



Fostering Digital Social Protection for Migrant Workers in Africa: Safeguarding Access and Equity



ALREI Policy Brief

December 2024

Kwame Simpe Ofori is an Associate Professor at the School of Business and Social Sciences, International University of Grand-Bassam.

Alex Nkosi is a Public Policy Analyst and International Development Specialist at ITUC-Africa

By Kwame Simpe Ofori & Alex Nkosi

“Digital technologies have the potential to accelerate Africa’s progress towards the Sustainable Development Goals, but only if they are accessible to all and used to empower people” – António Guterres, Secretary-General of the United Nations.

This policy brief examines the role of digital social protection (DSP) in enhancing access and equity for migrant workers in Africa. DSP utilizes information and communication technologies (ICTs) to manage social security programs, such as cash transfers and healthcare services, thereby improving efficiency, reducing costs, and minimizing errors. Initiatives like South African Social Security Agency’s SASSA payment card and Nigeria’s National Social Safety Nets Project (NASSP) demonstrate DSP’s potential to increase coverage and transparency in social protection systems. Migrant workers, essential to Africa’s economic growth, face barriers including cross-border mobility, lack of formal identification, and digital exclusion. DSP addresses these issues by enabling portable benefits, simplifying registration through biometric verification, and designing inclusive systems. However, challenges such as digital divides, low digital literacy, and data protection vulnerabilities persist. The brief recommends investing in digital infrastructure, promoting digital literacy, simplifying registration processes, and enhancing the role of trade unions. Collaborative efforts among governments, international organizations, and other stakeholders are crucial for building resilient DSP frameworks that ensure equitable access and support sustainable socio-economic development in Africa.

Key Points

- **Digital social protection systems have the transformative potential to promote transparency and inclusivity.** By breaking physical barriers, they can reach underserved populations, including those in remote or hard-to-access areas. Additionally, these systems provide clear audit trails that track who access social protection, where they access it, and what services they receive.
- **Improving internet access and advancing digital literacy** are critical to bridging the digital divide, empowering vulnerable groups like migrant workers and informal labourers, and ensuring they are not excluded from essential benefits.
- **Digital solutions must be tailored to meet the unique needs of marginalised groups**, such as women, migrants, youth, persons with disabilities, and informal workers. A user-centered approach, developed in collaboration with stakeholders like trade unions and community organizations, ensures systems are accessible, trustworthy, and responsive to the diverse needs of their users.
- **Collaborative efforts between governments, trade unions, and international organizations** are essential to building capacity, fostering digital literacy, and sharing best practices: Public-private partnerships and cross-border cooperation can drive the sustainability and scalability of digital social protection systems, enabling more effective service delivery.
- **Trade unions are critical in ensuring digital systems meet the needs of all workers**, particularly those in the informal sector and other vulnerable groups. However, this needs more capacity within the trade unions.
- **Safeguarding access and equity in DSP systems** is essential for building inclusive and resilient social protection frameworks, enabling Africa to harness DSP’s transformative potential for sustainable socio-economic development.

What Is Digital Social Protection

Digital social protection refers to social protection schemes that are accessed via computers, mobile phones or smart cards. It involves leveraging information and communication technologies (ICTs) to administer social security programmes, including cash transfers, healthcare services, and unemployment benefits (World Bank, 2020). By digitising these services, governments can streamline administrative processes, reduce costs, and minimise errors associated with manual systems (Gelb & Metz, 2018). Moreover, digital platforms can enhance inclusivity by reaching marginalised populations who are often excluded from traditional social protection mechanisms due to geographical, economic, or social barriers (Gentilini et al., 2019). The integration of digital technologies into social protection systems in Africa has been transformative, offering avenues to enhance efficiency, coverage, and transparency (International Labour Organization, 2021). Various countries have embarked on innovative digital initiatives tailored to their unique socio-economic contexts.

For example, in South Africa, the South African Social Security Agency (SASSA) introduced the SASSA payment card, which integrates biometric verification to authenticate beneficiaries and disburse social grants efficiently (SASSA, 2020). The card operates on the national payment system, allowing recipients to access funds at ATMs and retail outlets nationwide (Malope & Phiri, 2020). This digitization has reduced queues at pay points, minimized cash handling risks, and curbed fraudulent activities (BankservAfrica, 2019). Moreover, the system's interoperability with other government databases enhances data accuracy and service delivery (Kim & Lee, 2020). In Nigeria, the National Social Safety Nets Project (NASSP) leverages digital technology to develop a unified social registry, capturing comprehensive data on poor and vulnerable households (World Bank, 2020). The use of electronic data collection tools and biometric identifiers ensures accurate targeting and reduces duplication (Holmes et al., 2019). The NASSP has registered over one million households, facilitating the efficient rollout of social interventions, including during the COVID-19 pandemic (Gentilini et al., 2020). The project's emphasis on community-based targeting and regular data updates enhances its effectiveness and adaptability (Adesina, 2020).

Fostering Digital Social Protection for Migrant Workers in Africa

Migrant workers form a critical segment of Africa's labour force, driving economic growth and fostering regional integration. Despite their contributions, they remain disproportionately excluded from social protection systems due to unique challenges such as cross-border mobility, lack of formal identification, and digital exclusion. Traditional social protection frameworks often fail to accommodate their transient and precarious nature, leaving them vulnerable to poverty and hardship. Cross-border mobility poses one of the most significant barriers for migrant workers in accessing consistent social protection. As they frequently move across national boundaries, they encounter fragmented systems that lack interoperability and portability of benefits. For instance, a worker earning a pension in one country may lose access to those entitlements upon migrating to another, leaving gaps in coverage and financial security. Efforts like regional harmonisation under frameworks such as the African Continental Free Trade Area (AfCFTA) offer promising avenues to address this issue, emphasising cross-border collaboration to make benefits portable.

The lack of formal identification further compounds these challenges. Many migrant workers, especially those employed in the informal sector, lack government-issued identification required to enrol in social protection programs. This is evident in initiatives like Nigeria's National Social Safety Nets Project (NASSP), which has successfully employed biometric registration to address documentation challenges. Such systems use alternative identification methods, including biometric data and community-based attestations, to ensure inclusivity for populations without traditional documentation. Digital exclusion is another critical obstacle. Migrant workers often lack access to reliable internet, digital devices, or the skills needed to navigate complex digital platforms.

Meanwhile, digital social protection systems present innovative solutions to these systemic barriers, enabling inclusive and equitable access to essential services. Simplified registration processes, such as those employed by South Africa's SASSA payment card system, offer alternative methods of verification, reducing bureaucratic hurdles and making programs more accessible to migrant workers. These processes also ensure accountability and transparency in service delivery by leveraging technologies like biometrics and unified registries. The introduction of portable benefits is equally transformative. Portable systems enable workers to retain their entitlements, such as healthcare, pensions, and unemployment benefits, regardless of location or employment changes. This approach is particularly important for migrant workers whose livelihoods depend on mobility. Regional initiatives like the African Union's social protection frameworks advocate for harmonized systems to facilitate portability across borders, ensuring uninterrupted access to benefits.

Lastly, inclusive system design is paramount to addressing the needs of migrant workers. Features like multi-language support, user-friendly interfaces, and adaptable technology ensure that DSP systems cater to diverse populations. Stakeholder engagement, particularly involving migrant worker associations and trade unions, further refines these systems to meet the unique challenges faced by migrant workers. For instance, trade unions such as ITUC-Africa actively collaborate with governments and international organizations to ensure digital social protection systems prioritize marginalized groups, including migrants.

Challenges and Limitations

Several challenges impede the full realisation of digital social protection systems in Africa. Such challenges include:

- *Digital Divide and Infrastructure Deficits:* A significant barrier is the persistent digital divide, marked by disparities in access to electricity, internet connectivity, and mobile network coverage (Gillwald et al., 2019). Rural and remote areas often lack the necessary infrastructure, limiting the effectiveness of digital platforms (Alliance for Affordable Internet, 2020). For example, only about 28% of sub-Saharan Africa's population has internet access, compared to the global average of 51% (International Telecommunication Union, 2020).
- *Low Levels of Digital Literacy:* Digital literacy remains low across many African countries, affecting individuals' ability to engage with digital platforms (UNESCO Institute for Statistics, 2018). Marginalised groups, including women, the elderly, and people with disabilities, are disproportionately affected (Hilbert, 2016). Without adequate digital skills, beneficiaries may struggle to navigate digital applications, leading to exclusion from social protection programs (Heeks, 2017).
- *Data Protection Gaps and Vulnerabilities:* Significant gaps and vulnerabilities remain in data protection within digital social protection systems. Many countries either lack comprehensive data protection legislation or have outdated laws that do not address modern digital challenges (Privacy International, 2018). As of 2020,

only 28 out of 54 African countries had enacted data protection laws, and even fewer had established independent data protection authorities to oversee compliance (Data Protection Africa, 2020).

- *Technical Capacity and Resources*: The lack of technical capacity and resources hampers the effective implementation of data protection measures. Government agencies often face challenges in securing databases against cyber threats due to limited funding and expertise (Chauvet et al., 2016). This vulnerability is exacerbated by the increasing sophistication of cyber-attacks targeting personal data (Kshetri, 2019).
- *Interoperability and Coordination Issues*: The absence of standardised protocols and platforms leads to fragmented systems that hinder coordination among different social protection programs (Chirchir & Farooq, 2016). This fragmentation results in inefficiencies, duplications, and challenges in providing holistic support to beneficiaries (Barca, 2017).
- *Trust and User Acceptance*: Beneficiaries may exhibit distrust towards digital systems due to fears of surveillance, data misuse, or lack of understanding of how their data is managed (World Bank, 2018). Negative past experiences with technology or government programs can exacerbate skepticism (Sossou & Yogtiba, 2009). Building trust requires transparent communication, community engagement, and assurances of data security and privacy (Eubanks, 2018).

Box 1: Nigeria's National Social Safety Nets Project (NASSP)

Nigeria's National Social Safety Nets Project (NASSP) is a pioneering digital social protection initiative aimed at enhancing access and equity for citizens. By utilizing a unified social registry, NASSP consolidates comprehensive data on vulnerable households from various regions and sectors. This centralized system, integrated with biometric identifiers, ensures that households can reliably access healthcare, pensions, and cash transfers regardless of their location, thereby addressing the fragmented nature of traditional social protection systems. NASSP has made significant progress by registering over one million households. The implementation of biometric technology has reduced identification errors and fraudulent claims, ensuring that benefits reach the intended recipients efficiently. During the COVID-19 pandemic, NASSP's robust digital infrastructure facilitated the rapid distribution of emergency cash transfers, demonstrating its capability to support vulnerable populations in times of crisis. However, NASSP faces challenges that impact its *effectiveness in ensuring access and equity*. The persistent digital divide, especially in rural and remote areas, limits internet connectivity and access to digital devices, hindering legible people from fully utilizing NASSP's digital platforms. Additionally, low levels of digital literacy among some users impede their ability to navigate registration and benefit access processes. Data protection concerns also pose significant challenges, as ensuring robust privacy measures is essential to maintain trust and prevent misuse of biometric data. Furthermore, interoperability issues with other government databases sometimes lead to inefficiencies and delays in service delivery. To overcome these challenges, NASSP must actively engage with local communities and migrant worker associations to build trust and improve beneficiary identification accuracy. Regular updates to the social registry incorporate real-time data on users and employment changes, ensuring that social protection measures remain responsive to their dynamic circumstances. Enhancing mobile accessibility through user-friendly, multi-language platforms may also help bridge the digital divide and promote greater inclusivity.

Strategies for Improving Access and Equity

Access refers to ensuring the availability, affordability, and usability of DSP systems, while equity emphasises prioritising marginalised populations to achieve fair and inclusive outcomes. Despite progress, many African countries face persistent challenges such as inadequate infrastructure, digital illiteracy, and socio-economic disparities that disproportionately affect vulnerable groups, including women, informal workers, and rural populations. Therefore, achieving equitable access to DSP systems in Africa requires strategic investments and targeted interventions that address the structural and socio-economic barriers faced by marginalised populations. Below are key strategies for improving access and equity:

- *Expand Infrastructure:* A prerequisite step in ensuring access to DSP systems is investing in the infrastructure that underpins these technologies. Many underserved regions in Africa, particularly rural and remote areas, lack reliable internet connectivity, mobile networks, and access to electricity. Expanding broadband infrastructure and mobile technology is essential to bridge these gaps and bring DSP systems closer to those who need them the most. Renewable energy solutions, such as solar power, can also play a pivotal role in providing consistent and sustainable energy for digital services in areas with limited or no access to the national power grid. By addressing these infrastructural challenges, governments can ensure that DSP systems are accessible to populations in even the most isolated regions.
- *Promote Digital Literacy:* Digital literacy is a critical enabler of equitable access to DSP systems. Without the skills to navigate digital platforms, marginalised groups—including women, youth, and informal workers—may be excluded from accessing essential social protection services. Tailored training programs are needed to address the unique challenges these groups face. For instance, digital literacy initiatives can focus on teaching women how to use mobile applications to register for benefits or showing informal workers how to access financial assistance via digital wallets. Community-driven training sessions, delivered in local languages and adapted to varying literacy levels, can further ensure inclusivity. By empowering individuals with digital skills, these programs can reduce exclusion and promote widespread participation in DSP systems.
- *Simplify Registration Processes:* Complex and rigid registration processes are a significant barrier to accessing social protection systems, particularly for those without formal identification or adequate documentation. Simplifying registration requirements is essential to increase coverage and reduce exclusion. Governments and organizations can adopt flexible identity verification processes, such as allowing the use of alternative forms of identification like community-issued certificates or biometric data. Integrating social protection databases across multiple sectors can also enhance efficiency and streamline the registration process. This integration prevents duplication of efforts and ensures that vulnerable populations are accurately identified and targeted. Simplified registration processes not only make it easier for marginalised groups to access services but also improve the overall effectiveness and reach of DSP systems.

The Role of Trade Unions

Trade unions play a crucial role in advocating for workers' rights and ensuring that digital social protection systems are inclusive and equitable. ITUC-Africa has been actively engaged in promoting digital social protection, collaborating with governments and international organizations to shape policies and practices.

However, the trade unions can further enhance their role by:

- **Advocating for Inclusive Policies:** Promoting policies that prioritise the needs of marginalised groups, including informal workers, women, youth, and persons with disabilities.
- **Building Capacity:** Empowering union members with digital literacy skills to participate effectively in the digital age.
- **Monitoring Implementation:** Tracking the implementation of digital social protection programs and advocating for improvements.
- **Collaborating with Stakeholders:** Working with governments, civil society organizations, and international partners to strengthen social protection systems.

Fostering Digital Social Protection Access and Equity

The following are recommendations for the African Union, International Organizations, Governments, Trade unions and other stakeholders based on current research:

African Union (AU) and National Governments

- Invest in digital infrastructure, focusing on expanding broadband access in underserved areas through public-private partnerships.
- Launch nationwide digital literacy programs targeting marginalized groups, including women, youth, and persons with disabilities, to ensure inclusive access.
- Develop and enforce data protection laws aligned with global standards, such as the GDPR and Malabo Convention, with independent data protection authorities for accountability.
- Simplify social protection registration by adopting flexible ID requirements and integrating databases to improve efficiency and reduce duplication.
- Engage stakeholders (trade unions, civil society, and beneficiaries) in the design and implementation of digital social protection to create user-centred systems that build trust and transparency.

Trade Unions

- Enhance union capacity in digital and data protection skills to advocate for secure, inclusive digital social protection effectively.
- Actively participate in policy dialogues to represent the needs of workers, especially marginalised groups, with evidence-based recommendations.
- Raise awareness among union members about digital social protection systems and data privacy rights through educational campaigns.
- Collaborate with civil society and international bodies to amplify advocacy efforts and support inclusive policies, especially around disability rights and gender equality.

International Organisations

- Provide technical assistance and capacity-building support to governments and unions, including best practices, policy advice, and knowledge-sharing.
- Conduct research on digitalisation's impact on social protection to inform evidence-based policy design.

- Promote ratification of international standards, such as the Social Protection Floors Recommendation and Malabo Convention, for standardised data protection across Africa.
- Facilitate multi-stakeholder dialogues, bringing together various actors to ensure comprehensive, inclusive digital social protection systems.

All stakeholders

- Design programmes for inclusivity, ensuring accessibility across language, literacy, and disability needs.
- Prioritise data privacy with privacy-by-design approaches and regular cybersecurity measures.
- Regularly monitor and evaluate systems, collecting feedback for continuous improvement.
- Address gender disparities by implementing gender-sensitive policies and targeted interventions to close the digital gender gap.

The Way Forward

Digital social protection in Africa has the potential to make social services more accessible, transparent, and inclusive. However, realising this potential will require coordinated action among all stakeholders – governments, trade unions, international organizations, and community groups – to address barriers such as limited digital access, low digital literacy, and data privacy risks. By investing in infrastructure, strengthening legal protections, and promoting inclusivity in policy design, Africa can create a resilient digital social protection framework that serves the needs of all citizens, including migrant and informal workers. Ensuring equitable access to digital social protection benefits will foster a more inclusive society, reduce inequalities, and contribute to sustainable socio-economic development on the continent.

References

- Adesina, A. (2020). *Effectiveness of the National Social Safety Nets Project (NASSP) in Nigeria*. Abuja, Nigeria: National Bureau of Statistics.
- Alliance for Affordable Internet [A4AI]. (2020). *The State of Internet Connectivity in Sub-Saharan Africa*.
- BankservAfrica. (2019). *Annual Report 2019*. Johannesburg, South Africa: BankservAfrica.
- Barca, L. (2017). Interoperability Challenges in Social Protection Systems. *Journal of Social Policy*, 46(3), 345–367.
- Chauvet, M., Seta, F., & Yega, A. (2016). Cybersecurity in African Governments: Challenges and Solutions. *African Journal of Information Security*, 12(2), 89–105.
- Chirchir, D., & Farooq, M. (2016). Standardization in Social Protection Systems. *International Social Security Review*, 69(2), 201–220.
- Data Protection Africa. (2020). *State of Data Protection Laws in Africa 2020*. Nairobi, Kenya: Data Protection Africa.
- Eubanks, V. (2018). *Automating Inequality: How High-Tech Tools Profile, Police, and Punish the Poor*. New York, NY: St. Martin's Press.
- Gelb, A., & Metz, K. (2018). *Digital Social Protection: Enhancing Service Delivery through Technology*. Washington, DC: World Bank.
- Gentilini, U., Almenfi, M., Fernández, P., & Verdesoto, A. (2019). *Digital Social Protection: How ICTs Can Transform Welfare*. Geneva, Switzerland: International Labour Organization.
- Gentilini, U., et al. (2020). *The Role of Digital Technologies in Social Protection During COVID-19*. International Labour Organization.
- Gillwald, J., et al. (2019). The Digital Divide in Africa: Internet Access and Socio-Economic Development. *African Development Review*, 31(1), 45–60.
- Genteries, A. (2023, June 10). *Secretary-General's Remarks at the Global Social Protection Forum*. United Nations Headquarters, New York, NY.
- Hilbert, M. (2016). The Bad News is that the Digital Access Gap is Here to Stay: Domestically and Globally. *Information, Communication & Society*, 19(2), 159–181.
- Heeks, R. (2017). *Digital Social Protection and Implementation Challenges*. New York, NY: Springer.
- International Labour Organization [ILO]. (2021). *Digital Social Protection in Africa: Progress and Prospects*. Geneva, Switzerland: ILO.
- International Telecommunication Union [ITU]. (2020). *Measuring Digital Development: Facts and Figures 2020*. Geneva, Switzerland: ITU.
- Kim, J., & Lee, S. (2020). Biometric Systems in Social Protection: Case Study of South Africa. *Journal of Public Administration*, 58(4), 321–340.
- Kshetri, N. (2019). Cybersecurity and Data Protection in Africa: Emerging Trends and Challenges. *Journal of African Business*, 20(3), 301–320.
- Malope, L., & Phiri, D. (2020). *Evaluating the Impact of SASSA Payment Cards in South Africa*. Johannesburg, South Africa: South African Social Security Agency (SASSA).
- Privacy International. (2018). *Data Protection in Africa: Challenges and Opportunities*. London, UK: Privacy International.
- SASSA. (2020). *Annual Report 2020*. Pretoria, South Africa: South African Social Security Agency.
- Sossou, M., & Yogtiba, F. (2009). Trust and Technology: Building Confidence in Digital Systems. *African Journal of Information Systems*, 11(1), 50–67.
- UNESCO Institute for Statistics. (2018). *Digital Literacy in Africa: Current Status and Future Prospects*. Paris, France: UNESCO.
- World Bank. (2018). *Digital Development and Social Protection in Africa*. Washington, DC: World Bank.
- World Bank. (2020). *Leveraging Digital Technology for Social Protection in Africa*. Washington, DC: World Bank.

About ALREI

The Africa Labour Research and Education Institute (ALREI) is a semiautonomous Research and Education Institute of the African Regional Organization of the International Trade Union Confederation (ITUC-Africa). We support, stimulate and reinforce the Africa Trade Union movement. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the African Regional Organization of the International Trade Union Confederation or the ALREI. Neither the ITUC-Africa nor the ALREI can be held responsible for them.