



# **The Digitalisation of Social Protection in Nigeria: A Case Study of Workers with Disabilities**

---

**Joint National Association of Persons with Disabilities  
(JONAPWD)**

**September 2024**

## Abbreviations

CRPD	UN Convention on the Rights of Persons with Disabilities
CSO	Civil Society Organisation
FGD	Focus group discussion
ICT	Information and Communication Technology
JONAPWD	National Association of Persons with Disabilities (Nigeria)
KII	Key informant interview
MDA	Ministries, Departments, and Agencies
NSIP	National Social Investment Programs
OfPD	Organization for Persons with Disabilities

# 1. Introduction

Owing to their vulnerability, people with disabilities are a natural target of social protection programmes and interventions. However, owing to poor mainstreaming of disabilities in the design, planning, implementation, monitoring, and evaluation of social protection programmes, developing countries (like Nigeria) have very low scores for disability inclusion in social protection (UNDESA 2018). This is also the case when digital technologies and methods are used to improve the targeting and delivery of social protection programmes to vulnerable groups like persons with disabilities (Barca, Hebbar and Cote 2021).

The design and delivery of social protection programmes and interventions in Nigeria have largely depended on the deployment of digital infrastructure and processes, which are not likely to be as disability-inclusive as they could be. Studies have shown that the digital space, especially in less developed countries like Nigeria, has remained less inclusive of, and accessible to, people with disabilities (CIPESA 2020; ITU 2021; Okpeh 2021). This research finds that the digitalisation of social protection in Nigeria has brought with it some barriers which hinder workers with disabilities from gaining easy access to and inclusion in social protection programmes, because digital spaces are largely inaccessible for people with disabilities, and that policymakers and workers with disabilities lack adequate awareness of the use of disability-inclusive digital tools in the design and delivery of social protection programmes and interventions. This research will address this situation by responding to the question, How is the digitalisation of social protection in Nigeria responding to the rights and inclusion of workers with disabilities?

The aim of this research is to identify remedies to the disability rights and inclusion gaps in the digitalisation of social protection in Nigeria. To achieve this, we present an analysis of the broad concept of 'digital rights', with a view to identifying how it accommodates the concepts of 'disability rights' and 'inclusion' and how the application of digital rights and the inclusion of people with disabilities in social protection programmes can promote more inclusion in and access of workers with disabilities to social protection programmes. Key themes generated from the conceptualisation of 'digital rights', 'disability rights' and 'disability inclusion' were used to develop tools for the collection of qualitative primary data from a purposively selected cross-section of workers with disabilities in two states (Lagos and Jigawa) and the Federal Capital Territory FCT-Abuja, respectively.

Following this introductory section is the second section, which sets out the background to this research. The third section contains a review of literature wherein the conceptual framework for the research is analysed. The strategies/methods adopted for data collection and analysis are presented in the fourth section, while findings, recommendations, and conclusions of the research are presented in the fifth, sixth, and seventh sections respectively.

## 2. Disability inclusion in the digitalisation of social protection in Nigeria

Persons with disabilities have been recognised as the largest minority group globally. According to the *World Report on Disability 2011* (WHO and World Bank 2011), it is estimated that the number of people with disabilities currently stands at 1 billion; representing about 15 per cent of the world's population. On the basis of this prevalence rate, Nigeria is estimated to be home to about 30 million people with disabilities, given the country's population of over 200 million people. Despite the significance of the people with disabilities population in Nigeria, the group still struggles to gain inclusion in basic social and economic programmes and services provided by all levels of government and the private sector. For example, evidence suggests that there has been very poor inclusion of people with disabilities in social protection programmes in Nigeria, both at national and subnational levels (Thompson 2020).

Nigeria currently implements the relevant legal and policy frameworks, which are expected to contribute towards the promotion of disability rights and the inclusion of people with disabilities in the digitalisation of social protection. The country initiated its first policy-driven social protection programmes in 2016, when it launched the National Social Investment Programs (NSIP) and developed the first National Social Protection Policy. Similarly, it enacted a disability rights law – the Discrimination Against Persons with Disability (Prohibition) Act – in 2019. In addition, it developed its first National ICT Policy in 2012, and is in the process of developing a National Policy on Digital Economy. Besides the Disability Act, which is specific to people with disabilities, the social protection policy and ICT policy both make some provision for disability inclusion. Nevertheless, despite the existence of these legal and policy frameworks, there is no evidence to show how much disability inclusion has been achieved with the digitalisation of social protection in Nigeria.

Since 2016, the federal and state governments, with support from several international donor organisations, have implemented a number of digitally driven social protection/investment programmes targeting poor and vulnerable persons, including households containing people with disabilities. The programmes cut across the major types of social protection, including social assistance (such as conditional and unconditional cash transfers and grants, food assistance, the Home-Grown School Feeding Program, the Alternate School Program, etc.), social insurance (including the national health insurance schemes), public employment programmes (which consist of most of the NSIPs such as NPOWER, the Government Enterprise and Empowerment Program, etc.), and labour market interventions.<sup>1</sup> Most of these social protection programmes require beneficiaries to register on websites. Some, such as the health insurance schemes, require beneficiaries to access some of their benefits online as well as manage contact with their service providers online. Beneficiaries of cash transfers are often required to maintain an active phone line and a mobile phone, both to register for and to receive their cash benefits. Cash transfers are also delivered through automated teller machine (ATM) cards, which beneficiaries have to use to withdraw their money. The use of these digital

---

<sup>1</sup> More on the NSIP programs can be found on <https://nsipa.gov.ng/>

platforms has often been plagued by general problems, such as poor (or absent) connectivity, and insufficient digital infrastructure, with ATMs in short supply, especially in rural and hard-to-reach areas; low digital literacy among most beneficiaries; and expensive digital tools and services, such as mobile phones, computers, airtime and data (Nlerum and Eleje 2022). While these problems affect the access of people with disabilities to ICT and digital platforms, people with disabilities face additional ICT accessibility challenges (such as low knowledge of relevant ICT and digital assistive technologies, and the high cost of these; and non-consideration of disability access in the design and deployment of digital platforms and infrastructure such as ATMs and websites) (Jumoke 19 March 2023) which exacerbate their inability to access and use ICT and digital tools and platforms to access social protection programmes.

Since the country launched its social protection policy in 2016, disability inclusion has been very low (Inclusive Friends Association 2021; Onyeji 2021). For example, as of December 2022, only 1,505,300 persons with disabilities had been fully captured in Nigeria's National Social Register (NASSCO 2023), representing only 3.2 per cent of the total number of between 46 to 50 million registrants (Abdullahi 17 February 2022; *Guardian Nigeria* 2022). Most studies link low disability inclusion in social protection programmes and interventions in Nigeria to inadequate disability awareness among those responsible for designing, developing, and implementing social protection policies and programmes on the one hand, and the non-involvement of persons with disabilities in the design, implementation, and administration of such policies and programmes on the other.

Notwithstanding the vibrancy of the disability movement led by organisations of persons with disabilities (OFPDs) in Nigeria, OFPDs have yet to give adequate attention to the subject of disability inclusion in the digitalisation of social protection, especially with regard to the rights of workers with disabilities. Advocacy for disability inclusion in social protection programmes has been largely carried out by the Joint National Association of Persons with Disabilities (JONAPWD), which is the federation of disability organisations in Nigeria. Very few other independent OFPDs, such as the Inclusive Friends Association (IFA 2021) and Festus Fajemilo Foundation (BO News Service 2022), have made visible contributions in this regard. Despite these efforts, none of these interventions have focused on the digitalisation of social protection. In addition, there has been no visible advocacy by OFPDs on the rights of workers with disabilities. This situation also adds to the reasons why there have not been any specific efforts to push for the rights and inclusion of workers with disabilities in the digitalisation of social protection.

### 3. Conceptual linkages between digital rights, disability rights, and disability inclusion in the context of social protection

Discussing the issue of disability inclusion in the digitalisation of social protection requires an understanding of disability inclusion and digital rights in the context of social protection. It requires a conceptual clarification of the terms 'digital rights', 'disability rights' and 'disability inclusion' respectively, and of how these concepts apply in the context of social protection.

### **3.1 Digital rights**

With the increasing speed of the transition of human interactions and transactions to the digital space (Akinniyi 2021), people's ability to freely access and use digital spaces and tools is considered a fundamental right, just like the rights to free speech, access to information, privacy, and freedom of association (Media Defence 2023). Digital rights are thus generally defined as 'the right and ability of citizens to access digital technologies towards the enjoyment of their fundamental rights and freedom' (Adegoke 2023). This suggests that digital technologies should be able to be freely used by all persons to protect and promote other fundamental rights guaranteed by international, national, and local laws. It therefore means that nothing should be done by individuals, organisations, or governments at all levels to deprive citizens of their digital rights, as long as these rights are exercised in the manner prescribed by law. This definition also implies that it is the responsibility of government and other stakeholders in society to guarantee citizens' access to digital technologies.

### **3.2 Disability rights**

As a significant segment of the population of every country, people with disabilities are entitled to the enjoyment of all fundamental rights. The UN Convention on the Rights of Persons with Disabilities (CRPD) affirms that people with disabilities should be guaranteed the enjoyment of all human rights and fundamental freedoms. The Convention also affirms that it is the responsibility of State Parties to the CRPD to ensure the protection and promotion of the rights, welfare, and inclusion of people with disabilities in all sectors of society, including through the facilitation of access to assistive digital technologies, as stated in Articles 2, 4, 9, 20, 21, 26, 29 and 32; social protection, as stated in Article 28; as well as meaningful and gainful work and employment, as stated in Article 27. Accordingly, the CRPD clearly affirms the digital rights of people with disabilities, indicating modalities for the design, availability, and accessibility of digital technologies, and the 'assistive' purposes that these digital technologies must serve for people with disabilities.

### **3.3 Disability inclusion**

Disability inclusion is a key principle recognised by the CRPD as required for the actualisation of the rights and freedoms of people with disabilities. Disability inclusion is generally interpreted to mean '[m]aking sure everybody has the same opportunities to participate in every aspect of life to the best of their abilities and desires' (Centers for Disease Control and Prevention 2020). This implies that government and society must take deliberate steps (such as through legal and policy frameworks, programmes, services, etc.) to ensure that people with disabilities can enjoy all their guaranteed rights and fundamental freedoms (such as rights to assistive digital technologies) without any hindrances. In fact, it is generally acknowledged that the ability of people with disabilities to access assistive digital technologies is one of the major factors which promotes disability inclusion across society, including social protection programmes.

### 3.4 Disability inclusion in the digitalisation of social protection

Achieving disability inclusion in the digitalisation of social protection requires that the design and deployment of digital technologies adopted for the delivery of social protection programmes takes account of the digital rights of people with disabilities (Barca *et al.* 2021). There are three main aspects of digitalised social protection within which disability inclusion should be strongly embedded. These are registries or information systems, financial or payment systems, and the management of beneficiaries' activities and grievances (Carter *et al.* 2019; Perin and Alvarenga 5 July 2022). They are operated via digital tools such as websites, biometric-capturing machines, ATMs, smartphones, e-payment/banking apps, health-service-delivery apps, electronic vouchers, etc., which should guarantee significant accessibility and reasonable accommodation for people with a range of disabilities (Lowe 2022).

For example, websites and apps used for social protection registries, payment systems, and the delivery of health or other services should be designed in line with relevant international accessibility standards, including the W3C Accessibility Guidelines (W3C 2023). Beneficiary information collected at the assessment and enrolment stages should not be limited only to capturing the disability data of beneficiaries; it is also expected to document the implications of other intersecting social demographics, such as age and gender, and employment status, as well as certain particular disability needs, such as dietary and health support, assistive technologies, and mobility aids, etc. These digital tools should also be configured to document disability-specific user grievances (Barca *et al.* 2021).

Depending on how the digitalisation of these three major aspects of social protection is designed, it can produce a number of advantages and disadvantages regarding the inclusion of people with disabilities in the delivery of social protection programmes (Lowe 2022). Some of the advantages are promotion of independence and privacy by avoiding undue third-party influence in registration processes; eradication of transportation costs associated with travelling long distances to obtain and submit registration paper forms; guarantee of independence, privacy and security with the receipt and use of financial benefits; and protection of accessibility and privacy rights with regard to service delivery (Barca *et al.* 2021; Lowe 2022). However, in reality, evidence shows that owing to the social barriers (attitudinal, institutional and environmental) faced by people with disabilities, especially in less developed countries, they have not enjoyed most of these advantages. For example, websites and apps were mostly not accessible because of non-compliance with the W3C guidelines; low technology literacy among people with disabilities; lack of affordability of technology products and services by people with disabilities; and lack of internet and mobile phone connectivity in rural areas, where majority of people with disabilities often reside (Nectoux, Magee and Soldatic 2023; Barca *et al.* 2021). As such, the digitalisation of social protection seem to have increased the exclusion of people with disabilities from social protection programmes.

### 3.5 Inclusion of workers with disabilities in digitalisation of social protection

While there is a growing body of literature producing evidence on the general issues of inclusion of people with disabilities in the digitalisation of social protection, not much has been done to focus on specific segments of the disabled population, such as workers with disabilities. The studies which analyse the relationships between workers with disabilities and digital technologies mostly focus on improving the performance of workers with disabilities; enhancing employment opportunities for people with disabilities in general; or including people with disabilities in the broad economic space (Iftimoaei and Achitei 2023; ILO 2022; ILO and Fundación ONCE 2021; Barr, McHale and Whitehead 2019; Burkhauser, Daly and Ziebarth 2016). Few studies recognise the need for social protection registers or information systems to document the work status of people with disabilities in order to determine their eligibility for benefits, Barca *et al.* (2021) being a notable exception. However, Barca *et al.* do not give further analysis of how workers with disabilities interact with the digitalised processes of beneficiary assessment and enrolment in social protection programmes, or of their access to digitalised financial or payment platforms or mechanisms for grievance resolution. Another study, by Iftimoaei and Achitei (2023), using Romania as a case study, discusses how governments can use the provision of digital skills, assistive technologies, and reasonable accommodation (through social protection schemes) to enhance employment opportunities for people with disabilities. While this study addresses an important aspect of the digitalisation question, its objective of enhancing employment opportunities differs slightly from the need to improve the access of workers with disabilities to digital technologies used in the implementation of social protection programmes.

Notwithstanding the dearth of evidence on the inclusion of workers with disabilities in the digitalisation of social protection programmes, several studies have dwelt on the scope, prospects, and challenges of including workers with disabilities in social protection without any reference to the digitalisation questions (Mangku and Yulianti 2021; Altwicker-Hámori and Dravata 2019; Mitiuk and Basarab 2018; Mont 2004; Rossi 2019). However, for the purpose of this research, these studies help us to identify the major social protection programmes and benefits which are open to workers with disabilities. These include programmes which fall into the categories of social insurance, public employment, labour market interventions, and social assistance.

Finally, in the next sections of this report, we analyse the empirical evidence obtained from workers with disabilities in Nigeria using the conceptual frameworks and other evidence produced here. This will thus contribute to the increasing evidence on how workers with disabilities access social protection programmes using digital technologies.



## 4. Methodology

### 4.1 Research design

This research was designed as a qualitative study which used qualitative primary-data-collection tools to engage with a sample of respondents. This primary data was supplemented by qualitative secondary data. The qualitative tools comprise a desk review of relevant literature, key informant interviews, (KIIs) and focus group discussions (FGDs).

### 4.2 Sample size

Forty-five respondents were targeted across supply- and demand-side actors involved in social protection programmes. A purposive sampling technique was used to ensure that the sample and sub-samples were representative of all relevant stakeholders. The sample comprised:

- 33 people with disabilities people with disabilities who work in both the formal (public and private) and informal sectors, drawn from the 8 disability cluster associations which form the Joint National Association of Persons with Disabilities (JONAPWD) in Nigeria.
- 6 representatives of mainstream civil society organisations (CSOs) working on social protection
- 6 representatives of state- and national-level ministries, departments, and agencies (MDAs) involved in the implementation of disability rights laws and social protection programmes.

### 4.3 Research locations

The research was conducted in three locations:

- Lagos state, in the southern region of Nigeria
- Jigawa state, in the northern region of Nigeria
- Abuja, the Federal Capital Territory of Nigeria.

A sample of the same size (15 people) and composition was recruited in each of the three locations, as follows:

- 11 people with disabilities,
- 2 CSO representatives, and
- 2 MDA representatives.

#### **4.4 Data-collection procedures**

Primary data was obtained using interview guides for the conduct of FGDs with people with disabilities and representatives of CSOs, and for key informant interviews (KIIs) with representatives of MDAs respectively.

A total of three FGDs were conducted – one each in the three research locations, while six KIIs were conducted – two in each of the research locations.

Secondary data was obtained through a review of relevant research literature, project reports, and policy documents of appropriate MDAs and private sector service providers tasked with the implementation of social protection policies and programmes.

#### **4.5 Analysis of data**

Information gathered through the FGDs was tailored towards five thematic areas, as follows:

1. Awareness of workers with disabilities of social protection programmes, and experiences of such workers with such programmes
2. Use of digital technologies in the administration and delivery of social protection programmes
3. Awareness of digital rights
4. Participation of workers with disabilities and OFPDs in the digitalisation of social protection.

Within the above themes, five key questions (among others) were posed during the FGDs and KIIs, namely:

1. Who is (not) getting the social protection that is their right? Why?
2. Who is (dis)advantaged by the move to digital/mobile forms of social protection? How?
3. What needs to be done to enable everyone to secure their right to social protection?
4. What are the priorities from a worker's perspective for improving social protection?
5. What are the digital rights issues as social protection is digitalised?

#### **4.6 Ethical considerations**

The consent of the respondents was sought and obtained verbally before the commencement of the FGDs and KIIs.

## 5. Findings

The findings of this research are presented in two parts. The first section presents the quantitative analysis of the participants' demographic characteristics and responses. The second section deals with the qualitative data obtained through the FGD notes and recorded interviews in line with the main themes of the study objectives.

Quantitative data is presented in tables and analysed using sums and simple percentages of response frequencies. Qualitative primary data was obtained through the FGD notes and recorded interviews, which were transcribed manually. Relevant quotations were thus obtained from the FGD notes in line with the main themes of the study objectives

### 5.1 Demographic data of participants

Table 1: Demographic characteristics of the respondents, by state

SN	State	Male	Female	Total
1	Lagos	5	10	15
2	Jigawa	18	3	21
3	Abuja	10	10	20
	<b>Total</b>	<b>33</b>	<b>23</b>	<b>56</b>

In this study, 56 workers with disabilities participated in the quantitative data collection. The gender breakdown of these participants was 41 per cent female and 59 per cent male, as shown in Table1.

Below are the findings from the report on the FDGs organised in Lagos, Jigawa, and FCT Abuja. They are grouped according to the themes identified above.

### 5.2. Awareness of workers with disabilities of social protection programmes, and experiences of such workers with such programmes

Awareness and experiences of workers with disabilities as beneficiaries of social protection programmes was a major theme identified. The awareness and experiences of workers play a major role in assessing social protection benefits. This is because weak outreach efforts and a lack of information can result in a significant number of eligible individuals not accessing the benefits or services they are entitled to. The participants were asked about their awareness of, and experience of applying for and participating in, different schemes. For stakeholders, interviews focused on social protection policies and programmes in Nigeria, and on the strengths and challenges of existing programmes, including factors affecting access for people with disabilities.

Most respondents in the FGDs across the three locations indicated their awareness of several social protection programmes, including those targeted directly at workers. Respondents also acknowledged that there were both mainstream and disability-specific social protection programmes. Some of the mainstream social protection programmes identified included the National Health Insurance Program, the Contributory Pension Program and the National Social Investment Programs (NSIP). Disability-specific programmes included social assistance programmes such as disability grants and assistive aids. The high level of awareness of the various social protection programmes among workers with disabilities across the three locations is indicative of the strong visibility of social protection programmes in Nigeria.

When asked about the ease of accessing the social protection programmes, several respondents reported difficulties at the point of enrolment, at the point of receiving benefits, and with the process of resolving complaints. Respondents also shared their concerns about the frequency (the number of times Nigerian government implements SP programs) and quality of social protection programmes they had benefited from.

Respondents in Abuja raised concerns with disaggregating beneficiary data by disability status. 'When I registered for the NPOWER<sup>2</sup> program, my disability status was not recorded. Therefore, I believe there is no plan for me' (deaf female). In addition, there were challenges with receiving benefits and resolving complaints. 'I enrolled for the NSKILL<sup>3</sup> program under the National Social Investment Program.<sup>4</sup> I did not get any assistive aid that could have enabled me participate in the Mskill program. I had to do the ones I can do and left the ones I couldn't do. I didn't get the weekly cash support that we were supposed to get during the Nskill program even after I complained' (male with albinism). There were also complaints on the scope and quality of the mainstream programmes. For example, one respondent said, 'I don't get adequate drugs in the health insurance program.<sup>5</sup> Many of the drugs we require in line with our impairments are not covered by the health insurance programs' (blind female). A female with a physical disability also recounted her difficulties, and said, 'I applied for and was selected for the NPOWER program and I was posted to a Primary Place of Assignment (PPA) very far from my place of residence. Because of this I couldn't continue with the program.' Some respondents also said the programmes were ineffective: 'The cash transfer I got was one-off and not continuous and this is not enough to do anything because the problems are still there.'

In Jigawa state, workers with disabilities took advantage of the willingness of OFPDs to help them enrol in social protection programmes such as the Social Security Scheme, where people with disabilities get a monthly stipend from the government. 'We have problems with registering for programmes because of communication problems. So, when we hear of any program we use local government branches of our association to send the forms to our people. We also ask those who are educated to assist those who are not to fill the forms and that is how we collect and return the forms' (male with physical disability).

---

<sup>2</sup> National Social Investment Program (2023). NPOWER. <https://nsip.gov.ng/n-power/>

<sup>3</sup> N-Power programme

<sup>4</sup> National Social Investment Program (2023) Ibid.

<sup>5</sup> National Health Insurance Authority (2023). National Health Insurance Scheme. <https://www.nhis.gov.ng/>

In Lagos, respondents reported difficulties with registering for and accessing benefits, and resolving complaints, in some of the mainstream programmes and in all disability-specific programmes. 'When we are to apply for the disability grant, we have to come to the disability office<sup>6</sup> to collect and submit application forms. The office is very far from where many of us live and transportation is very expensive' (female with albinism). A female with a spinal cord injury indicated, 'I had to abandon my health insurance program because the health provider was too far from my place of residence and it was not easy for me to change to one that is closer to me.' A deaf male said, 'We struggle to collect the health insurance form and when we get to the hospitals we don't get any attention because there are no sign language interpreters to help [us] communicate with the nurses and doctors'.

Representatives of MDAs and CSOs across the three locations indicated that they worked with people with disabilities and their organisations to raise their awareness of social protection programmes and to advocate for more inclusion.

'We have always included people with disabilities in all our programs. But we are even building more capacity on how to be more inclusive. We have just developed guidelines on disability-inclusive social protection' (female rep of Lagos MDA). 'In Jigawa state, we include leaders of people with disabilities as members of Social Protection Technical Working Group. So, they are part of the policy making' (male rep of Jigawa state MDA).

Emerging pieces of evidence on awareness and experiences of workers with disabilities on benefiting from social protection programmes imply that the high level of awareness among workers with disabilities and the noticeable sensitivity of government MDAs to disability have not achieved much when it comes to removing the typical barriers which prevent people with disabilities from accessing and benefiting from social protection programmes. Efforts by workers with disabilities to enrol for and participate in programmes do not receive an appropriate level of response by government MDAs, suggesting that awareness and capacity gaps still prevail among government MDAs and other service-delivery stakeholders. Nevertheless, despite the challenges, there are success stories where workers with disabilities have successfully accessed and benefited from social protection programmes. These stories highlight the positive impact that these programmes can have on the lives of workers with disabilities when they are designed, implemented, and communicated effectively.

### **5.3 Information security**

The information security of workers with disabilities enrolling in social protection programmes in Nigeria is another theme investigated. Protecting the personal and sensitive information of workers with disabilities is crucial to ensuring their privacy and preventing potential misuse or discrimination. This may involve using encryption, access controls, and secure networks to prevent unauthorised access or data breaches.

---

<sup>6</sup> Lagos State Office for Disability Affairs (2023). LASODA educates PLWDS on the 'Ilera Eko' health insurance scheme: <https://lasoda.lagosstate.gov.ng/2022/06/29/lasoda-educates-plwds-on-ilera-eko-health-insurance-scheme/>

Regarding the type of information provided when applying for social protection programmes online, participants across the three states gave similar responses, indicating that the type of information supplied included gender, disability status, email and phone contacts, Bank Verification Number (BVN); National Identification Number (NIN), international passport number and passport photo. They recounted that it was compulsory to supply this information or registration forms would not be accepted or submitted successfully in the case of electronic registration. Participants shared their feelings about giving out this information.

In Abuja, a male with albinism said, 'I don't feel it's a big deal to give out necessary information while registering for social protection programs.'

Across the three states, there was a total lack of awareness on information and privacy rights among workers with disabilities. All the respondents also lacked awareness on relevant data protection laws and policies in Nigeria. However, all participants indicated that they would like to know more about their data protection and privacy rights.

In Abuja, a female with a physical disability said: 'It's like we don't have any choice about providing information. After all, they will not take the form from you if it is not complete with the information they need.'

A blind male in Jigawa also noted that 'the only right we have is not to give the information and surely, you will not be selected for the program. But we need the program so we must provide information no matter how personal.'

In terms of data safety and security, most of the respondents indicated they had no experience around such issues. However, in Lagos, a female with a spinal cord injury shared her experience:

I have once been emotionally harassed by a male staff [member] of a government MDA whom I suspect took advantage of having my passport size photo and my phone number to make unofficial and unsolicited calls to me. He had all my details including details of the government social protection programs I had applied for. He always promised to renew my enrolment for existing programs and enrol me for new ones if I accepted his advances. I couldn't make a report because I didn't know his identity including the MDA he worked.

While CSOs across the three locations did not indicate any interventions in the area of information security, MDAs implementing disability laws and social protection programmes in the three states indicated that they were conscious of the right of workers with disabilities to data security and privacy, as well as general data or information security, and that they have never had any incidences of safety and security breaches of their data bases.

The above evidence suggests that the obviously low awareness on information security among workers with disabilities poses a very big risk to their access to, and benefit from, social protection programmes. This may be contributing to the feeling of helplessness with rights to

data privacy expressed by respondents. The experience of the female respondent from Lagos is indicative of this reality. In fact, this has the tendency to push workers with disabilities (especially women) into more precarious situations. The evidence suggests the absence of engagement between workers with disabilities and relevant MDAs on issues of information security.

## **5.4 Digitalisation**

The use of digital tools, platforms, and processes in the administration and delivery of social protection programmes for workers with disabilities in Nigeria has the potential to increase efficiency, improve accessibility, and expand coverage. Digital platforms and tools, such as mobile applications, online portals, and databases, can enable efficient and seamless administration of social protection programmes. They can facilitate the process of registration, verification, and application, reducing bureaucratic hurdles and waiting times. Access to digital payment systems, such as mobile money or e-wallets, can improve the delivery of benefits to workers with disabilities. They provide greater convenience, safety, and traceability, reducing the risks of loss, fraud, and corruption. Digital tools and platforms should be designed with accessibility in mind to ensure that they can be used by workers with different disabilities. Accessible design features may include screen readers, sign language interpretation, and alternative text formats.

Many of the respondents in the FGDs shared their experiences of using digital tools such as phone and internet for eligibility assessment, registration and enrolment, receiving financial benefits and some aspects of health services, receiving information and resolving complaints, receiving regular emails, and sending messages for booking appointment online and consultation. Participants further shared their experiences regarding the accessibility of digital tools and processes deployed in the delivery of social protection.

In Abuja, respondents pointed to a mix of poor internet coverage and connectivity as well as general digital inaccessibility and unaffordability. A blind female said, 'I've had bad experiences of having to register for online jobs under the NPOWER program, and websites are not accessible or compatible with computer screen readers.' A male with albinism said, 'When I applied for the MTeach program under the National Social Investment Program, I had to take some online tests. I had to repeat the tests severally due to poor visual accessibility of the website and due to poor internet coverage in the place I live.'

Respondents in Jigawa acknowledged that the key issue was that most workers with disabilities don't have digital knowledge and skills to use digital platforms, especially internet-based or online platforms. The problem of poor internet and mobile phone coverage was also indicated. 'Most of our people don't know how to use all these websites and computers. This is why, as I said before, we normally use those who are educated among us to assist those who are not educated. We don't have enough money to buy all these expensive phones and computers. Many of our people cannot benefit from social protection because we don't have internet,

computers and mobile phone network in most of our rural areas' (male with a physical disability).

In Lagos, respondents acknowledged that the question of phone network and internet coverage or connectivity was not much of a problem. However, issues of general digital inaccessibility and unaffordability came up very strongly. A male deaf participant indicated that 'the deaf spend more buying internet data because they rely more on text messaging and internet for our communication'. A male with albinism said, 'Many of us with albinism have sight challenges and its always difficult to see computer displays.' A blind female said, 'Most of the websites are not always accessible and so I always get people to assist.' A female with a physical disability noted, 'You see, when I receive my disability grants and other financial benefits, it's always difficult to get the cash because most of the bank ATMs cannot be accessed on wheelchair. The same thing with many internet cafes. It is not also easy to move around to look for POS [point-of-sale]<sup>7</sup> operators because most streets and environment are not accessible to wheelchair users like me.'

The CSO representatives interviewed indicated that they had not made any interventions on disability inclusion in the digitalisation of social protection. However, the MDA representatives admitted that they used digital technologies such as websites to deliver some aspects of their social protection programmes, especially beneficiary' registration and grievance-resolution mechanisms. MDAs implementing disability laws indicated that they regularly provided assistive technologies and aids to workers with disabilities. However, the MDAs reported that the management of internet and mobile phone services were not within their purview; meaning that they had no control over it.

Evidence shows a general trend of digital inaccessibility and unaffordability among workers with disabilities across the three states. This is aside from the particular problem of high digital illiteracy in Jigawa state, and low internet and mobile phone coverage and connectivity in Jigawa state and Abuja respectively. These revelations are indicative of the major digital barriers which hinder the access of workers with disabilities to the digitalised aspects of social protection programmes, from registration and information management systems, to digital payment platforms and grievance-resolution mechanisms. The efforts by the MDAs implementing disability law to increase digital access by providing assistive technologies and aids, as well as the efforts of OFPDs to mitigate high digital illiteracy (as is the case in Jigawa state) have not shown any appreciable impact.

## **5.5 Exclusions**

While many vulnerable Nigerians have benefited from different national social protection interventions, most people with disabilities, who are the largest minority and most vulnerable group, are excluded. With regard to digital access and inclusion for workers with disabilities, most participants agreed that the digitalisation of social protection has the potential to promote

---

<sup>7</sup> POS is a place where a customer executes the payment for goods or services and where cash is received for transfers



more inclusion for this group if designed and deployed in line with appropriate accessibility standards. However, participants in the FGDs across the focus states noted that the unaddressed digital accessibility gaps exacerbate the exclusion of workers with disabilities from accessing and benefiting from social protection programmes.

In Abuja, respondents acknowledged that the digitalisation of social protection had made it very expensive for workers with disabilities to access social protection programmes, owing to the high cost of digital technologies. However, they noted that the level of exclusion as a result of digitalisation was not absolute because workers with disabilities put in place mitigating measures, such as support from colleagues and friends, to gain some level of access. However, participants acknowledged that workers with disabilities who live and work in rural and hard-to-reach areas might be completely excluded. One respondent reported, 'Internet and telephone network and connection are very poor in my area. I often have to spend so much money on transportation to come to town to do internet-related activities. This is why I almost lost out of my application for the NTEACH Program. Many of our people with disabilities don't have such resources so they mostly abandon opportunities to apply for social protection programs' (male with albinism). A deaf male participant said, 'I don't have a computer of my own so I depend on internet cafes, many of whom now charge exorbitantly.'

Participants in Jigawa state also expressed great concern that the digitalisation of social protection could mean significant levels of exclusion for a greater number of workers with disabilities, owing to high digital illiteracy levels, lack of affordability of digital technologies, and poor internet and mobile phone coverage in rural communities, where most of the state's workers with disabilities live. 'When we have to register online for social protection programs we depend on internet cafes, which are mostly located in cities; meaning that we have to travel long distances with huge transportation costs. Sometimes the cost of applying for these programmes is more than the financial benefits we want to get' (blind male respondent). A deaf participant reported, 'Because we don't have personal digital devices, we can't even monitor our beneficiary profiles, such as when money is transferred, when updates are made on our profiles or when we need to respond to questions, etc.'

In Lagos state, participants admitted that the digitalisation of social protection had raised the risk of exclusion of workers with disabilities from social protection benefits. This is because digitalisation has made it mandatory for workers with disabilities to acquire digital skills and own assistive digital tools, thus increasing the cost of enrolling for social protection benefits. According to a blind male respondent, 'Although the disability office distributes assistive digital tools, this is not regular and not adequate compared to the huge number of people with disabilities applying for social protection programs. This means that many people with disabilities will still be excluded from social protection benefits due to high digital illiteracy and unaffordable assistive digital technologies.'

The CSOs and MDA representatives interviewed agreed that the digitalisation of social protection could pose some initial challenges of exclusion to many people with disabilities, including workers with disabilities, owing to the high cost of assistive digital technologies.

In Jigawa state, an MDA representative said, 'Honestly, I agree with you on this. We haven't been thinking on how to address this because many of the assistive devices for people with disabilities are too expensive and government alone can't do this alone' (male rep of Jigawa state MDA).

The government MDA in charge of social protection in Lagos state said, 'Internet is the best way to reach many people within the shortest time and I don't think we can do much about that. I also think many people with disabilities are online. It may not be as bad as you think.'

Another consideration is that digital technologies do not always work for every people with disabilities in the same way. This means that the reality of 'accessibility' manifests differently to different disabilities and this could also affect the degree of exclusion they may suffer, depending on which assistive technology is provided to support access to social protection. Participants therefore indicate that amputees, those with intellectual disabilities, and blind persons might be mostly excluded by the use of digital technologies.

A participant in Abuja observed, 'Most of these social protection digital platforms are web-based. A blind person will always require internet-enabled computers with screen readers, which many of us cannot afford and which are not also available in any internet café in Nigeria' (blind female participant).

In Jigawa state, a male with a physical disability noted, 'We have many amputees who are leprosy survivors in the north and across Nigeria who are almost completely excluded because the biometrics systems can't take their finger prints and in most cases, the technologies we use in Nigeria are not updated to provide alternate means of capturing biometrics.'

A representative of persons with intellectual disabilities in Lagos state reported that 'people with intellectual disabilities can't do these digital things by themselves. We have to do it for them. But most of their parents and care-givers don't know how to use these internet and computer so we can't register them. In many cases we have to take them to cafes to register them and this is very expensive.'

When asked if they would prefer in-person interaction to digital technologies in the delivery of social protection, most respondents across the three locations responded in the negative, indicating that digital means are preferred because they promote convenience, independence, and privacy for people with disabilities.

In Abuja, a blind female said, 'Assistive digital technologies is the way to go. For me as a blind person, I can do a lot on my own if I have access to the appropriate assistive technologies. I won't have to be looking for any sighted guide or paying so much for someone to take me out to places.'

Respondents in Jigawa indicated that they would prefer digitalisation once the problem of network coverage was resolved and if government could distribute assistive aids to workers with disabilities.

A male with a physical disability in Lagos said, 'From my experience, I don't feel that digitalisation leads to exclusion. In fact, I don't feel excluded because using internet and phone saves me the cost and headache of mobility or commuting to government offices, most of which are not physically accessible. I can do so much from the comfort of my home.'

Finally, as shown in the above evidence, the concerns of exclusion for workers with disabilities as a result of the digitalisation of social protection are strongly connected with the non-availability of appropriate assistive digital technologies, the high cost of digital tools and services, high digital illiteracy among people with disabilities, low internet and mobile phone coverage, especially in rural areas, where most people with disabilities reside, and the insufficiency of the interventions made by government MDAs and CSOs to increase digital access for workers with disabilities. The manifestations of exclusion are more visible in persons with intellectual disabilities, amputees, and blind persons, owing to the non-availability of appropriate assistive technologies that meet their digital needs.

## **5.6 Key issues from the findings**

Based on the evidence generated from the FDGs and KIs across the states in focus, the following are key issues that emerge:

- There are obvious awareness and capacity gaps among the MDAs responsible for implementing disability rights laws and social protection programmes regarding disability inclusion in the design and delivery of social protection programmes. This is one of the reasons for the low participation in social protection programmes among workers with disabilities.
- There are emerging trends of exploitation of workers with disabilities, especially females, when they attempt to participate in social protection programmes, as a result of a near total lack of understanding of the disability rights approaches to information security and privacy among workers with disabilities themselves, CSOs, and MDAs responsible for implementing disability laws and social protection in Nigeria.
- The digitalisation of social protection in Nigeria has brought with it a high prevalence of digital barriers hindering access of workers with disabilities to social protection programmes. This is because digital technologies deployed for social protection in Nigeria are mostly not in compliance with relevant accessibility and assistive standards.
- The digitalisation of social protection is raising the risk of exclusion of workers with disabilities from receiving social protection benefits, because appropriate assistive digital technologies are not available, digital tools and services are very expensive, there is a high rate of digital illiteracy among people with disabilities, internet and mobile phone coverage are low, especially in rural areas where most people with disabilities reside, and the interventions made by government MDAs and CSOs to increase digital access for workers with disabilities are insufficient.

- The manifestations of exclusion are more visible in persons with intellectual disabilities, amputees, and blind persons, owing to the non-availability of appropriate assistive technologies that meet their digital needs.
- OFPDs and mainstream CSOs have not demonstrated sufficient strategic capacity to address gaps in the inclusion of workers with disabilities in the digitalisation of social protection.
- There isn't any strategic collaboration between OFPDs and government MDAs when it comes to addressing digital exclusion among persons with disabilities.

## 6. Recommendations

Based on the evidence and key findings presented in the previous sections, the measures below are recommended.

### 6.1 Government

There is a need for strategic collaboration between national and subnational MDAs responsible for implementing disability laws, social protection policy, and policies on digital technologies and communication, for the purpose of developing a framework for disability inclusion in the development, procurement, and deployment of digital technologies, in line with relevant accessibility and assistive standards.

Conscious and increased efforts should be made by the relevant MDAs at national and subnational levels to provide infrastructure and facilities for training in assistive digital technologies for people with disabilities in general, as well as providing assistive digital technologies and tools directly to workers with disabilities.

MDAs at national and subnational levels need to strengthen their awareness of and capacity on the rights of people with disabilities to information security and privacy. They also need to collaborate with OFPDs to raise awareness of disability rights approaches to information security and privacy.

There is a need for MDAs in charge of disability rights laws and social protection programmes to give adequate attention to the access of workers with disabilities to grievance-resolution mechanisms and other safeguarding processes in order to swiftly address cases of exploitation and abuse of more vulnerable workers with disabilities, such as women.

## **6.2 OFPDs and CSOs**

OFPDs should engage with mainstream CSOs to amplify advocacy for more disability-inclusive use of digital technologies in the delivery of social protection programmes.

OFPDs should strengthen their institutional and technical capacity to participate in the implementation and monitoring of social protection programmes.

There is need for OFPDs to coordinate support for workers with disabilities both in digital skills training and in acquiring assistive digital tools.

It is also important that OFPDs conduct advocacy and capacity-building interventions to address the low awareness of disability rights approaches to information security and privacy, as well as the rights approaches to disability inclusion in social protection.

## **6.3 Labour organisations**

Although this study did not include representatives of labour organisations in its sample group, it is important that the organised labour unions and associations in Nigeria develop sensitivity and interest, as well as technical and institutional capacity, to support and promote the welfare of workers with disabilities.

There is a need for effective collaboration between labour organisations and organisations representing people with disabilities to build understanding and synergy on providing a common advocacy platform for advancing the concerns of workers with disabilities.

## **6.4 International development organisations**

Donor and development organisations providing support to government on social protection should ensure that issues of digital access and inclusion for beneficiaries with disabilities are adequately prioritised and addressed.

Development organisations should also prioritise support for strengthening the technical and institutional capacity of OFPDs to conduct advocacy and monitoring of the use of digital technologies in the delivery of social protection programmes.

## 7. Conclusion

This research has examined the extent to which the rights and inclusion of workers with disabilities are accommodated in the digitalisation of social protection in Nigeria, and how this has influenced their access to social protection benefits. In doing this, we collected evidence through FGDs and KIs from selected workers with disabilities, representatives of mainstream CSOs, and MDAs of government responsible for the implementation of disability rights laws and social protection policies in FCT-Abuja, Jigawa state, and Lagos state. The findings of this research reveal that the digitalisation of social protection programmes in Nigeria has reduced the access to and inclusion of workers with disabilities in social protection because of various digital barriers, which are sustained by awareness and capacity gaps among relevant MDAs of government, OFPDs, and mainstream CSOs. Notwithstanding the accessibility and inclusivity challenges that the digitalisation of social protection has brought with it for workers with disabilities, these workers agree that digitalisation will promote more disability access and inclusion for them, especially once the various digital barriers have been eliminated.

Eliminating these digital barriers will require the concerted efforts of stakeholders, including not just the OFPDs which workers with disabilities have strong affiliations to, but also the organised labour unions and associations which not only relate directly to employers and employees, but also have the primary duty to promote the welfare of workers in general, including those with disabilities. However, there has not been much focus on labour unions and OFPDs in this research. It will therefore require further research to analyse the orientations of these stakeholders towards workers with disabilities and how these stakeholders can play strategic roles in promoting the access of workers with disabilities to social protection, despite the digitalisation of the sector.

## References

- Abdullahi, M. (17 February 2022) [Over 46m Nigerians Now On National Social Register](#), *The Cable*
- Adegoke, B. (30 May 2023) [‘The Five-Point Digital Rights Agenda for Nigeria’s New Government’](#), *Paradigm Initiative*
- Akinniyi, T. (11 August 2021) [‘Digital Rights in Nigeria: Emerging Issues and Opportunities’](#), News, London: Luminate
- Altwickler-Hámori, S. and Dratva, J. (2019) ‘Disability Pension Receipt in Young Adults: An Analysis of the Swiss Social Protection and Labour Market (SESAM) Data’, *BMC Public Health* 19: 1–17.
- Barca V., Hebbbar M. and Cote A., with Shoemaker, E., Enfield, S., Holmes, R. and Wylde, E. (2021) [‘Inclusive Information Systems for Social Protection: Intentionally Integrating Gender and Disability’](#), SPACE – Social Protection Approaches to COVID-19: Expert advice, London: FCDO, GIZ and DFAT
- Barr, B., McHale, P. and Whitehead, M. (2019) ‘Reducing Inequalities in Employment of People with Disabilities’, in U. Bültmann and J. Siegrist (eds), *Handbook of Disability, Work and Health. Handbook Series in Occupational Health Sciences*, Vol 1, Cham: Springer, [https://doi.org/10.1007/978-3-319-75381-2\\_16-1](https://doi.org/10.1007/978-3-319-75381-2_16-1)
- BO News Service (24 October 2022) [‘FFF Launches EDISOP, Demands Inclusion of people with disabilities in Governance of Social Protection’](#), *BO News*
- Burkhauser, R.V., Daly, M.C. and Ziebarth, N.R. (2016) ‘Protecting Working-Age People with Disabilities: Experiences of Four Industrialized Nations’, *Journal for Labour Market Research* 49: 367–386 <https://doi.org/10.1007/s12651-016-0215-z>
- Carter, B., Roelen, K., Enfield S. and Avis, W. (2019) [Social Protection Topic Guide, Revised Edition](#). K4D Emerging Issues Report, Brighton: Institute of Development Studies
- Centers for Disease Control and Prevention (2020) [‘What is Disability Inclusion?’](#)
- CIPESA (2020) [Access Denied: How Telecom Operators in Africa are Failing Persons with Disabilities](#), Kampala: Collaboration on International ICT for East and Southern Africa
- Guardian Nigeria* (13 September 2022) [‘How Nigeria Developed One of the World’s Largest Social Registers’](#)

- Iftimoaei, C. and Achiței, A. (2023) '[The Employment of Persons with Disabilities. The Role of Digital Skills, Assistive Technologies and Reasonable Accommodation](#)', *Scientific Annals of the 'Alexandru Ioan Cuza' University*, Iași, 16.1.
- ILO (2022) '[Inclusion of persons with disabilities in the digital and green economy](#)', Geneva: International Labour Organization
- ILO and Fundación ONCE (2021) '[An Inclusive Digital Economy for People with Disabilities](#)', Geneva and Seville: International Labour Organization and Fundación ONCE
- Inclusive Friends Association (2021) '[Situation Analysis on Inclusion of Persons with Disabilities in Social Protection in Nigeria](#)', Abuja: Inclusive Friends Association
- ITU (2021) '[Access to Telecommunication/ICT Services by Persons with Disabilities and other Persons with Specific Needs. Output Report on ITU-D Question 7/1 for the Study Period 2018–2021](#)', Geneva: International Telecommunication Union
- Jumoke (19 March 2023) '[Towards the Digital Inclusion of Persons Living with Disabilities in Nigeria](#)', Lagos: Initiative for Digital Inclusion
- Lagos State Office for Disability Affairs (2023) '[LASODA Educates PLWDS on “Ilera Eko” Health Insurance Scheme](#)', *News*.
- Lowe, C. (2022) '[The Digitalisation of Social Protection Before and Since the Onset of Covid-19: Opportunities, Challenges and Lessons](#)', Working Paper, Brighton: Overseas Development Institute
- Mangku, D.G.S. and Yulianti, N.P.R. (2021) 'Legal Protection Towards Workers with Disabilities in Bali Province', *Administrative and Environmental Law Review* 2.2: 61–70.
- Media Defence (2023) '[Introduction to Digital Rights](#)', London
- Mitiuk, L. and Basarab, M. (2018) Protection of Labor Individuals with Disabilities in Ukraine, Проблеми охорони праці, промислової та цивільної безпеки, 13–15 Mitiuk L., Ph.D. (IEE, Igor Sikorsky Kyiv Polytechnic Institute); Basarab M., student (gr. DM-52, FEL Igor Sikorsky Kyiv Polytechnic Institute)
- Mont, D. (2004) '[Disability Employment Policy](#)', Social Protection Discussion Paper Series, , World Bank
- NASSCO (2023) Unpublished report, National Social Safety Net Coordinating Office, Abuja
- National Health Insurance Authority (2023) National Health Insurance Scheme, <https://www.nhis.gov.ng/>



Nectoux, S., Magee, L. and Soldatic, K. (2023) 'Sensing Technologies, Digital Inclusion, and Disability Diversity', *Journal of Computer-Mediated Communication* 28.5: zmad026, DOI: <https://doi.org/10.1093/jcmc/zmad026>

Nlerum, P. and Eleje, C.B. (2022) '[Information and Communications Technology \(ICT\) and the Nigeria's Digital Economy, Regulations and Challenges](#)', *Worldwide Journal of Multidisciplinary Research and Development* 8.09: 60–67

Okpoh, B. (2021) '[Impact Of Digital Rights And Digital Rights Violations On Persons With Disabilities](#)', lawpavillion.com (blog)

Onyeji E. (2021) '[People with Disabilities Not Benefitting Enough from Social Protection Programmes in Four Nigerian States](#)', *Premium Times Nigeria*

Perin, G. and Alvarenga, J.K. (5 July 2022) '[Digitalisation of Registries and Social Protection Service Delivery Chain. International Policy Centre for Inclusive Growth \(IPC-IG\)](#)', socialprotection.org (blog)

Rossi, M. (2019) 'Considerations on the Juridical Protection for Workers with Disabilities in the Perspective of Italian Civil Law', in A. Şenkal, and D. Başar Saripek (eds), *Employment and Social Protection of Adults with Disability: Selected Papers*, London: Frontpage

Thompson S. 2020 '[Nigeria Situational Analysis](#)', Technical Report, Inclusive Futures, unpublished, Institute of Development Studies

UNDESA (2018) '[Promoting Inclusion Through Social Protection: Report on the World Social Situation](#)', New York: United Nations Department of Economic and Social Affairs

W3C (2023) '[W3C Accessibility Guidelines \(WCAG\) 3.0](#)', Wakefield, MA: World Wide Web Consortium

World Health Organization and World Bank (2011) '[World Report on Disability 2011](#)', Geneva: WHO