



WORKING FOR EGYPT

2025 Portfolio Snapshot



THE WORLD BANK
IBRD • IDA | WORLD BANK GROUP



وزارة التخطيط والتنمية الاقتصادية
والععاون الدولي
Ministry of Planning, Economic
Development & International
Cooperation





Photo: Ebsit

TABLE OF CONTENTS

Foreword	2
Who We Are	4
The World Bank's Engagement in Egypt	5
Portfolio	6
Egypt's Country Partnership Framework FY2023-2027	7
Contribution to the Sustainable Development Goals	8
Portfolio Footprint	10
Advisory Services and Analytics	11
Takaful and Karama Cash Transfer Expansion and Systems Building Project	14
Supporting Egypt Education Reform Project	16
Transforming Egypt's Health Care System Project	18
Supporting Egypt's Universal Health Insurance System Project	20
Catalyzing Entrepreneurship for Job Creation Project	22
Inclusive Housing Finance Program	24
Emergency Food Security and Resilience Support Project	26
Greater Cairo Air Pollution Management and Climate Change Project	28
Cairo Alexandria Trade Logistics Development Project	30
Railway Improvement and Safety for Egypt Project	32
Upper Egypt Local Development Program	34
Sustainable Rural Sanitation Services Program	36
Generating Resilience, Opportunities, and Welfare for a Thriving Egypt Development Policy Financing Loan	38



Foreword

Egypt is one of the founding members of the World Bank and its third-largest shareholder in the Middle East and North Africa. The World Bank began its support of Egypt's development program in 1959, with the Suez Canal Development Project. Since then, the World Bank has financed more than 201 projects in Egypt worth US\$ 27.5 billion, with a focus on infrastructure, development of human capital through health and education, economic reforms, and private sector development. This long-standing partnership has significantly contributed to Egypt's socio-economic progress, impacting millions of lives.

Building on this foundation, the current Country Partnership Framework (CPF) for FY2023–2027 between Egypt and the World Bank Group aims to help the country develop pathways out of poverty, promote shared prosperity, and create conditions for green, resilient, and inclusive development. Implemented collaboratively by the World Bank, the International Finance Corporation (IFC) — the private sector arm of the World Bank Group — and the Multilateral Investment Guarantee Agency (MIGA), the CPF focuses on enhancing private sector job creation, improving human capital outcomes, and increasing resilience to economic and environmental shocks. The CPF was shaped through inclusive consultations with civil society, academia, development partners, and the private sector, ensuring alignment with diverse stakeholder needs. The World Bank Group continues to engage with stakeholders to ensure the effective implementation of the CPF.

The World Bank's strategy enjoys strong country ownership as it is aligned with the Government of Egypt's Sustainable Development Strategy, Egypt Vision 2030, and the government's program, Egypt Takes Off. The World Bank's active portfolio in Egypt focuses on various sectors to enhance the country's economic growth and resilience. As of today, the portfolio comprises 13 projects totaling more than US\$6.52 billion.

In just the last few years, World Bank support has helped Egypt achieve notable development results. These include:



- **6.3 million** people receiving quality health and nutrition services
- **3.6 million** primary and secondary students supported with better education
- **2.2 million** people with strengthened food and nutrition security
- **750,000** people with access to financial services
- **1.1 million** people provided with improved sanitation services
- **30.3 million** people with improved access to safe and reliable railway transport
- **8 million** people in Upper Egypt with access to better infrastructure and service delivery

Over one-third of the World Bank's current portfolio is committed to human development, including social protection, health, nutrition, and education. Egypt's flagship social safety net program, Takaful and Karama, is a concrete example of this successful collaboration between the government and the World Bank. As of June 2025, 5.2 million households are receiving cash transfers. This includes 4.58 million households (approximately 17 million individuals, 75 percent of whom are women) through Takaful and Karama, and 66,000 households under the old social pension program, Daman. These transfers help create greater resilience to shocks like climate change, COVID-19, and the economic impacts of regional and global crises.

In health, the World Bank has supported the government in the eradication of Hepatitis C in the country, thanks to the "100 Million Healthy Lives" campaign, which tested over 60 million people and treated 4.1 million patients.

The World Bank is actively supporting Egypt's job creation efforts through the Catalyzing Entrepreneurship for Job Creation Project. This initiative seeks to improve economic opportunities for Egyptians, particularly women and youth. It offers financial and non-financial support to traditional Micro, Small, and Medium Enterprises, innovative startups, and high-growth firms. The project has created more than 400,000 jobs and supported more than 200,000 beneficiaries — of whom 43 percent are women and 43 percent are youths. This focus on inclusive growth ensures that the benefits of economic development are widely shared.

The World Bank also provides analytical products to inform policy and investment, support development goals, and attract funding. For example, the Egypt Public Expenditure Review for Human Development Sectors helps inform the government's efforts to enhance socio-economic outcomes. The latest review analyzes the adequacy, efficiency, and equity of public spending on social assistance, pensions, education, higher education and health. It examines options to create fiscal space by reducing inefficient spending within these sectors and increasing the impact of existing resources.



The World Bank supports local policy-making efforts aimed at laying the groundwork for sustainable growth and job creation through its knowledge work. This includes providing policy advice on essential regulatory reforms and offering targeted technical assistance across various areas. A key component of this support is the recent Generating Resilience, Opportunities, and Wealth for a Thriving and Harmonious Egypt (GROWTH) Development Policy Operation, approved in June 2024. The operation focuses on enhancing private sector participation, strengthening macroeconomic and fiscal resilience, and promoting a greener growth trajectory. Its goal is to help Egypt nearly double the share of private investment in the economy, thereby driving job creation.

In addition to these efforts, the World Bank Group as a whole has made significant contributions to Egypt's energy sector. Working together IFC, MIGA, and the World Bank have supported the establishment and implementation of the Feed-in Tariff (FiT) policy, which opened the market for private energy production and led to the creation of the Benban solar energy park, with a solar generation capacity of 1,465 megawatts (MW).

The partnership between the World Bank Group and Egypt has led to significant achievements in Egypt's sustainable development goals. While much has been accomplished, more remains to be done. The World Bank Group is committed to continuing its support for Egypt's journey towards improving the lives of its people.



Stephane Guimbert

World Bank Division Director for Egypt, Yemen and Djibouti



Who We Are

The World Bank as an Institution

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

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

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



The World Bank's Engagement in Egypt

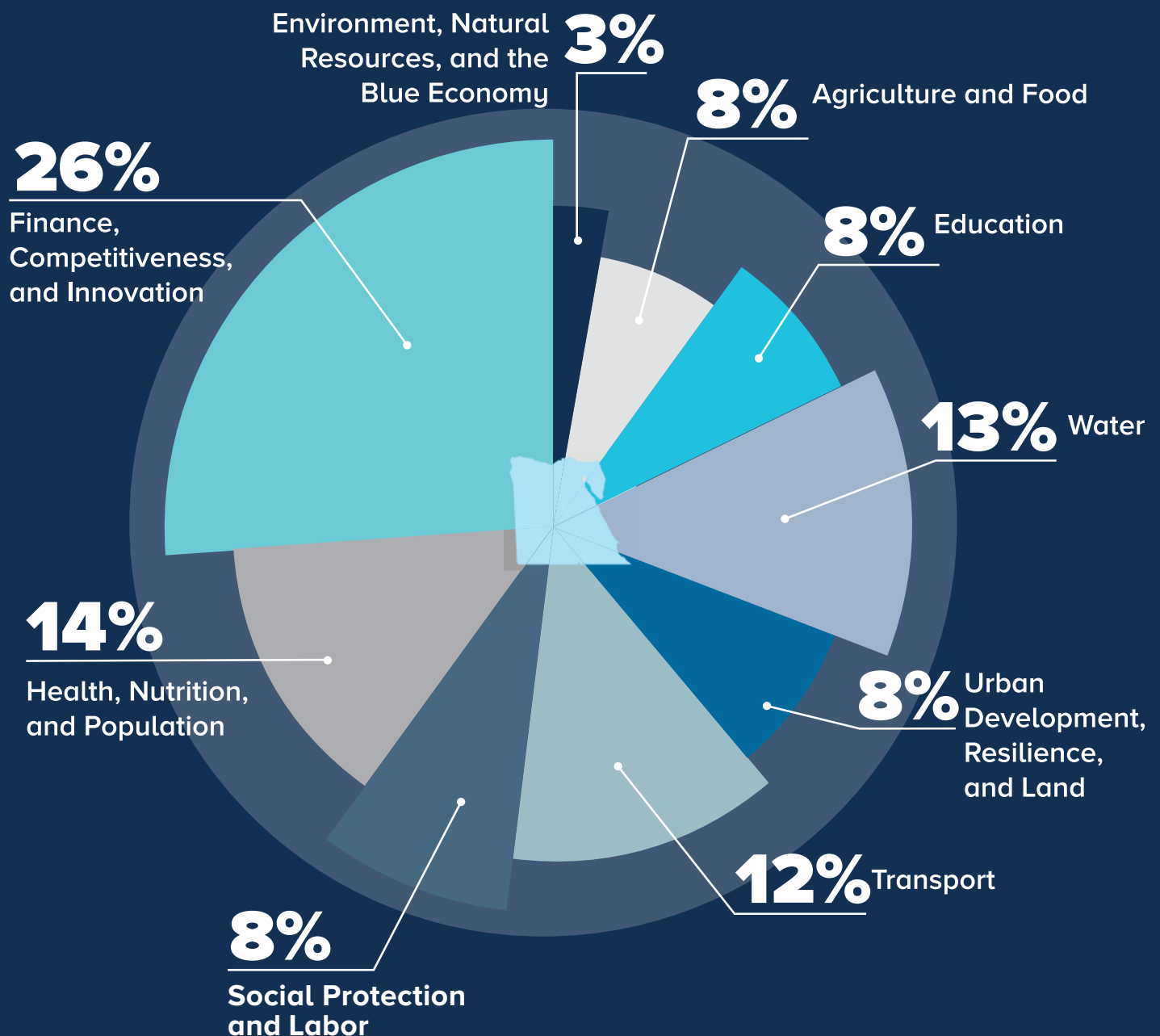
Egypt is one of the founding countries of the World Bank and its third-largest shareholder in the Middle East and North Africa. Since 1959, the World Bank has supported Egypt's development, starting with the Suez Canal Development Project. To date, **201 projects** have been financed, totaling **US\$27.5 billion, focusing on infrastructure, human capital, sector reforms, service delivery, and private sector development.**

The current engagement is guided by the Egypt Country Partnership Framework for FY2023-2027, based on thorough analysis of key constraints to poverty reduction and shared prosperity and extensive consultations with various stakeholders.



Portfolio

The IBRD portfolio comprises 13 projects totaling **US\$6.52 billion**. About one-third of this engagement (30 percent) is dedicated to People, which includes Social Protection and Labor, Health, Nutrition and Population, and Gender and Education. The next focus is on Planet (24 percent), covering Environment, Agriculture and Food, Water, and Social Development. This commitment highlights an increasing emphasis on people and climate. Additionally, Egypt's portfolio is supported by 22 Advisory Services and Analytics (ASA) products.





Egypt's Country Partnership Framework FY2023-2027

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

The CPF focuses on three high level objectives:

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

It builds on two cross-cutting themes:

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



Photo: World Bank



Contribution to the Sustainable Development Goals

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



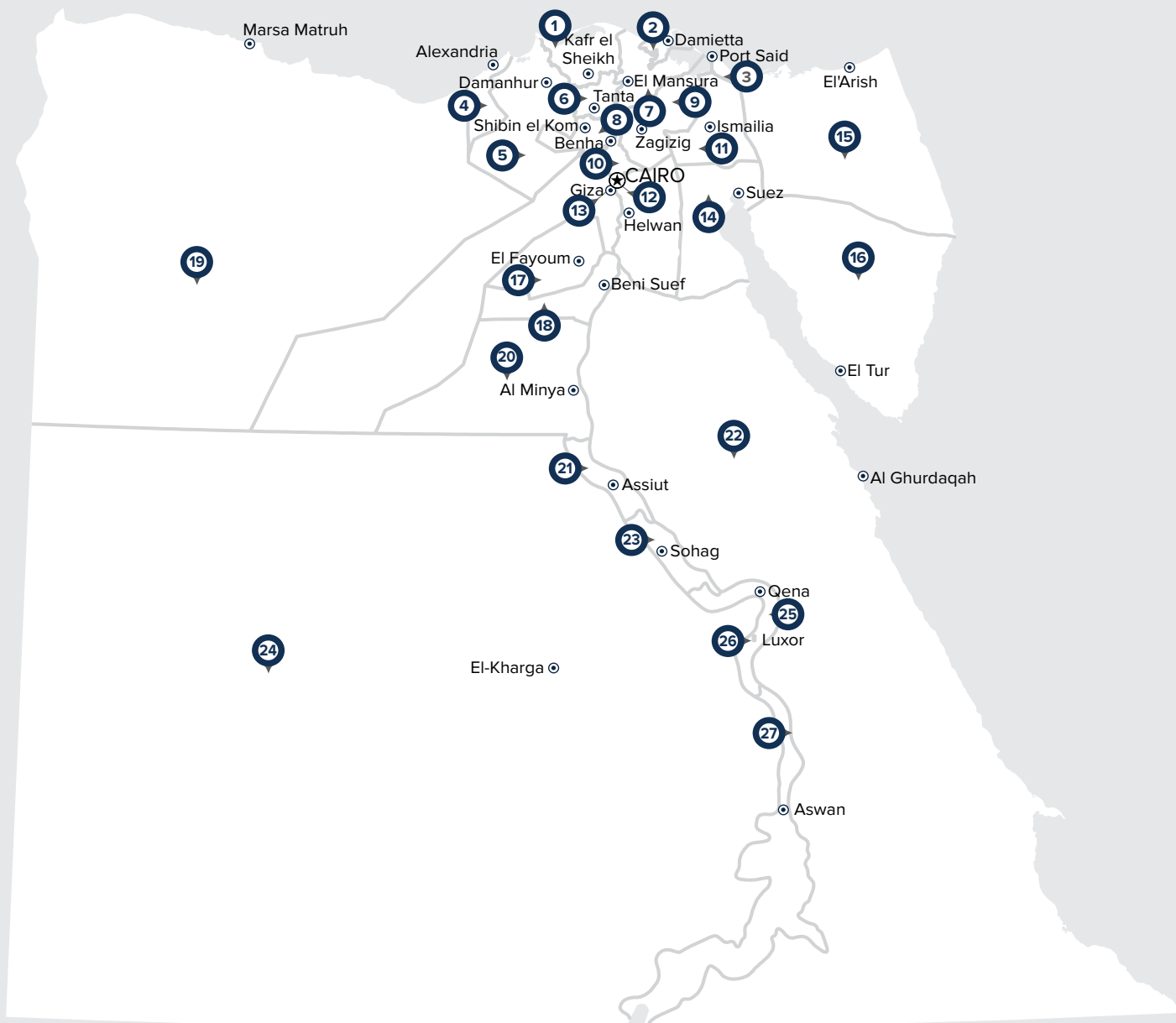


- 1 KAFR EL SHEIKH
- 2 DAMIETTA
- 3 PORT SAID
- 4 ALEXANDRIA
- 5 BEHEIRA
- 6 GHARBIYA
- 7 DAGAHLIYA
- 8 MENOUIFYA
- 9 SHARGIYAH
- 10 QALIUBIYA
- 11 ISMAILIA
- 12 CAIRO
- 13 GIZA
- 14 SUEZ

- 15 NORTHERN SINAI
- 16 SOUTHERN SINAI
- 17 EL FAYOUM
- 18 BENI SUEF
- 19 MARSА MATRUTH
- 20 AL MINYA
- 21 ASSIUT
- 22 AL BAHR-AL AHMAR
- 23 SOHAG
- 24 AL WADI-AL JADID
- 25 QENA
- 26 LUXOR
- 27 ASWAN

- 15 NORTHERN SINAI
- 16 SOUTHERN SINAI
- 17 EL FAYOUM
- 18 BENI SUEF
- 19 MARSА MATRUTH
- 20 AL MINYA
- 21 ASSIUT
- 22 AL BAHR-AL AHMAR
- 23 SOHAG
- 24 AL WADI-AL JADID
- 25 QENA
- 26 LUXOR
- 27 ASWAN

Outlined circle means no project



⊕ National Capital
 ⊙ Governorate
 ⊙ Governorate Capital



Portfolio Footprint

	Takaful and Karama Cash Transfer Expansion and Systems Building Project	NATIONWIDE	Ministry of Social Solidarity
	Supporting Egypt Education Reform Project	NATIONWIDE	Ministry of Education and Technical Education
	Transforming Egypt's Health Care System Project	NATIONWIDE	Ministry of Health and Population
	Supporting Egypt's Universal Health Insurance System Project	PORT SAID, ISMAILIA, SUEZ, LUXOR, ASWAN AND SOUTH SINAI	Ministry of Finance
	Catalyzing Entrepreneurship for Job Creation Project	NATIONWIDE	The Micro, Small, and Medium Enterprise Development Agency
	Inclusive Housing Finance Program	NATIONWIDE	The Social Housing and Mortgage Finance Fund
	Emergency Food Security and Resilience Support Project	NATIONWIDE	Ministry of Supply and Internal Trade, Ministry of Agriculture and Land Reclamation
	Greater Cairo Air Pollution Management and Climate Change Project	NATIONWIDE	Ministry of Environment, Ministry of Local Development, Ministry of Planning, Economic Development and International Cooperation, Ministry of Transport
	Cairo Alexandria Trade Logistics Development Project	ALEXANDRIA, CAIRO	Ministry of Transport
	Railway Improvement and Safety for Egypt Project	CAIRO, GIZA, BENI SUEF, ASSIUT, QALIUBIYA, GHARBIYA, BEHEIRA, ALEXANDRIA, MINYA, QENA AND SOHAG	Ministry of Transport
	Upper Egypt Local Development Program	QENA, SOHAG, MINYA AND ASSUIT	Ministry of Local Development, Ministry of Planning, Economic Development and International Cooperation, Ministry of Industry, Ministry of Finance
	Sustainable Rural Sanitation Services Program	SHARKIA, DAKAHLIYA, BEHEIRA, MENOUFIA, DAMIETTA, AND GHARBIA	Ministry of Housing, Utilities and Urban Communities
	Generating Resilience, Opportunities, and Welfare for a Thriving Egypt Development Policy Financing Loan	NATIONWIDE	Ministry of Planning, Economic Development and International Cooperation



Advisory Services and Analytics

Egypt's portfolio includes 22 Advisory Services and Analytics (ASA) products, which deliver institutional capacity building, technical assistance, and analytical work. The ASA program primarily focuses on environment and climate, human capital, urban development, and business climate.



ASA Program

Egypt Poverty and Equity Assessment
Egypt Public Finance Review
Egypt URL Dialogue
Egypt Water Sector Dialogue
Facilitating Women's Economic and Social Empowerment in Egypt
Egypt Human Capital Review
Strengthening Egypt's Health System for Universal Health Coverage
Expanding Coverage and Reforming Social Insurance in Egypt
Egypt Poverty and Equity Program
Strengthening Egypt's Financial Sector for Resilience and Sustainability
Unlocking Egypt's Private Sector Potential 2.0
Egypt CIF NPC Investment Plan Preparation
Egypt Supporting Citizen-Centric Justice Service Delivery for Improved Business Environment and Economic Growth – Part 2
Green Energy Transition
Egypt Digitalization Programmatic TA
Strengthening Public Finance, SoEs and Governance for Improved Service Delivery
Second Phase Carbon Abatement of O&G in Egypt and the East Mediterranean
Transport Sector Climate Transition and Unlocking Private Sector Potential in Egypt
Integrated Land and Urban Management in Egypt Technical Assistance
Egypt Country Economic Memorandum
Local Competitiveness and Livability in Egypt
Egypt Promoting Women's Economic Empowerment

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

–Engineer Amal Helmy, Takaful and Karama Social Registry Lead

Relevant Sustainable Development Goals (SDGs)

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



Takaful and Karama Cash Transfer Expansion and Systems Building Project

Context

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

Development Objectives

- Increase the coverage and effectiveness of the TKP's cash transfers.
- Expand the TKP's social registry to support the effective targeting of social protection programs.
- Enhance the poor and the vulnerable's access to economic inclusion opportunities.

Targeted Results

- Microcredit schemes will help 30,000 beneficiaries reduce their dependence on cash transfers and graduate from the program.

Actual Results

- As of June 2025, 4.58 million households have benefited from Takaful and Karama.
- The Ministry of Social Solidarity's social registry reached 12 million households (against a target of 10 million). It continues to support ongoing efforts to link TKP beneficiaries to other social protection programs and helps reach populations in climate-vulnerable areas.



Government Implementing Partners

Ministry of Social Solidarity

Financing Development Partners

Government of the United Kingdom

Project Details

Project Approval Date	December 22, 2022
Project Effectiveness Date	December 13, 2023
Project Closing Date	December 31, 2026
Total Financing	US\$500 million

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

PORTFOLIO SNAPSHOT

15

“

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

–Rahma Tarek

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

–Omar Mohamed

Relevant Sustainable Development Goals (SDGs)



4

Quality Education



Supporting Egypt Education Reform Project

Context

Education is a top priority for the Government of Egypt; the 2014 Constitution commits to the expansion and quality of pre-tertiary education—including general and technical and vocational education—to bring it in line with international standards. In 2018, Egypt launched a sectoral reform that prioritizes equipping students with 21st-century skills such as critical thinking, creativity, communication, higher-order cognitive skills, and digital skills, while moving away from rote learning. Efforts to improve teaching and learning for Egyptian youth continue to be a national priority.

Development Objective

Improve teaching and learning conditions in public schools through:

- Improving quality of kindergarten (KG) to enhance children's readiness for school.
- Implementing effective professional development systems for teachers, supervisors, and school leaders.
- Implementing comprehensive student assessment reform for improved learning to promote higher-order thinking skills, with a focus on secondary examinations and national assessments for grades 4 and 7.
- Using alternative learning resources.

Actual Results

- Developed a quality assurance system for KG.
- Administered baseline data collection to guide quality enhancement plans for 35 percent of KGs.
- Delivered KG teacher training, driven by KG diagnostics, provided to over 35,000 KG teachers.
- Developed performance standards and continuous professional development framework for Grade 1–6 teachers and supervisors.
- Supported training of over 100,000 teachers.
- Administered a new secondary examination system, driven by higher-order thinking skills and supported the administration of the 4th and 7th-grade national assessments.
- Developed digital and televised educational channels and a digital content dashboard for students and teachers in grades 4–12.
- Deployed foundational literacy pilot in Suez and Port-Said, including a screening tool for struggling readers and related enrichment materials, and teacher training.

Government Implementing Partners

Ministry of Education and Technical Education

Project Details

Project Approval Date	April 13, 2018
Project Effectiveness Date	August 28, 2018
Project Closing Date	August 17, 2026
Total Financing	US\$500 million



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

—Amal Zaki

Relevant Sustainable Development Goals (SDGs)



3

Good Health and Well Being



Transforming Egypt's Health Care System Project

Context

Egypt's health care sector has faced significant social, economic, and fiscal crises. To address these challenges, including the soaring prevalence of Hepatitis C, the government has undertaken a major health system overhaul to deliver inclusive, equitable, and high-quality health care services.

Development Objectives

- Support the country's ongoing efforts to improve the health care system and build human capital as foundations for growth and prosperity.
- Improve services in 700 primary health care facilities, boost supply and demand for family planning services, improve the quality of secondary care, increase blood screening efficiency, and conduct one of the largest Hepatitis C and noncommunicable diseases screening campaigns in the world.

Actual Results

- Screened more than 53 million people for Hepatitis C, of whom over 1.2 million were treated.
- Contracted 1,200 community health workers and 140 family doctors.
- Procured modern contraceptives (subdermal implants).
- Improved services at 600 primary health care facilities.
- Screened 200,000 suspected COVID-19 cases during the early outbreak of the pandemic.
- Strengthened the national blood banks network with needed blood vehicles and equipment.



Government Implementing Partners

Ministry of Health and Population

Financing Development Partners

Agence Française de Développement (AFD)

Project Details

Project Approval Date	June 27, 2018
Project Effectiveness Date	September 7, 2018
Project Closing Date	December 31, 2025
Total Financing	US\$530 million

“

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

–Fatma El Saeed Mohamed Rizk

Relevant Sustainable Development Goals (SDGs)



3

Good Health and Well Being



10

Reduced Inequalities



Supporting Egypt's Universal Health Insurance System Project

Context

The government of Egypt launched an ambitious health care transformation agenda in 2018 as its pathway toward achieving universal health coverage and improving the health outcomes of its citizens. A Universal Health Insurance Law was passed to roll out mandatory health insurance nationwide in six phases over 15 years. The project supports the establishment of the building blocks and the rollout of the new system.

Development Objectives

- Increase the coverage of Egypt's Universal Health Insurance System (UHS) in Phase I Governorates.
- Strengthen UHS-related governance and institutions.
- Provide temporary financial protection against high out-of-pocket health expenditures for vulnerable populations outside Phase I Governorates.

Actual Results

- Around 3.8 million people enrolled with a general practitioner under five of the six UHS Phase I governorates.
- National quality accreditation standards for primary and secondary health care facilities were developed and implemented.
- Temporary financial protection against catastrophic out-of-pocket expenditures was provided for 300,219 uninsured residents of the 11 most vulnerable non-UHS governorates.



Government Implementing Partners

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

Financing Development Partners

Agence Française de Développement (AFD), Japan International Cooperation Agency (JICA), Government of Japan, Government of the United Kingdom

Project Details

Project Approval Date	June 16, 2020
Project Effectiveness Date	August 29, 2021
Project Closing Date	October 31, 2026
Total Financing	US\$400 million



“

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

—Magda Abd El Malek

Relevant Sustainable Development Goals (SDGs)



1

No Poverty



5

Gender Equality



8

Decent Work and Economic Growth



9

Industry, Innovation, and Infrastructure



16

Peace, Justice, and Strong Institutions



17

Partnerships for the Goals



Catalyzing Entrepreneurship for Job Creation Project

Context

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

Development Objectives

- Spur job creation and improve economic opportunities for target beneficiaries.
- Support the country's private sector development and job creation efforts through a comprehensive package of financial and nonfinancial support to all entrepreneurs, from micro, small, and medium enterprises (MSMEs) to innovative startups and high-growth firms.

Actual Results

- The number of beneficiaries receiving financing through the project reached more than 200,000, of which 43 percent are women and 43 percent are youth.
- This led to the generation of over 400,000 jobs, 34 percent of which are filled by women. This exceeds the target of 100,000 jobs, with 30,000 of them targeting women.
- Fifty-six financial intermediaries received debt financing for serving MSMEs; equity financing for 190 startups is expected by December 2026.



Government Implementing Partners

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

Project Details

Project Approval Date	April 17, 2019
Project Effectiveness Date	January 15, 2020
Project Closing Date	December 2026
Total Financing	US\$200 million



PORTFOLIO SNAPSHOT

23

Photo: Moustafa Kashef



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

—Azza

Relevant Sustainable Development Goals (SDGs)



1

No Poverty



5

Gender Equality



8

Decent Work and Economic Growth



11

Sustainable Cities and Communities



13

Climate Action



16

Peace, Justice, and Strong Institutions



17

Partnerships for the Goals



Inclusive Housing Finance Program

Context

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

Development Objectives

- Improve the affordability of formal housing for low-income households and strengthen the Social Housing and Mortgage Finance Fund's capacity to design policies and coordinate programs.
- Increase the effectiveness of the government's social housing program, providing low-income citizens with home ownership and rental opportunities through cost-efficient subsidy programs and enhanced use of vacant and unfinished units.

Actual Results

- Support demand-side subsidies to over 613,000 low-income households across all 27 governorates. Program beneficiaries represent the lowest 40 percent of Egypt's households by income distribution.
- Contribute to greater social and youth inclusion: 51.5 percent of program beneficiaries are below the age of 45 and 18 percent are below the age of 30.
- Prioritize families: 55.6 percent of beneficiaries are married couples with young children.
- Prioritize women, contributing to increased gender inclusion, and addressing the asset ownership gap: 25 percent of beneficiaries are women. This is a significant share, as only 5 percent of women in Egypt own assets (either alone or jointly), compared with 95 percent of men.
- Enhance financial inclusion: 65 percent of beneficiaries are first-time borrowers, having never engaged with a financial institution prior to the initiation of this program.



Government Implementing Partners

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

Project Details

Project Approval Date	May 5, 2015
Project Effectiveness Date	November 11, 2015
Project Closing Date	December 31, 2025
Total Financing	US\$500 million

Additional Financing

Project Approval Date	March 20, 2020
Project Effectiveness Date	October 20, 2020
Project Closing Date	December 31, 2025
Total Financing	US\$500 million



Photo: World Bank

PORTFOLIO SNAPSHOT

“

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

—Engineer Gamal Sholkamy, Manager of
Bahnasa Food Silo

Relevant Sustainable Development Goals (SDGs)



1

No Poverty



2

Zero Hunger



3

Good Health and Well Being



5

Gender Equality



10

Reduced Inequalities



Emergency Food Security and Resilience Support Project

Context

The project has helped cushion the impact of Russia's invasion of Ukraine on food and nutrition security in Egypt. High prices and nutritional shortfalls were affecting people who relied on bread for their daily nutritional needs. The project is reducing post-harvest losses in the wheat supply chain by upgrading and expanding silos. Additionally, it strengthens farm-level resilience by improving seed production capacity and providing climate-informed extension services.

Development Objective

Ensure the short-term supply of wheat for uninterrupted access to bread for poor and vulnerable households and strengthen Egypt's resilience to food crises.

Actual Results

- The project has supported purchases of 1,150,000 metric tons of imported wheat, for more than the two-month equivalent of the total consumption of the Bread Subsidy Program.
- The project is helping to reduce food loss and waste in the wheat supply chain and modernize and improve the efficiency of strategic grain storage.
- The project is helping to boost productivity and farm-level resilience and increase the adoption of climate-smart agricultural practices in Upper Egypt.



Government Implementing Partners

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

Project Details

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

PORTFOLIO SNAPSHOT

27

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

—Walaa Sala El Din, Project Outreach Specialist, Qaliubiya

Relevant Sustainable Development Goals (SDGs)



3

Good Health and Well Being



11

Sustainable Cities and Communities



13

Climate Action



Greater Cairo Air Pollution Management and Climate Change Project

Context

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

Development Objective

Reduce air and climate emissions from critical sectors and increase resilience to air pollution in Greater Cairo.

Targeted Results

- Reduced emissions to lower pollution concentrations and improve air quality.
- Development of an integrated Climate and Air Quality Management Plan.

Actual Results

- A response program under the direction of a high-level interministerial committee, funded by the project in 2024, has already reduced air pollution peaks compared with previous years.
- An updated Black Cloud Action Plan, a Graded Response Action Plan, and an air quality forecasting system have been developed to guide the response for further reductions in the 2025 season.
- A new solid waste management infrastructure was established to enable waste emission reductions through new private sector waste reuse models.



Government Implementing Partners

Ministry of Environment, Ministry of Local Development, Qaliubiya Governorate, Ministry of Planning, Economic Development and International Cooperation, Ministry of Transport

Project Details

Project Approval Date	September 30, 2020 (World Bank); February 9, 2023 (Global Environment Facility [GEF] grant additional finance)
Project Effectiveness Date	June 9, 2021
Project Closing Date	November 30, 2028
Total Financing	Financing: US\$200 million (World Bank); US\$9.3 million (GEF)



PORTFOLIO SNAPSHOT

29

Photo: World Bank



“

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

—Alfred Assil, Transport Consultant

Relevant Sustainable Development Goals (SDGs)



1

No Poverty



9

Industry, Innovation, and Infrastructure



13

Climate Action



Cairo Alexandria Trade Logistics Development Project

Context

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

Development Objectives

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

Targeted Results

- Creating a GCA railway bypass, resulting in 184,000 containers being handled by rail instead of trucks between Alexandria Port and 6th of October dry port.
- Lowering the greenhouse gas emissions of the logistics and railway sectors in the Alexandria–6th of October–GCA. The project is expected to reduce CO2 equivalent (CO2e) emissions per annum by 1,119 metric tons in Year 7 of project implementation.
- Conducting a policy reform preparatory analysis for an Infrastructure Access Charge regime, allowing private sector operators to use the national network.



Government Implementing Partners

Ministry of Transport, Egyptian National Railways

Project Details

Project Approval Date	September 29, 2022
Project Effectiveness Date	December 14, 2023
Project Closing Date	September 28, 2029
Total Financing	Total Cost: US\$998 million World Bank Loan: US\$400 million



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The Railway Improvement and Safety for Egypt Project is expected to reduce commuting times, improve commuting safety for passengers and goods, and improve several train stations along the Cairo/Alexandria line.

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

—Osama Abed, Tanta Signaling Tower Supervisor

Relevant Sustainable Development Goals (SDGs)



8

Decent Work and Economic Growth



9

Industry, Innovation, and Infrastructure



11

Sustainable Cities and Communities



Railway Improvement and Safety for Egypt Project

Context

The project will modernize signaling along the Alexandria–Cairo–Nag Hammadi corridor of the Egyptian National Railways network and help improve safety at select stations and junctions, using a safe systems approach while underscoring citizen engagement and disability considerations. Reform measures will be introduced via performance-based contracts, following international best practices. An estimated 1.4 million daily users will benefit from safer, more reliable service.

Development Objective

Improve the safety and quality of railway services along the Alexandria–Cairo–Nag Hammadi corridor.

Targeted Results

- Reduce fatalities and weighted serious injuries by improving passenger safety along the Alexandria–Cairo–Nag Hammadi corridor.
- Reduce the lost time injury frequency rate, supporting the project's holistic view of safety.
- Improve punctuality—including raising on-time arrivals from 75 percent to 90 percent—and infrastructure reliability.



Government Implementing Partners

Ministry of Transport, Egyptian National Railways

Project Details

Project Approval Date	March 5, 2021
Project Effectiveness Date	August 25, 2021
Project Closing Date	September 30, 2027
Total Financing	US\$440 million

PORTFOLIO SNAPSHOT

“

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

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

Relevant Sustainable Development Goals (SDGs)

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



Upper Egypt Local Development Program

Context

This program pilots an innovative approach for integrated local economic development and spatially coordinated infrastructure and service delivery by providing results-based financing, program-for-results (PforR), to governorates. It also integrates citizen and business engagement as a means to strengthen local accountability.

Development Objective

Improve the business environment for private sector development and strengthen local government capacity for delivering good-quality infrastructure and services in selected governorates in Upper Egypt.

Actual Results

- Infrastructure improvements benefited about 8.2 million people, half of whom are women. Around 60,000 businesses are benefiting from competitiveness interventions—including improved local government-to-business services, upgraded industrial zones, and implementation of cluster action plans. The 5,130 municipal infrastructure and service projects implemented, with total investments of US\$454 million, resulted in an 87 percent improvement in overall infrastructure and services in program governorates.
- Local capacity improvements were implemented for capital investment planning, project implementation, asset management, local government own-source revenue, and environmental and social risk management.



Government Implementing Partners

Ministry of Local Development, Ministry of Planning, Economic Development and International Cooperation, Ministry of Industry, Ministry of Finance, Governorate of Sohag, Governorate of Qena, Governorate of Assiut, Governorate of Minya

Financing Development Partners

Government of the United Kingdom

Project Details

Project Approval Date	September 29, 2016
Project Effectiveness Date	March 14, 2017
Project Closing Date	October 31, 2025
Total Financing	Total Cost: US\$957 million World Bank Loan: US\$500 million

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

—Mohamed Talaat



5

Gender Equality



6

Clean Water and Sanitation



16

Peace, Justice, and Strong Institutions



Sustainable Rural Sanitation Services Program

Context

A lack of proper sanitation services in rural Egypt adversely affects communities' public health and local economies. In 2015, only 12 percent of rural households were linked to public sewers, leaving 50 million people without adequate access to sanitation services. Using contaminated water for irrigation leads to health hazards and contaminates soil, affecting agriculture—one of Egypt's main income generators.

Development Objectives

- Increase access to improved rural sanitation services in six governorates—Sharkiya, Dakhaliya, Beheira, Damietta, Gharbia, and Menoufia—by covering the entire sanitation chain, from household connections to wastewater treatment.
- Strengthen decentralization by putting local water and sanitation companies in charge of the construction, operation, and maintenance of household connections.
- Benefit over 1.8 million people.
- Support the development of the national strategy for long-term reform of the water and sanitation sector.

Actual Results

- Over one million people have gained access to improved sanitation services.
- Six water and sanitation companies, serving 34 million citizens, have significantly enhanced their performance across operational, financial, institutional, and citizen engagement parameters.
- A unified water and sanitation information system was adopted by all 25 of Egypt's utility companies.



Government Implementing Partners

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

Financing Development Partners

Asian Infrastructure Investment Bank (AIIB)

Project Details

Project Approval Date	July 28, 2015
Project Effectiveness Date	December 30, 2015
Project Closing Date	December 31, 2023
Total Financing	US\$1.15 billion (including US\$300 million from AIIB)

Additional Financing

Project Approval Date	September 21, 2018
Project Effectiveness Date	May 30, 2019
Project Closing Date	December 31, 2026

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The efforts of the Egyptian government to attract investments in the country have prompted economic reforms and legislative modernisation to ensure that investors have the necessary tools to safeguard their investments. In this context, the much-awaited small claims law, which is currently being considered by Parliament, is expected to empower small businesses to bring and more efficiently resolve their disputes in an adequate forum. The proposed law is expected to benefit particularly small investors, boost private sector growth, and empower female entrepreneurs, who, according to UN Women, represent one in four Egyptian entrepreneurs and one in six established business owners.”

—Sherif Maher, Dispute Resolution Partner, Barakat, Maher & Partners in association with Clyde & Co.

Relevant Sustainable Development Goals (SDGs)



1

No Poverty



7

Affordable and Clean Energy



9

Industry, Innovation, and Infrastructure



6

Clean Water and Sanitation



8

Decent Work and Economic Growth



13

Climate Action



16

Peace, Justice, and Strong Institutions



Generating Resilience, Opportunities, and Welfare for a Thriving Egypt

Development Policy Financing Loan

Context

This budget support operation is designed to address Egypt's immediate economic challenges while advancing structural reforms aligned with the country's development priorities and national strategies.

Development Objectives

- Enhance economic competitiveness and improve the business environment to foster private sector growth.
- Strengthen macroeconomic and fiscal resilience.
- Support Egypt's green transition.

Targeted Results

- Manage state enterprises on a level basis with the private sector.
- Improve the regulatory framework for competition.
- Improve the efficiency of commercial justice procedures.
- Improve domestic revenue mobilization.
- Improve competition in the domestic debt market.
- Enhance transparency of the fiscal situation.
- Increase the redistributive effectiveness of fiscal policy.
- Support climate change mitigation and adaption.
- Develop the voluntary carbon credit markets.
- Increase the share of renewable energy.
- Improve the financial viability of the power utilities.
- Improve financial sustainability of the water and sanitation sector.

Government Implementing Partners

The Ministry of Planning, Economic Development and International Cooperation led the operation, coordinating across a range of ministries and authorities.

Financing Development Partners

Asian Infrastructure Investment Bank (AIIB)

Project Details

Project Approval Date	June 21, 2024
Project Effectiveness Date	April 15, 2025
Project Closing Date	December 1, 2025
Total Financing	US\$500 million



2005C Corniche El Nil St.,
Beaulac, Cairo, Egypt
29th Floor, North Tower
+2 02 24614400

www.worldbank.org/en/country/egypt