM'S PROCESSES



T&K = Takaful and Karama program

Source: Based on MoSS, 2016.



Box 3.1. Architecture of the T&K GRM

The Takaful and Karama (T&K) program's GRM Taskforce is led by a GRM officer within the ministry-level program management unit who coordinates with taskforce members at the *mudirriya* (governorate) and *idarra* (district) levels. The Ministry of Social Solidarity (MoSS) has 27 mudirriya-level offices (one in each mudirriya) and 320 idarra-level offices.

- ✓ **Ministry level.** The ministry-level GRM officer is responsible for all aspects of the design and implementation of the T&K GRM, including the manual, the flowcharts, the GRM MIS module, and taskforce and staff training. The ministry-level GRM officer, in coordination with relevant staff, is also responsible for receiving, recording, and resolving grievances received by the ministry or referred to it by a lower level. It is worth noting that grievances related to targeting outcomes can only be addressed at the ministry level because of the limited access to the proxy means test formula and systems. Additionally, the ministry-level GRM officer, who is supported by several assistants, is responsible for monitoring and reporting on the GRM.
- ✓ **Mudirriya level.** At the mudirriya level, each department's GRM Taskforce includes the following members:
 - **Social solidarity director.** The director reviews and supervises the grievance collection and resolution practice at the mudirriya level.
 - **Two to four mudirriya-level staff from MoSS.** Up to two officers are assigned to collect, record, sort, and classify the grievances received, while another two officers are tasked with addressing grievances in coordination with relevant mudirriya-level departments and staff. Grievances may be referred by the idarra-level GRM and can be escalated to the ministry level. Targeting-related grievances are automatically escalated to the ministry level.
- ✓ **Idarra (district) level.** Like the mudirriya level, the idarra-level GRM is consists of:
 - **Social administration director.** The director reviews and supervises the grievance collection and resolution practice at the idarra level.
 - **Social Unit staff from MoSS.** Two officers are responsible for collecting, recording, sorting, and classifying received grievances. Another two officers are tasked with addressing grievances in coordination with relevant idarra-level departments and staff. Grievances can be escalated to the mudirriya level.

At the launch of the Grievance Receipt and Redressal Unit (later renamed the GRM Taskforce) in 2017, the nationwide T&K GRM Taskforce included 682 members at all three levels; today, there are over 1,000 taskforce appointed members. MoSS continues to provide training for the taskforce members every six months on the latest issues surrounding grievance collection and resolution. Since 2018, all taskforce members have participated in a three-day capacity-building workshop that includes "learning-by-doing" exercises that utilize examples of actual grievances. All taskforce locations have access to the GRM MIS module, which was developed in 2017.

Source: MoSS. 2016.



Box 3.2 GRM Uptake Channels

In the design of the Takaful and Karama (T&K) program's GRM manual, the Ministry of Social Solidarity (MoSS) initially envisioned the use of two uptake channels for submitting grievances: in person or using a grievance submission form, with plans for adding more uptake channels as the mechanism matured. As the first wave of assessment and enrollment was launched in 2015, MoSS added a ministry-level telephone and fax line. By 2016, MoSS had added a few more grievance uptake channels, including email (tk.grievance@moss.gov.eg) and the program's Facebook page. But face-to-face submission remained the most frequently used channel for grievance submission. MoSS has also started receiving grievances through the Cabinet Portal, which is the Government of Egypt's flagship grievance collection and resolution program governed and managed centrally by the president's office.

As the COVID-19 pandemic arrived in April 2020, MoSS created the new T&K Inquiry and Complaints Portal (<https://tk.moSS.gov.eg>) in response to the restrictions to face-to-face interactions. This grievance-uptake portal is linked to the newly established GRM MIS module at the ministry. During the first five-weeks its operation, MoSS received 109,174 grievances through this portal. The GRM Taskforce members at the ministry, *mudirriya*, and *idarra* levels can access the portal to resolve grievances.

In 2020, MoSS, in partnership with E-Finance, established its own call center dedicated to the ministry's disability services, including the Karama program. The hotline number (15044) for the recently established call center utilizes RapidPro—an SMS-based communication system developed by the United Nations Children's Fund (UNICEF) for grievance collection and resolution.^a Thirty call center operators, one supervisor, and one manager are stationed at the call center. In future, complainant reception booths are expected to have the capacity for hosting 100 complainants at two building entrances, with 15 operators, six senior GRM officers, and one manager.

a. RapidPro enables providers to build workflow logic virtually to run mobile-based services. Features supported by this software include: (1) user contact management; (2) graphic data analysis of service users; (3) information push-out in multiple languages; (4) two-way communication with service users through SMS, voice, unstructured supplementary service data, and social media; and (5) interoperability with external systems. A memorandum of understanding between UNICEF and MoSS enabled this partnership. For details on UNICEF's RapidPro, see UNICEF's Office of Innovation at <https://www.unicef.org/innovation/stories/what-exactly-rapidpro>.

Phase 2: Tracking and Redressal. During this phase, a case is classified, assigned for investigation, and referred to relevant staff. An assigned officer of the GRM Taskforce may be required to contact field researchers to verify data and may arrange for an additional field visit to investigate or collect data needed for a reassessment. When a case is referred to relevant *mudirriya*- or *idarra*-level staff, a taskforce member is assigned to track and follow up with them. By the end of this phase, a method of redressal is agreed upon and implemented by relevant MoSS staff. This phase can take up to 22 days, including field verification.

Phase 3: Resolution and Closure. The last phase of the resolution process involves closing the feedback loop with the complainant. During this phase, a complainant is informed of the outcome of the investigation and the resolution in a *closure report*. A taskforce member also informs the complainant of the option and methods available for appealing the decision. The time allocated to this process is three working days. Upon receipt of the response from the taskforce member, a complainant has one month to appeal the decision to a higher level. Ministry-level resolutions are final.



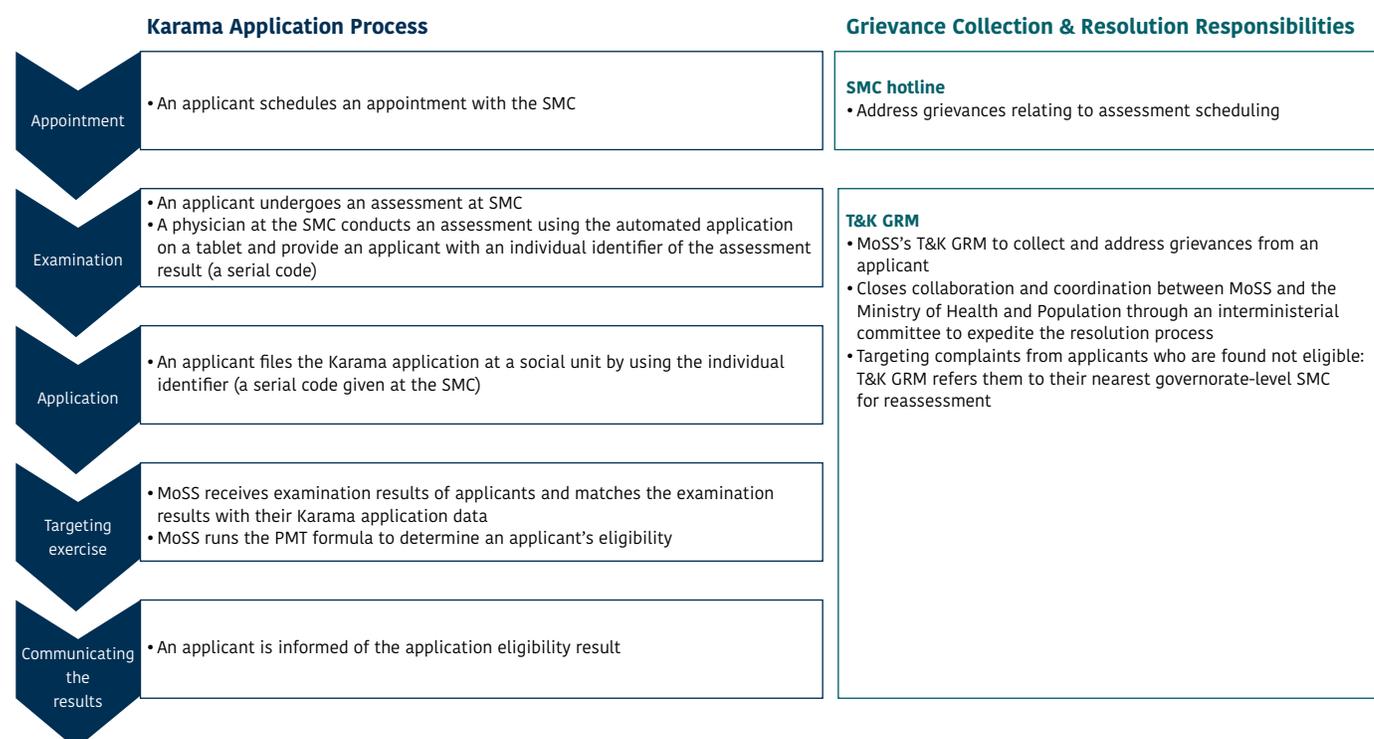
Institutional Arrangements and Processes for Karama’s Application Phase

A key beneficiary group of the Karama program is persons with severe disabilities. In fact, 66 percent of Karama beneficiaries belong to this category. Because the T&K program is targeted, the program’s application phase for applicants with disabilities requires a physician’s assessment. Under the Karama program, the Egyptian government introduced a functional disability assessment methodology—a first in the Middle East and North Africa region—moving away from highly subjective disability assessments without clear criteria or systematic methodology. Because disability assessments must be administered by medical doctors, this application process is carried out in close coordination with the Ministry of Health and Population and the SMC.

Mandates regarding grievance collection and resolution correspond with the roles and responsibilities of the various

entities involved in the Karama application process (see figure 3.2). Karama applicants are required to make an appointment with the SMC for an assessment, which can be done through its call center hotline (02-264-1700) or its assessment appointment website (<https://www.smcegy.com>). Applicant grievances regarding any aspect of the appointment and scheduling process are collected and addressed by the SMC’s call center, whose staff has been trained by MoSS to handle such matters. Based on the protocol signed between MoSS and the Ministry of Health and Population in July 2017, the SMC is required to allocate a hotline for Karama applicants and set an appointment for them within 21 working days. Applicants are directed to the T&K GRM when they have grievances concerning other aspects of the application processes. MoSS closely coordinates with the Ministry of Health and Population and the SMC to address grievances on the Karama application processes. At the national level, MoSS formed an interministerial committee with the Ministry of Health and Population in 2020 aimed at improving coordination for grievance resolution and management.

FIGURE 3.2. THE KARAMA PROGRAM’S APPLICATION PROCESS AND GRIEVANCE-RELATED RESPONSIBILITIES





Key Achievements To Date

The key achievements of the Takaful and Karama (T&K) program's GRM are summarized below. This section thereby sheds light on the experience of Karama's assessment phase in which the applicants' feedback collected through GRM led to the modification of the program's procedures.

Overall Achievements of the T&K GRM To Date

The management information system (MIS) of the T&K GRM captured 1,674,446 grievances from 2015 to December 2021, including 740,997 on cash transfer and cash cards received by E-Finance's call center. The Cabinet Portal received 139,460 grievances on T&K program, with the remaining 793,989 submitted through uptake channels managed directly by the Ministry of Social Solidarity (MoSS). A total of about 1.63 million total grievances have been addressed to date, with a resolution rate of 97.3 percent.

The three mudirriyas (governorates) with the highest number of complaints are: Minia at 13 percent, Beni Suef at 10 percent, and Sohag at 10 percent. This trend corresponds with the larger number of program beneficiaries in these Upper Egyptian mudirriyas. At the onset of the program rollout in 2015 and 2016, most grievances were related to application disqualifications and rejection. As the program expanded and matured, the type of grievances received has gradually shifted. Today, most complaints received through the hotline and the T&K platform

are about the freezing of transfers (47 percent). Card- and password-related issues represent 28 percent of grievances; concerns regarding disqualification or rejected applications represent 18 percent. Mudirriyas with relatively higher rates of complaints under review are: Minia at 48 percent, Gharbeya at 44 percent, and Alexandria at 41 percent.

The T&K program's GRM data truly reflect the program's updates. In 2021, the Egyptian government started a phased rollout of Meeza cards to T&K beneficiaries. Meeza cards are part of a government-wide effort to enhance financial inclusion. They allow T&K beneficiaries to withdraw their cash transfer payments from ATMs rather than receiving cash at a post office and to make electronic and digital payments. In 2021, MoSS distributed 1.3 million such cards to T&K beneficiaries in 16 mudirriyas. E-Finance analyzes the data on Meeza card usage every month. While post office transactions continue to make up the largest share (57 percent) of T&K beneficiaries, ATM use had grown to 39 percent of transactions by October 2021. The introduction of Meeza cards and the change in rates of card usage among beneficiaries resulted in a higher-than-normal volume increase (5 percent) of card-related grievances received by E-Finance's call center between June and December 2021. The remaining 2.1 million cards are being distributed in 11 mudirriyas from January to June 2022. While the transition to Meeza cards takes place, the T&K GRM expects a continued short-term spike in card-related grievances. Over the long run, this transition from cash cards to Meeza cards is expected to reduce the number of card-related grievances.



Karama Grievance Results and Trends during the Application Phase

The Ministry of Health and Population's Specialized Medical Commission (SMC) continues to manage complaints related to assessment scheduling. During previous waves and the integration of Daman¹ recipients into T&K, the SMC was overwhelmed with appointment requests. In some mudirriyas, applicants had to wait 12-18 months to schedule an appointment, rather than the stipulated 21 working days, due to the high volume of appointment requests. The situation led the program to increase assessment capacity. In 2019, the SMC added new branches and physicians to advance the disability assessment capacity, partly to address scheduling-related grievances.

Most Karama-related grievances concern assessment outcomes for rejected applicants. The SMC can receive such grievances, but they are referred to the T&K GRM. The SMC website contains information about the T&K GRM so applicants can also locate the T&K GRM to submit grievances unrelated to the scheduling of an assessment. When the SMC increased its assessment capacity in 2019, it experienced a surge in the number of grievances received and referred to the T&K GRM. Between February 2018 and June 2020, the GRM received

273,493 grievances from program applicants on Karama assessment outcomes. When an applicant submits a grievance about an assessment outcome, MoSS, in collaboration with Ministry of Health and Population, schedules an appointment with the SMC at the mudirriya level so the complainant can be reassessed by a different physician at a different facility. In 273,493 of such grievance cases, 99,951 (37 percent) of the complainants were reassessed as disabled, making them eligible to receive Karama support.

MoSS, in partnership with Ministry of Health and Population, sought to examine the causes behind these discrepancies in assessment results. Various systematic, program-level changes have been made to prevent such discrepancies and the accompanying uptake of grievances. For example, MoSS hired eight staff persons to provide continuous training opportunities for frontline physicians. SMC branches in 26 mudirriyas have benefited from such trainings. MoSS also periodically conducts a systematic program analysis to assess the performance of frontline physicians and to proactively detect common assessment mistakes made by physicians as well as incidents of fraud. At the national level, an interministerial committee comprising MoSS and the Ministry of Health and Population was established to expedite grievance resolution for Karama applicants regarding scheduling and assessment outcomes.

1. *Daman* is Egypt's social solidarity pension system.



Key Takeaways

The Ministry of Social Solidarity (MoSS) remains strongly committed to strengthening the Takaful and Karama (T&K) grievance redress mechanism (GRM) to empower beneficiaries and improve the program's effectiveness and efficiency. This commitment is reflected in continuous updates and modifications to backend systems and procedures based on experiences with grievance resolution. Below is a summary of key lessons learned to date, areas of strength, areas in need of improvement, future steps, and concluding remarks.

Lessons Learned

A South-South learning exchange with the Philippines provided MoSS an opportunity to learn about the country's grievance redress system for its national conditional cash transfer program, which proved effective at equipping MoSS to prepare for the design and implement of the T&K GRM.

The experience allowed ministry staff and the project management unit (PMU) director to familiarize themselves with the concept and practice of grievance redress in a mature, nationwide conditional cash transfer program. As a result, MoSS was able to quickly generate a plan for generating a sophisticated GRM.

While MoSS made significant progress in operationalizing the T&K GRM during the first wave, the initial GRM heavily relied on manual procedures, quickly overwhelming frontline staff with a large volume of grievances. In 2015, when the T&K program was new and the implementation system and procedures were still being refined, the program collected grievances in an informal, ad-hoc manner. Expecting

the number of complaints to grow during the enrollment phase, MoSS quickly finalized the T&K GRM manual, drafted grievance flowcharts according to anticipated grievance categories, appointed a GRM officer at the ministry, and began appointing or building the GRM Taskforce in social departments and directorates. Even so, all mechanisms were not in place quickly enough at the onset of Wave 1 program enrollment. By October 2015, MoSS had received 79,946 grievances, about 38 percent of which had come from citizens wanting to enroll in the program but who had not yet applied to do so. By May 2016, MoSS had received over 100,000 grievance submissions. By then, complaints from rejected applicants also began to increase. At that time, many complainants, including many rejected applicants, preferred to submit their grievances face-to-face at the ministry, and they arrived in droves. MoSS made significant efforts to accommodate the rejected applicants by accepting the individual grievances and recording them so appropriate measures could be taken. While commendable efforts were made to follow the systematic processes and procedures set by the T&K GRM manual, the capacity of ministry-level GRM officers was soon overstretched. Grievances were manually recorded on paper and in a spreadsheet-based database until the GRM module on the program's management information system (MIS) was made available in 2017.

It is important that a GRM module on a program's MIS be available at the start of program rollout. Recordkeeping and tracking systems for grievance collection, resolution, and data analysis—whether manual or automated, comprise the backbone of an effective GRM. At the design of the T&K program, the GRM module on the program's MIS was scheduled for development



by 2017. In hindsight, while this timeline allowed for the development of a solid GRM module centrally hosted on MoSS's private network, the absence of an automated MIS when the program was first rolled out was a missed opportunity. Frontline ministry-level GRM officers were overwhelmed for two years by the number of grievances that required timely collection, recording, addressing, and reporting. The development of the GRM module allowed the 350 nationwide program locations to collect grievance data digitally, allowing for prompt resolution and reporting. MoSS also integrated grievance data that had been captured on spreadsheets into the newly developed MIS during the summer of 2017, a process that allowed the program to archive a complete record of received grievances from the first wave of T&K implementation.

The Karama GRM data analysis that led to the program-level course correction was a major achievement for MoSS in terms of utilizing the T&K GRM as the program's performance management tool. A GRM is a tool for direct engagement with citizens to address their questions and concerns. It is therefore important that all citizen feedback be addressed. At the same time, a GRM is a performance management tool meant to improve program effectiveness and efficiency by considering citizen voices and input. GRM data analysis is a critical aspect of a GRM being used as a performance management tool. The course correction concerning the physician training for the Karama's functional disability assessment was made possible due to efforts by small, dedicated Karama team at MoSS, which analyzed the GRM data of rejected applicants to understand any trends. This team also visited SMC locations in mudirriyas with higher rates of grievances to observe the situation on the ground. It was then able to identify bottlenecks in the assessment process, including the capacity of physicians to conduct a new type of assessment, and suggest potential solutions, including additional training for doctors. The ministry leadership and PMU management created an enabling environment that allowed the technical team to suggest areas in need of course correction based on grievance data and to seriously consider the voices of applicants.

The establishment in 2020 of the intergovernmental coordination committee, comprising MoSS and the Ministry of Health and Population, illustrates the importance of high-level coordination and collaboration in making changes to program implementation based on grievance data.

Such intergovernmental coordination, especially as multiple ministries are involved as in the T&K program, is not a simple matter. While MoSS and the T&K program management unit managed to build a relationship with their counterparts, doing so required continuous engagement at all levels. The culture of systematic grievance resolution was new to many of T&K's partners, who needed to be convinced and to change their mindsets. Top-down messaging and support for the GRM by relevant ministers is a powerful tool for harnessing coordination and collaboration.

Areas of Strength

Support from MoSS leadership is key to establishing and continuously improving the T&K GRM for scale, sustainability, and citizen-centeredness. Although the T&K GRM experienced some challenges at the onset of the program rollout, MoSS leadership has been strongly committed to an enhanced GRM since the onset of the program. This enabling environment allows the program to continuously improve the system and procedures for citizen-centered service delivery. By design, the T&K GRM is envisioned to become the ministry's client interface system after World Bank support ends. MoSS plans to develop its own ministry-wide system for all services provided by the ministry over the long term. The commitment of the ministry and program management to build and develop staff capacity by targeting the GRM Taskforce at all levels has supported the GRM in achieving scale and maintaining the day-to-day operations of grievance mechanisms even during the pandemic.

The support of MoSS leadership for the T&K GRM and its commitment to listening to the voices of program beneficiaries is evident by the program's decision to integrate questions related to the T&K GRM in its annual performance audit survey questionnaire. Through this



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audit, with a sample of 1,000 randomly identified beneficiary households, MoSS can collect feedback on various aspects of the T&K program, including the GRM. This program-level survey will be conducted by a firm trained in door-to-door data collection and phone interviews. A better understanding of the beneficiaries' perceptions and use of the GRM will supplement the GRM data reporting currently undertaken by MoSS, and will inform how the ministry can improve the GRM and the GRM Taskforce trainings to make the current system, processes, and procedures more citizen centered.

The first round of performance audit results and analyses is emerging. Preliminary data indicate that the beneficiaries continue to prefer submitting their grievances face-to-face, and their awareness and usage of the newly established T&K Inquiry and Complaints Portal is limited. This is explained by low Internet access (10 percent), access to a smart phone with a data package (17 percent among Takaful beneficiaries and 8.6 percent among Karama beneficiaries), and literacy (50 percent) among survey respondents. This initial data is starting to inform MoSS on future actions and approaches to make the GRM more accessible and inclusive to its beneficiaries while ensuring a safe environment during the COVID-19 pandemic. MoSS is also considering reformulating additional GRM-related questions in the performance audit survey to collect more information from its beneficiaries on awareness, access, and experience with the program's GRM.

The program makes significant investments in staff training on the GRM and has developed innovative ways to provide continuous on-the-job training. MoSS appointed three GRM Taskforce members at each of the 27 mudirriya and 320 idarra offices for grievance data entry and supervision. By the end of 2017, a total of 682 taskforce members were appointed, including one ministry-level GRM officer and five public service assistants. These taskforce members are trained at a three-day capacity-building workshop that involves a “learning-by-doing” exercise. By 2019, there were over 1,000 taskforce members across the country. Because of the taskforce's large size and geographic

spread, MoSS launched an online training course to periodically update members on enhancements to the GRM module on the program's MIS. For example, the ministry created seven narrated videos illustrating the step-by-step process of capturing and resolving grievances on the MIS, and distributed them via a WhatsApp group comprising all mudirriya- and idarra-level offices. In addition, the GRM training module is integrated into the ministry's refresher and onboarding training courses, which take place every six months. These systematic and continuous trainings on T&K GRM have enabled MOSS to implement a sophisticated GRM with multiple uptake channels and levels in a consistent manner.

Connectivity and automation of social units advanced the effectiveness and efficiency of grievance collection, resolution, and documentation at all levels. MoSS conducted a nationwide assessment of social units, which included an evaluation of the connectivity and accessibility of offices by T&K beneficiaries, including people with disabilities. Results were geo-mapped and informed MoSS management's decision to automatize these social units. This gives taskforce members and other staff involved in T&K implementation access to the GRM module on the program's MIS to record grievances digitally. This reduced the amount of manual paperwork required of the frontline staff and enhanced grievance documentation and coordination for resolution.

MoSS conducted a rigorous communications campaign about the GRM that included user-focused information materials. MoSS created flyers and posters about the simple eight-step process for submitting a grievance with the T&K GRM from a complainant's perspective (see figure 5.1). The ministry also included information about GRM uptake channels in T&K communication materials. Additionally, MoSS produced communications materials with easily understood infographics describing the process for submitting a grievance for GRM. Taskforce members and ministry staff to have on hand. These tools were intended to supplement information about grievance resolution in the GRM manual.



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T&K applicants and beneficiaries are empowered to utilize the T&K GRM. Beyond simply generating the grievance collection and redressal mechanisms and making the system accessible, MoSS invested significant resources into outreach to inform applicants and empower program beneficiaries to use the GRM to voice their feedback and concerns. For example, the pilot beneficiary group members in Assuit and Giza support each other in submitting grievances, especially to encourage and help those who are not literate. In addition, social accountability committees are mandated to facilitate and support program beneficiaries who wish to use the GRM.

Areas to Improve

Integrated, periodic, program-level GRM reporting with streamlined indicators should be considered. Program-level reporting on the GRM has proved challenging due to the number of stakeholders involved in grievance collection and resolution. The T&K GRM has three key stakeholders in terms of the program's administrative procedures: (1) MoSS and the GRM Taskforce in the mudirriya- and idarra-level offices; (2) E-Finance, which is mandated to collect and address cash-card-related grievances; and (3) the Ministry of Health and Population and the SMC for Karama-related complaints. MoSS's Women's Administration has jurisdiction over T&K beneficiary complaints regarding gender-based violence (GBV). Because of this complexity, the program has to date been reporting on the grievance resolution practices of the Takaful and Karama components separately, and the program-level GRM monitoring indicators have not been created to allow systematic reporting.

MoSS considers the utilization of the GRM data analytics and the establishment of an advanced GRM module on the program's MIS, which automates this function, as priority areas for enhancing the program's citizen-centered service delivery. While MoSS has access to comprehensive data on grievances, the data has not been analyzed to inform program effectiveness and efficiency. With the introduction of the GRM module on the program's MIS in 2017, all grievance-related data was captured under the T&K umbrella, thereby excluding Karama-related grievance data from the SMC and GBV-related grievance data from the Women's Administration.

The GBV-related data are digitalized, which would allow for some analysis. However, the use of data analytics has so far been limited by the large number of grievances that need to be collected, resolved, and recorded, and more importantly, the functional limitation of the current GRM module on program MIS in terms of automated analysis. For example, the program has done an excellent job in keeping track of accumulative grievance data and the resolution rate per mudirriya, grievance category, and uptake channel. It would be more useful if the ministry can periodically generate grievance data snapshots to illustrate how the number and nature of grievances, uptake channel usage, and resolution timeframes have shifted over time. Still, the current MIS architecture does not allow for periodic analysis or for tracking changes over time.

It is envisioned that the next generation of the program's MIS will be developed in partnership with the Ministry of Communications and Information Technologies. The updated MIS is expected to include the capacity for automated analysis of GRM-related data, a functionality that should lighten the workload of frontline GRM officers in terms of data analysis and reporting. It will also allow MoSS management to retrieve better real-time data analyses to improve decision making. In addition, periodic in-depth analyses would help the program identify the GRM's strengths and areas for improvements to enhance its grievance collection, resolution, and reporting practices. These grievance-related data analytics are critical to informing program-level decisions to improve performance, effectiveness, and efficiency. An assessment of Karama-related grievance data was possible because a small, mobile ministry-level group was dispatched on field visits to first understand procedural bottlenecks in order to accurately administer a functional disability assessment. This small team was also able to oversee the implementation of program-level course correction activities, e.g., physician trainings and other aspects of on-the-ground interministerial coordination.

An analysis of resolution timelines should be considered. The T&K GRM manual sets a single ambitious timeline—30 days maximum—for the resolution of all types of grievances. In fact, some issues, such as information requests, can be resolved in



much less time, while others, such as inclusion or exclusion errors, may require much more time. The program's annual performance audit also reported varying grievance resolution times depending on the type of grievance. It would be helpful to first examine current practices to determine if different types of grievances are being resolved within the 30-day stipulated timeframe and then consider tailoring timelines for different grievance categories.

Monitoring and quality assurance mechanisms should be included as part of the ministry's grievance collection and resolution ecosystem. They are crucial to a GRM's effectiveness, efficiency, and citizen-centeredness. The T&K GRM has so far focused on generating the systems and capacity of GRM Taskforce members for collecting and resolving grievances. Developing monitoring and quality assurance procedures for a complex, nationwide program as it continues to expand can be challenging. MoSS's development of the GRM manual and a GRM module on the MIS has helped to ensure the quality of the grievance resolution process. Spot checks and integrating an on-the-spot complainant satisfaction survey into the grievance collection and resolution process should be considered. The survey, which could be administered via text or interactive voice response (IVR), for example, could collect feedback on the complainant's experience, including the behavior of GRM Taskforce members, their timeliness, user-friendliness, and other aspects. Such an on-the-spot survey could complement the ministry's efforts to collect more in-depth data on the perceptions of beneficiaries regarding the T&K GRM in its annual performance audit.

Staffing requirements should be reassessed. The T&K GRM has evolved significantly over time, and it now has wide reach to program beneficiaries and the public through the large number of mudirriya- and idarra-level taskforce members. At the ministry level, the number of dedicated staff for the program's GRM has been limited, although their roles and responsibilities have evolved and expanded, resulting in some staff turnover among ministry-level GRM officers. Quality and timely grievance collection, resolution, analysis, and reporting are critical if the T&K GRM is to function as a performance management tool that

informs the program management's evidence-based decision making. Reassessing adequate levels of staffing for grievance resolution is an important step toward ensuring that the program has the necessary resources to embark on the analysis and reporting of grievances.

Future Steps

MoSS is currently taking several concrete steps to strengthen the T&K GRM, as outlined below.

The ministry is on track to design and integrate backend systems for collecting and addressing potential Forsa-related grievances under the T&K program umbrella prior to its launch. Based on lessons learned since the launch of the T&K GRM, MoSS is developing and updating the existing GRM module on the program's MIS to accommodate Forsa's grievance collection and resolution process. A Forsa GRM manual was generated to support this MIS-integration process and to embed needed information and capacity-building activities for MoSS frontline staff and Forsa implementing agencies. Forsa GRM processes and procedures mirror those of the T&K GRM, and the T&K cash transfer and Forsa teams are coordinating and collaborating as an integrated team at MoSS. In addition, the T&K's MIS is scheduled for updating based on the results of the recent MIS gap analysis, providing an opportunity to strengthen the GRM module on the program's MIS as a whole, including adding automated analysis features.

MoSS envisions generating an integrated, more accessible T&K GRM infrastructure. As previously noted, T&K has multiple stakeholders involved in grievance collection and resolution due to the nature of the program and assigned mandates. With the integration of additional stakeholders as Forsa is absorbed under the T&K umbrella, operational complexities are expected to increase. To date, for example, the mandate to collect and resolve cash-card-related grievances, including that of Meeza, remains with E-Finance. As the country moves away from the program-by-program cash card system and moves toward an integrated system for all safety net programs, MoSS plans to establish a MoSS-wide client interface with grievance resolution functions, including a call center, to provide an easier



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experience for users. MoSS's call center for disability programs, including Karama, is one example of the ministry moving toward ministry-level systems while maintaining a strong partnership with E-Finance in terms of operations. With respect to different entities' jurisdictions and mandates, the ministry will need to maintain a certain level of inter- and intragovernmental coordination for grievance collection and resolution even when an integrated ministry client interface is generated. That said, the ministry's decision to establish its own call center for all ministry programs related to supporting people with disabilities is a step toward a more integrated GRM. The call center is also expected to allow systematic and streamlined program-level grievance collection, resolution, analysis, and reporting.

The efforts toward generating an integrated GRM infrastructure for the T&K program is, in part, MoSS's way of preparing to enforce Takaful's health- and education-related conditions. As this enforcement gets underway, MoSS anticipates two trends to emerge. First, a spike is expected in the number of information requests and complaints from program beneficiaries who receive warning or notice of disqualification. MoSS carried out an aggressive information campaign that included television and social media spots to inform program beneficiaries and the public about the Takaful conditionalities and the enforcement timeline, which has already generated information requests, questions, and concerns from beneficiaries and others. Second, MoSS anticipates increasing its collection of citizen and beneficiary feedback regarding health and education services once the enforcement of the conditionalities begins. The health and education conditionalities are tied to beneficiaries' access to services in health and education, not on the availability or quality of services in these sectors. That said, it is critical that program beneficiaries seeking access receive quality services in these sectors. MoSS intends to share beneficiary feedback about these services with the Ministry of Health and Population and the Ministry of Education and Technical Education through an intergovernmental coordination body that can foster the collective improvement of service delivery. GRM data will complement the role of mudirriya-level social accountability

committees to ensure the delivery of services in coordination with line-ministry representatives.

MoSS is in the process of generating intragovernmental coordination mechanisms for recording GBV-related grievances from T&K beneficiaries. Because MoSS's Women's Administration is mandated to collect, resolve, record, and report on GBV-related complaints, T&K established an informal coordination mechanism to monitor and report on GBV-related grievances in collaboration with the Women's Administration. This effort is aimed at enhancing understanding of the prevalence of GBV and the reporting of same among T&K beneficiaries as well as exploring potential preventative actions and other appropriate measures.

Conclusion

The T&K program, like many cash transfer programs, is a highly complex program, with a significant number of beneficiaries across the country and multiple partner ministries and agencies involved in its implementation. The sheer operational scale and rapid expansion of the program presented multiple challenges to the rollout of its grievance redress mechanism (GRM). Similar contexts may be observed in other countries that aim to design and roll out similar types of social safety net programs. The speed of program implementation and expansion escalates when social safety net programs are being deployed as a response measure to shocks, as observed during the COVID-19 pandemic.

This case study is intended to serve as a tool to inform similar operations. As a recap, the key takeaways from the T&K's GRM journey to date are summarized below.

- ✓ It is critical to operationalize the GRM, including the allocation of human resources, at the very outset of program design.
- ✓ The mechanism continues to evolve as the program expands and matures.

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- ✓ The leadership of the ministry and the PMU has enabled the continued evolution and systematic application of the GRM, backed by strong capacity-building efforts and utilization of the GRM as a performance-management tool.
- ✓ Internet connectivity of all GRM Taskforce members through the GRM module of the program MIS has allowed for systematic and coordinated grievance collection and resolution. Additionally, the inclusion of automated GRM data analytics and reporting in the MIS helps management with real-time decision making.
- ✓ The design and rollout of the T&K GRM, along with other social accountability and citizen engagement mechanisms,

highlights MoSS's strong commitment to listening to the voices of T&K beneficiaries, especially the vulnerable, and to making the program's systems, processes, and procedures increasingly citizen-centric. Furthermore, integration of GRM questions in the program's performance audit signifies the ministry's commitment to improving GRM access, usage, and user experience, especially of beneficiaries with limited digital access, connectivity, and literacy.

- ✓ Intra- and intergovernmental coordination is a must for effective grievance collection and resolution, especially for complex social safety net operations involving multiple entities.



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