

# Research Report

## The Digitalisation of Social Protection in Africa: The Perspective of Marginalised Workers

**Volume 2024 Number 90**

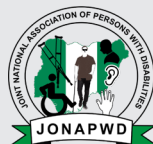
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**Edited by Becky Faith, Tony Roberts and Laura Alfers**

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**September 2024**

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**September 2024**

## Summary

This is the first multi-country study of the digitalisation of social protection from the perspective of informal and otherwise marginalised workers in Africa. Six studies were carried out with and by domestic workers, disabled workers, migrant workers, and home-based workers in Ghana, Kenya, Nigeria, South Africa, Tanzania, Uganda, and Zambia. This Research Report synthesises their findings and recommendations to establish a clear agenda for change.

## Keywords

Social protection; informal workers; people with disabilities; digitalisation; marginalised workers; digital social protection.

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## Executive summary

The right to decent work including social protection is guaranteed to all citizens in multiple international human rights and labour rights conventions, as well as in African Union resolutions. However, many marginalised workers, including informal and rural workers, are excluded from social protection provisions. The digitalisation of social protection promised to increase the convenience and efficiency of accessing social protection entitlements (and it does for many), but millions of informal workers are being further excluded by digitalisation. This is the first study of digital social protection from the perspective of informal marginalised workers in Africa. Six studies were carried out with and by domestic workers, disabled workers, migrant workers, and home-based workers in Ghana, Kenya, Nigeria, South Africa, Tanzania, Uganda, and Zambia. This IDS Research Report synthesises their findings and recommendations to establish a clear agenda for change.

The project brought together for the first time civil society organisations focused on workers' rights, disability rights, and digital rights. A key finding was that organisations work in silos and do not understand one another's concerns or terms. This led to a decision to prioritise the development and publication of a series of introductory guides to workers' social protection, disability rights, and digital rights. The key findings can be summarised as the 6'A's of social protection access:<sup>1</sup>

**Availability** – Digitalisation excludes those in rural areas beyond the reach of the mobile internet. The connectivity necessary to enrol in digital social protection systems or to receive digital payments is often simply not available.

**Affordability** – For low-income workers, owning smartphones, buying mobile data, and paying into existing social insurance schemes are not affordable, but this is not a reason for them to be denied their rights and entitlements.

**Awareness** – Most marginalised workers lack awareness of their right to social protection, of existing schemes and entitlements, and of the implications of digital rights for social protection.

**Abilities** – Many marginalised workers do not have the range of language, digital, and financial literacies necessary to use social protection schemes. Informal workers' organisations can act as intermediaries and training can help mitigate this lack of literacy, but access routes for non-literate workers remain essential.

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<sup>1</sup> Adapted from the 5'A's of technology access (Roberts and Hernandez 2019).

**Accessibility** – Digital social protection schemes often exclude people with disabilities by failing to build in accessibility for blind or visually impaired, deaf, or wheelchair-bound workers.

**Accountability** – Digital social protection replaces human means of seeking redress and remedy, with unaccountable algorithms often outsourced to private companies.

For all of these reasons it is important to maintain non-digital options in parallel with developing digital social protection systems. There is a need to involve marginalised workers and their organisations in the design, implementation, governance, and evaluation of digital social protection systems; and to build the capabilities of marginalised workers and their organisations to be more influential in deliberation and decision-making about future social protection systems.

It is essential that the undoubted cost-saving efficiency of digital social protection does not come at the expense of the exclusion of the most marginalised people. It is imperative that the valued convenience of digital social protection is not traded off against the fundamental human rights of already disadvantaged groups.

# Contents

<b>Acronyms and abbreviations</b>	<b>10</b>
<b>1. Introduction</b>	<b>11</b>
1.1 What digital rights issues arise when social protection is digitalised?	11
1.2 Methodology and approach	12
<b>2. Synthesis of research reports</b>	<b>15</b>
<b>3. Partner reports</b>	<b>19</b>
<b>3.1 Joint National Association of Persons with Disabilities, Nigeria</b>	<b>19</b>
3.1.1 Methodology	19
3.1.2 Accessing social protection	20
3.1.3 Privacy rights and data protection	21
3.1.4 Digitalisation of social protection	22
3.1.5 Inclusion and exclusion	22
3.1.6 Recommendations	24
<b>3.2 HomeNet Africa, Kenya, South Africa, Tanzania, and Uganda</b>	<b>26</b>
3.2.1 Methodology	26
3.2.2 Accessing social protection	27
3.2.3 Privacy rights and data protection	29
3.2.4 Digitalisation of social protection	30
3.2.5 Inclusion and exclusion	30
3.2.6 Recommendations	31
<b>3.3 Domestic Workers Union of Zambia, Zambia</b>	<b>32</b>
3.3.1 Methodology	32
3.3.2 Accessing social protection	33
3.3.3 Privacy rights and data protection	34
3.3.4 Digitalisation of social protection	34
3.3.5 Inclusion and exclusion	35
3.3.6 Recommendations	35



<b>3.4</b>	<b>African Trade Union Migration Network, Ghana</b>	<b>36</b>
3.4.1	Methodology	36
3.4.2	Accessing social protection	37
3.4.3	Privacy rights and data protection	39
3.4.4	Digitalisation of social protection	39
3.4.5	Inclusion and exclusion	41
3.4.6	Recommendations	42
<b>3.5</b>	<b>Africa Platform for Social Protection, Kenya, South Africa, Tanzania, and Uganda</b>	<b>43</b>
3.5.1	Methodology	43
3.5.2	Accessing social protection	44
3.5.3	Privacy rights and data protection	44
3.5.4	Digitalisation of social protection	45
3.5.5	Inclusion and exclusion	46
3.5.6	Recommendations	47
<b>3.6</b>	<b>Paradigm Initiative, Nigeria</b>	<b>47</b>
3.6.1	Methodology	48
3.6.2	Accessing social protection	48
3.6.3	Privacy rights and data protection	50
3.6.4	Digitalisation of social protection	50
3.6.5	Inclusion and exclusion	51
3.6.6	Recommendations	52
	<b>Annexe: Interview guide for researchers</b>	<b>54</b>
	<b>References</b>	<b>58</b>

## Tables

Table 1.1	Summary of research data collection	13
Table 3.1	FGD discussion participants per country	27
Table 3.2	Survey breakdown of migrants by education	37
Table 3.3	Survey breakdown by migration status	37
Table 3.4	Selected social protection schemes and their digitalisation status	39
Table 3.5	Social protection programmes and digitalisation status	49

## Acronyms and abbreviations

APSP	Africa Platform for Social Protection
ATM	automated teller machine
BVN	bank verification number
DWUZ	Domestic Workers Union of Zambia
FGD	focus group discussion
HBW	home-based worker
HELB	Higher Education Loans Board
HNA	HomeNet Africa
ID	identity
IDS	Institute of Development Studies
JONAPWD	Joint National Association of Persons with Disabilities
KRA	Kenya Revenue Authority
LEAP	Livelihood Empowerment Against Poverty
MDAs	ministries, departments, and agencies
NHIS	National Health Insurance Scheme
UNIWA	Union of Informal Workers' Associations

# 1. Introduction

Global economic and political interests are driving the rapid digitalisation and partial privatisation of social protection schemes. These changes may deliver valuable organisational efficiencies and can be much more convenient for recipients. However, the digitalisation of social protection systems can have the unintended consequence of excluding some of the most marginalised groups, and can negatively impact the fundamental rights and freedoms of those who are included. This report addresses the questions of who is being (dis)advantaged by the move to digital social protection, and assesses priorities from the perspective of workers for improving social protection while protecting digital rights.

## 1.1 What digital rights issues arise when social protection is digitalised?

This is the first study to assess the impact of the digitalisation of social protection from the perspective of marginalised informal workers across Africa. In sub-Saharan Africa, 89 per cent of all employment is informal (Bonnet, Vanek and Chen 2019); 15 per cent of the population have disabilities, and a million are international or internal migrant workers (ILO 2019). Incorporating the perspective of workers in relation to social protection is important. The social protection–development nexus has largely focused on the extension of social assistance (food, cash, and other in-kind support) to poor citizens, in particular those falling into extreme poverty, or who are outside the labour market (such as children and older people). This is a critical area of work. Only 17.4 per cent of the African population has access to at least one social protection benefit; access for the poorest and most vulnerable people should be prioritised (ILO 2020).

Yet, the economic disruptions of the Covid-19 crisis starkly highlighted the problem this focus has had for the working age population across Africa. Workers in the African region, including disabled and migrant workers, are overwhelmingly located in the informal economy, with informal employment – defined as employment where workers do not have access to labour or social protection through their work – making up over 84 per cent of total employment (ILO 2023). This left large numbers of workers unprotected and vulnerable to falling into poverty and/or extreme poverty when the crisis occurred (WIEGO 2022).

The renewed interest of the global development community in extending social protection to workers in the informal economy that followed the Covid-19 crisis intersected with the trend towards the digitalisation of social protection, which was also accelerated by the pandemic. The intersection between social protection, workers, and digital transformation is therefore one that is increasingly important to explore.

This report presents research conducted by organisations of marginalised workers, addressing three key questions: how can marginalised workers increase their access to social protection; how can they access social protection rights without compromising their other (privacy) rights; and what needs to be done to ensure that marginalised workers are more influential in determining future social protection systems?

## 1.2 Methodology and approach

This project brought together for the first time African workers' rights, disability rights, and digital rights organisations. Throughout 2023, these organisations worked together to better understand each other's concerns and priorities to co-design this collaborative research project. Using a shared list of questions addressing agreed core issues (see **Annexe**), six partner organisations translated the questions into local languages for use in interviews, focus groups, and surveys. Collectively, 276 marginalised workers were surveyed, 36 key informant interviews were conducted, and a total of 421 workers participated in focus group discussions (FGDs) in Ghana, Kenya, Nigeria, South Africa, Tanzania, Uganda, and Zambia. Audio recordings of the FGDs were transcribed and analysed using a thematic framework approach.

**Table 1.1 Summary of research data collection**

Research data sources	Survey respondents	Interviewees	Focus group participants
Joint National Association of Persons with Disabilities, Nigeria: workers with disabilities	0	6	39
HomeNet Kenya: home-based workers	0	0	229
Domestic Workers Union of Zambia, Zambia: domestic workers	140	17	85
African Trade Union Migration Network, Ghana: migrant workers	136	10	17
Africa Platform for Social Protection, Kenya, South Africa, Tanzania, and Uganda: social protection	0	3	21
Paradigm Initiative, Nigeria: digital rights	0	0	30
<b>Total</b>	<b>276</b>	<b>36</b>	<b>421</b>

Source: Authors' own.

Domestic workers' organisations and home-based worker (HBW) organisations interviewed domestic workers and HBWs, respectively; migrant workers' organisations surveyed migrant workers; and people with disabilities ran focus groups with other people with disabilities. The participating organisations' prior experience and internal capacity to conduct research varied, but with support from senior researchers at the Institute of Development Studies they collected a wealth of data. The six organisations then met in Nairobi, Kenya, for a week of participatory workshops to present then collectively analyse their findings, formulate emerging priorities for action, and develop a shared agenda for change.

In the interviews, focus groups, and surveys, workers were asked about their positive and negative experiences in four key areas:

1. Accessing social protection
2. Privacy rights and data protection
3. Digitalisation of social protection
4. Inclusion and exclusion.

In each area, the discussion concluded with questions about what needed to be done to improve the situation; this enabled the research to produce actionable recommendations from the perspective of marginalised workers.

This research report synthesises the findings from the six studies the participating organisations carried out, and the analysis and recommendations they produced during the participatory workshops in Nairobi.

All participants reported the value of being able to conduct their own research with their own members rather than external researchers extracting data, conducting the analysis, and writing the reports. The contents of this report represent a collective learning process, which has been validated by all parties.

The collaborative research process had the important benefit of bringing together for the first time issues of workers' rights and disability rights with digital rights organisations in a sustained process of critical reflection and engagement. These different groups often work in isolation from one another, developing expertise but not directly informing one another's work.

When participating organisations analysed their collective research findings in the Nairobi workshops, three priority areas emerged: (a) the need for further research on the impact of the digitalisation of social protection on other marginalised groups; (b) the need to produce educational materials to raise awareness of workers' perspectives on digital social protection; and (c) the need for collaboration and networking across organisations, sectors, and disciplines to influence policy processes. These informed an action plan to raise awareness and influence policy change.

Work on a range of educational materials has begun. Participating workers' rights organisations will present their research findings on dedicated panels at two pan-African digital rights conferences in 2024. These events expand the influence of marginalised workers on the international digital rights agenda. The issue of digital rights and digital social protection will also be the focus of new workers' education materials for two dedicated short courses in 2025. A series of policy briefs will be developed as part of a programme to encourage national governments to adopt the African Union Protocol on Social Protection.

## 2. Synthesis of research reports

The majority of existing social protection programmes identified across the seven countries studied have been at least partly digitalised. Three key elements have been digitalised: registration, payments, and feedback. Many programmes have made it possible to register for social protection online; most systems were already disbursing payments via mobile money or automated teller machines (ATMs – cash points); but feedback, complaints, and accountability mechanisms were the least well digitalised elements of social protection systems.

Most of the research findings can be captured using the 6A's of social protection access:<sup>2</sup>

**Availability** – Digital social protection was most valued by those living in urban areas, where connectivity is available and most reliable. In the seven countries studied, millions of workers live in areas outside the 4G cellular network that is necessary to use mobile data, making it impossible to enrol in digital social protection systems or to receive digital payments. Power cuts and signal problems mean users only have intermittent access.

**Affordability** – The research found that many workers face financial barriers to accessing digital social protection. For example: domestic workers whose employers are reluctant to contribute to social insurance schemes; the digitalisation of social protection systems often introduces the need for smartphones and data connectivity; and enrolling in digital social protection systems and managing accounts often requires smartphones, which are unaffordable to workers on the lowest incomes – as is the mobile data needed.

The study showed that many marginalised workers lack 'big phones' (smartphones) with internet access. In many cases, informal workers only have small feature phones with limited functionality. Those who do have phones only use them for limited functions, such as sending and receiving messages, and making calls; therefore, they struggle to carry out the digital tasks needed to engage with social protection systems, such as completing forms on their phones.

**Awareness** – Only 17 per cent of the population in Africa receives social protection entitlements; extending provision and adequacy is critical (ILO 2023). Members of participating organisations began this engagement with low levels of existing knowledge about digital social protection,

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2 Adapted from the 5A's of technology access (Roberts and Hernandez 2019).

disability rights, and digital rights. Although the research identified multiple forms of social protection available in every country, researchers found that marginalised workers lacked awareness about their right to social protection, which entitlements were available to them, or how to access them in practice. The research also found there was minimal awareness of how the digitalisation of social protection affected workers' rights to privacy, and data security and protection. Recognising the multiple levels on which lack of awareness was an issue, participants elevated raising awareness among their own ranks as a strategic priority. The research found that many workers are unaware of social protection rights, disability rights, or digital rights, and are unaware how the digitalisation of social protection systems affects them. A clear recommendation emerged to raise awareness of existing rights and entitlements through the development of workers' education materials, short courses, and conference interventions, and by promoting the African Union Protocol on Social Protection.

While awareness of digital rights was low, there were strongly voiced concerns about the amount of information required to access programmes and a sense that people's privacy was being invaded. There were also concerns about the use of digital IDs reinforcing existing (dis)advantage. For example, a national identity (ID) card – the Ghana ID Card – is available to migrants but costs US\$1,000, which makes it unaffordable for the majority of migrant workers.

**Abilities** – Lack of literacy affects people's ability to access digital social protection systems. Digital social protection systems require a blend of language, digital, and financial literacies that many marginalised workers do not have. A common workaround for those without the necessary abilities is to use of an intermediary who enters passwords and personal information for them. However, this affects workers' privacy rights and opens up the possibility of identity theft, fraud, and bribery. Dependency on intermediaries creates new vulnerabilities if the intermediary demands a cut of any payments.

**Accessibility** – For many people, digital social protection systems increase the convenience of applying for and receiving entitlements. However, digital systems often exclude the most marginalised people. For example, blind and visually impaired citizens, and people in wheelchairs, cannot use ATMs without reasonable adaptations. If digital social protection systems are to leave no one behind, they must take into account the needs of the 16 per cent of every population globally who have a disability or multiple disabilities.<sup>3</sup> Most digital social protection systems in the countries studied were designed with screen interfaces

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3 See: **World Health Organization disability fact sheet.**



in English. To be accessible to the whole population, digital social protection systems need to be available in vernacular languages.

**Accountability** – Finally, while digital tools offer the potential for new channels for feedback mechanisms and redress, respondents said these typically did not function effectively. Respondents reported that digitalisation of social protection systems had replaced human agents, who used to help rectify mistakes and hear complaints, with dehumanised and automated systems that failed to provide effective mechanisms for redress or remedy. By removing the traditional means of seeking redress and remedy when mistakes are made, the digitalisation of social protection removes accountability. It was also noted that systems that used to be run by governments and public employees are increasingly being outsourced to private companies and implemented by algorithms, further deteriorating transparency and accountability.

Based on their research data and analysis, the participating organisations generated a series of recommendations, some of which were country-specific and all of which are contained in the following sections. There was collective agreement on the need to build workers' ability to influence future developments in digital social protection. The drivers of digital social protection systems have been economic and political; workers' organisations have not been consulted or involved.

Participating organisations concluded that to be more influential in the development of future digital social protection systems, workers' organisations need to focus on three key areas:

1. Conducting further research on digital social protection with workers.
2. Producing new information and knowledge to raise awareness of rights and entitlements.
3. Collaborating and building alliances to shape future digital social protection systems.

Next steps include greater collaboration between organisations focused on workers' rights, disability rights, and digital rights. Several immediate influencing opportunities were identified for 2024, including organising a panel at the Digital Rights and Inclusion Forum in Accra in April 2024, and building advocacy support for the African Union Protocol on Social Protection, which includes a section on data protection rights.

Other specific recommendations related to digitalisation were the need for states to address low levels of digital literacy and access among older people, women, and people with disabilities, as well as for people in rural areas with limited connectivity. There was also a clearly

identified need for more effective information dissemination about social protection programmes, using as wide a range of mechanisms as possible (off- and online). Given the low levels of respect companies have for people's data privacy and security there is a need to enforce better data protection practices including secure storage of personal data and mechanisms to safeguard against unauthorised data breaches or misuse. Finally, there is a need for greater transparency and effective mechanisms for accountability, including robust reporting structures and mechanisms to report misuse or corruption related to beneficiary data.

## 3. Partner reports

This section contains summaries of the findings and recommendations of the six studies conducted by the participating organisations.

### 3.1 Joint National Association of Persons with Disabilities, Nigeria

**Authors: Adetunde E. Ademefun and Adebukola S. Adebayo**

The Joint National Association of Persons with Disabilities (JONAPWD) is the umbrella organisation of people with disabilities in Nigeria. JONAPWD largely exists as a civil coalition of organisations, which brings together the key organisations of people with disabilities in Nigeria and facilitates their development actions.

JONAPWD is a full member of the Disabled People's International and the West Africa Federation of the Disabled, and a permanent member of the Commonwealth Disabled People's Forum. Other membership includes, but is not limited to, the International Disability Alliance and African Disability Forum.

JONAPWD's main activities involve raising awareness of the existence of people with disabilities throughout the country, and promoting their rights, with the creation of laws and regulations according to their needs. The overall goal of this work is to socially integrate people with disabilities into national public life. JONAPWD also supports research on the different challenges and problems people with disabilities face in daily life. All of the above aims to improve the quality of life of disabled people.

#### 3.1.1 Methodology

The study involved three focus groups, with a total of 39 participants, and six key informant interviews; 45 respondents were targeted across supply- and demand-side actors involved in social protection implementation processes. These were split evenly across three states: Abuja, Jigawa, and Lagos. The respondents included:

- Thirty-three people with disabilities who work in both formal (public and private) and informal sectors, drawn from the eight disability cluster associations in Nigeria that form JONAPWD.

- Six representatives of mainstream civil society working on social protection.
- Six representatives of state- and national-level ministry departments and agencies involved in the implementation of disability rights laws and social protection programmes, respectively.

Secondary data was obtained by reviewing research literature, project reports, and policy documents of relevant ministries, departments, and agencies (MDAs), and private sector service providers responsible for implementing social protection policies and programmes.

### 3.1.2 Accessing social protection

Nigeria is estimated to be home to 30 million people with disabilities out of a population of 226.2 million (16 per cent) (Statista 2024). Yet this group struggles to access basic programmes and services, including those related to social protection and disability. Nigeria currently implements relevant legal and policy frameworks, which are expected to contribute towards the promotion of disability rights and inclusion in the digitalisation of social protection, but there is no evidence to show disability inclusion has been achieved.

As of December 2022, 1,505,300 people 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 registrants – between 46 million (Abdullahi 2022) and 50 million (Guardian Nigeria 2022) people. Most respondents in the FGD were aware of social protection programmes. However, when asked about the ease of accessing these programmes, respondents reported difficulties with enrolment, receiving benefits, and the process of resolving complaints. Respondents in Abuja raised concerns over disaggregating beneficiary data by disability status: 'When I registered for the NPower programme [a work and skills development programme for young people],<sup>4</sup> my disability status was not recorded. Therefore, I believe there is no plan for me' (Deaf female).

There were challenges with receiving benefits and resolving complaints:

*I enrolled for the digital skills programme under the national social investment programme. I did not get any assistive aid that could have enable[d] me [to] participate. I didn't get the weekly cash support that we were supposed to get even after I complained.  
(Male with albinism)*

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4 See: **N-Power Nigeria – Empowering Nigerian Youths for Prosperity.**

Respondents also complained that programmes were ineffective. One anonymous respondent complained: '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 Lagos, respondents reported difficulties with registering, accessing benefits, and resolving complaints in some of the mainstream programmes and in all disability-specific programmes. Despite the challenges, success stories illustrate where workers with disabilities have successfully accessed and benefitted 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.

### 3.1.3 Privacy rights and data protection

Compulsory information includes an email address, bank verification number (BVN), National Identity Number, international passport number, and passport photo, among other items. Without these, registration forms will either not be accepted or not be submitted successfully in the case of electronic registration. Across the three states, there was a total lack of awareness of information and privacy rights among workers with disabilities.

In Abuja, a female with 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 programme. But we need the programme so we must provide information no matter how personal'.

A woman with a spinal cord injury shared her experience of having her personal data stolen:

*I have once been emotionally harassed by a male staff [member] whom I suspect took advantage of having my photo and my number to make unsolicited calls. He had all my details including details of the government social protection programmes I had applied for. He always promised to renew my enrolment for existing programmes 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 agency he worked for.*

All this suggests a low level of information security awareness among workers with disabilities, which poses a significant risk to their access to, and potential to benefit from, social protection programmes.

### 3.1.4 Digitalisation of social protection

Since 2016, federal and state governments have implemented social protection programmes including for people with disabilities, most of which require registration on websites. The programmes cut across the major types of social protection including social assistance, social insurance, public employment programmes, and labour market interventions. Some, such as health insurance schemes, require beneficiaries to access aspects of their benefits online, as well as managing contact with their service providers online. Beneficiaries of cash transfers are often required to have an active phone number and handset, both to register for and receive their cash benefits. In some schemes, cash transfers are made to beneficiaries' bank accounts; beneficiaries use ATM cards to withdraw their money.

These systems have been plagued by problems such as poor or absent connectivity, and the lack of ATMs, especially in rural and hard-to-reach areas; low digital literacy among most beneficiaries; and the high cost of digital tools and services such as phones, computers, airtime – 'bundles' of (non-data) call time and SMS (text messages) – and data, respectively. While these problems also affect people with disabilities' access to digital platforms, they face other specific digital inclusivity and accessibility challenges (such as low knowledge, high cost, and absence of relevant assistive technologies; and lack of consideration for disability access in the design and deployment of digital platforms and infrastructure such as ATMs and websites, etc.), which exacerbates their inability to use digital tools and platforms to access social protection programmes.

### 3.1.5 Inclusion and exclusion

The UN Convention on Rights of Persons with Disabilities affirms that people with disabilities should be guaranteed the enjoyment of all human rights and fundamental freedoms without discrimination on the basis of disability. It affirms the digital rights of people with disabilities; indicating modalities for the design, availability, and accessibility of digital technologies. However, participants shared their experiences of the many barriers they experienced regarding the accessibility of digital tools and processes deployed in the delivery of social protection.

In Abuja, respondents highlighted poor internet coverage and connectivity as well as general digital inaccessibility and unaffordability. A blind female indicated that: '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'.

Most workers with disabilities do not have digital knowledge and skills, especially in rural areas. A male deaf participant indicated that: 'the deaf spend more buying internet data because [we] rely more on text messaging and internet for our communication'. A female with physical disability noted that:

*[For] grants and other financial benefits, it's always difficult to get the cash because most of the bank ATMs cannot be accessed [in a] wheelchair. The same thing with many internet cafés. It is not also easy to move around to look for POS [point of sale] operators because most streets and environment[s] are not accessible to wheelchair users like me.*

Evidence shows a general trend of digital inaccessibility and unaffordability among workers with disabilities across all three states, which hinders the digitalised aspects of social protection programmes, from registration and information management systems to digital payment platforms and grievance resolution mechanisms. The efforts by MDAs that implement disability law to mitigate lack of digital access by providing assistive technologies and aids, as well as efforts by organisations of people with disabilities to mitigate high digital illiteracy (as is the case in Jigawa state), have not had an appreciable impact.

Respondents acknowledged that digitalisation of social protection has made it very expensive for workers with disabilities to access social protection programmes due to the high cost of digital technologies, with a particularly high impact on people in rural areas:

*When we have to register online for social protection programmes, we depend on internet cafés, which are mostly located in cities; meaning that we have to travel long distances with huge transportation cost[s]. 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 Jigawa state, a male with physical disability noted that:

*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 fingerprints and, in most cases, the technologies we use in Nigeria are not updated to provide alternate means of capturing biometrics.*

A representative of people with intellectual disabilities in Lagos 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 [the] internet and computer, so we can't register them. In many cases, we have to take them to [internet] cafés to register them and this is very expensive.*

However, when asked if they would prefer in-person services to digital technologies to deliver social protection, most respondents across the three locations responded in the negative, indicating they preferred digital means for the convenience, independence, and privacy of people with disabilities. A blind female said:

*Assistive digital technologies [are] 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.*

A male with physical disability in Lagos said:

*I don't feel excluded because using [the] 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.*

### 3.1.6 Recommendations

Eliminating these digital barriers will require the concerted efforts of stakeholders, including not only organisations of people with disabilities but also organised labour unions and associations. There is need for strategic collaboration between national and subnational MDAs responsible for implementing disability laws and social protection policy, and digital technologies and communications policy in frameworks for disability inclusion in the development, procurement, and deployment of digital technologies in line with accessibility and assistive standards.



MDAs at national and subnational levels should make conscious efforts to provide infrastructure and facilities for training in assistive digital technologies for people with disabilities in general, as well as direct provision of assistive digital technologies and tools for workers with disabilities. MDAs at the national and subnational levels need to strengthen their capacity in the form of awareness about the rights of people with disabilities to information security and privacy. They also need to collaborate with organisations of people with disabilities to raise awareness about disability rights approaches to information security and privacy.

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

Organisations of people with disabilities should engage with mainstream civil society organisations to amplify advocacy for more disability-inclusive use of digital technologies in the delivery of social protection programmes. They should strengthen their institutional and technical capacities to participate in implementing and monitoring social protection programmes, and coordinate support for workers with disabilities both in digital skills training and in acquiring assistive digital tools.

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

Donor and development organisations that support governments on social protection should ensure 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 organisations of people with disabilities to conduct advocacy and monitoring of use of digital technologies in the delivery of social protection programmes.

## 3.2 HomeNet Africa, Kenya, South Africa, Tanzania, and Uganda

**Author: Edwin Bett**

HomeNet International is a global network of membership-based workers' organisations representing thousands of HBWs around the world. In February 2021, 36 HBW organisations from 20 countries became the first affiliate members to join the network, representing more than 600,000 HBWs. Currently, the network represents more than 1.2 million HBWs from 75 organisations spread across 33 countries. The network aims to raise visibility and gain recognition of HBWs as workers, build and provide solidarity among HBWs around common issues, and use the power of a global voice to influence governments and employers globally. Between 2018 and 2021, the network focused on organising and institution building at local and national levels in Ethiopia, Kenya, South Africa, Tanzania, and Uganda. At regional level, this led to the formation of the African Regional Platform, which in 2022 subsequently became HomeNet Africa (HNA). HNA consists of the following networks and organisations: the Bolgatanga Basket Weavers Cooperative Club Society in Ghana, HomeBased Workers Network Tanzania, Home-Based Workers South Africa Association, HomeNet Kenya, Ngalo Buwereza Organisation, members of savings and credit cooperatives in Ethiopia, SYTRIECI Rwanda (Union of Domestic and Independent Workers in the Informal Economy Rwanda), and the Zimbabwe Chamber of Informal Economy Associations.

This research seeks to illuminate the impact of digitalisation on social protection for a specific group of vulnerable workers: HBWs in four African countries – Kenya, Tanzania, Uganda, and South Africa.

### 3.2.1 Methodology

The study targeted HBWs from HNA country networks. Approximately 30 per cent of the membership of each HNA country network was selected to participate. The study focused on individual artisans working independently or organised within formal groups. Special attention was given to factors such as representation and diversity among the selected participants. Data collection for this study used mixed collaborative research methods. Primary data was gathered through inception and validation workshops, FGDs, and interviews; secondary data was collected through a review of relevant desk materials and internet content. HNA country coordinators facilitated the FGDs. These discussions took place in an informal, face-to-face, and interactive format with selected groups of 8–18 HBWs. The participant profiles revealed distinct gender

dynamics, various categories of HBWs, and a wide spectrum of craft production and services including in textiles, jewellery, and various other crafts, such as baking, farming, catering, and laundry services.

Table 3.1 shows the full list of FGDs and participants.

**Table 3.1 FGD discussion participants per country**

Country	Number of focus group discussions	Number of participants
Kenya	11	147
South Africa	3	25
Tanzania	2	35
Uganda	2	22
<b>Total</b>	<b>18</b>	<b>229</b>

Source: Author’s own.

**3.2.2 Accessing social protection**

Access to social protection for HBWs varied across the four countries. In Kenya, a diverse range of programmes, including constituency development fund bursaries, which provide students with access to financial assistance for school, the Higher Education Loans Board (HELB), National Health Insurance Fund, National Social Security Fund, and Inua Jamii Cash Transfer Programme targeted specific groups such as students pursuing secondary and tertiary education, vulnerable populations in need of cash support, pregnant women, people with disabilities, and older people. In South Africa, various programmes, including Social Relief of Distress Grants, National Health Insurance, and school applications for education, catered to a broader audience, including the general population, older people, orphans, vulnerable children, and students. Tanzania and Uganda primarily focused on health insurance and pension programmes that benefited the general population. The findings underscored the multifaceted nature of social protection programmes in these countries, addressing different needs and groups within their societies, ultimately contributing to social welfare and inclusive development.

However, workers in all countries reported facing different barriers to accessing these entitlements, some of which can be ascribed to lack of

awareness. There were varying levels of awareness among HBWs regarding their entitlements to social protection programmes, highlighting the need for targeted education and information dissemination tailored to specific awareness levels and needs within each country or regional cluster. There were urban/rural divides, with people living in urban areas showing greater levels of awareness of their entitlements. Information was dispersed through various means, with non-governmental organisations working in cities in Kenya and government officers raising awareness in Uganda. In Tanzania, an FGD participant reflected on these information gaps:

*HBWs reside in rural areas and informal settlements in urban areas and lack information on what services the government provide, especially social protection programmes. It is not easy to say if there is any benefit at all.*

In South Africa, awareness was high in all places, although an FGD participant complained that the information provided was confusing: 'The social protection schemes are not easy to understand. We get a lot of conflicting information from the government.'

In Kenya, HBWs in the Kisii cluster reported having relatively easy and timely access to their entitlements. However, in Kisumu people faced challenges such as high costs, complex or lengthy bureaucratic processes, and corruption, which made it difficult for them to access their entitlements, as an FGD participant recounted: 'Oftentimes the government officers are discriminative in registration of persons to receive social protection services. The deserving persons are always left out.' Similarly, people in the Bungoma cluster encountered hurdles such as lack of information and awareness, high costs, and corruption. In the Nandi cluster, limited knowledge, slow network connections, inadequate infrastructure, and lack of necessary skills contributed to difficulties in accessing entitlements, particularly concerning services such as the National Hospital Insurance Fund.

In Uganda, ease of accessing entitlements varied by region and presented specific challenges. The Central cluster in Uganda experienced mixed access, with some individuals encountering difficulties related to the health-care system. The Wakiso cluster also faced challenges, primarily linked to health services, financial constraints, and corruption, which hindered easy and timely access to entitlements.

Similarly, in South Africa accessibility of entitlements was cited as a common problem across clusters. The Eastern Cape cluster reported difficulties in relation to timely access to entitlements. In the Gauteng cluster, interruptions to the digital system impeded access.

The KwaZulu-Natal cluster also encountered difficulties in relation to timely access due to a range of issues, suggesting persistent challenges in accessing entitlements across South Africa.

In Tanzania, the government did not recognise HBWs as employees, which prevented them from easily accessing their entitlements.

### 3.2.3 Privacy rights and data protection

Access to social protection is contingent on providing various forms of personal information, but the research showed it was not consistent either across or within countries. In Kenya, the information required varied across different regions. In Kisii, individuals were asked to provide a wide range of personal information, including a declaration of wealth, their poverty status, disability status, family details, health status, and marital status; however, in other regions the approach centred more on providing proof of identity. The contrast in information requirements among the clusters within Kenya highlighted the need for a standardised and transparent approach to data collection for digitalised social protection entitlements. Information requirements appeared to be relatively consistent in Uganda; and in South Africa, where the KwaZulu-Natal cluster additionally used facial recognition and biometric authentication, suggesting a more technologically advanced approach to data collection. In Tanzania, the information requirements appeared to vary significantly between clusters.

In terms of consequences for not providing the above information, the analysis revealed that in Kenya in the Bungoma, Kisii, Kisumu, and Nandi clusters refusal was often associated with denial of access, limited services, or failure to register for social services. Participants in these clusters generally felt they had no choice other than to share their information. This highlighted people's lack of autonomy and the perception that individuals were compelled to provide their data to access social protection entitlements. In Uganda, participants in the Central and Wakiso clusters said refusal could lead to difficulties in accessing the services they needed. This suggested that individuals in these clusters felt compelled to share their information to overcome potential barriers, emphasising the limited choice they perceived in the matter. Regarding South Africa, the results showed that in the clusters in Eastern Cape, Gauteng and KwaZulu-Natal, refusal was linked to negative consequences, such as applications being automatically rejected or not processed. Participants in these clusters consistently expressed a lack of choice over sharing their personal information, further underscoring the feeling of compulsion to provide the required data.

There was a unanimous desire among participants for information and a deeper understanding of their digital rights, with a particular focus on

privacy, data protection, and consent. In Kenya, for example, participants expressed a strong interest in comprehending the boundaries of privacy and which information should be restricted from being shared. In Uganda, all respondents confirmed their interest in learning more about their digital rights, underscoring the universal relevance of this knowledge. This interest persisted, even in regions such as Wakiso in Uganda, where some members might not have immediate access to smartphones.

### 3.2.4 Digitalisation of social protection

Across the four countries, social protection services were accessible via mobile phones and online to a greater or lesser degree. Registration, payments, and some accountability functions were available online. However, in all four countries significant barriers to access and to reliability were present. For example, in Uganda, network problems and the need for internet data affected reliability; various actions can be performed online, but rectifying mistakes may be challenging. This was also the case in South Africa, where reliability was affected by system failures, load shedding (power cuts), and network instability.

Interviewees also reported benefits. In Kenya, HBWs in the Kisii cluster appreciated the convenience of instant access without the need for travel. This immediacy offered a notable advantage, making essential services more accessible than ever before. In Uganda, the Central cluster found that digitalisation not only expedited various processes but also facilitated social networking. This underscored the role of digitalisation in enhancing communication and efficiency in people's daily lives.

### 3.2.5 Inclusion and exclusion

However, digital exclusion was found to be multifaceted. The research showed how many different groups faced digital exclusion, including poor people, older people, those lacking access to smartphones, and residents of marginalised or remote areas. This multifaceted dimension of exclusion emerged as a recurring theme throughout the countries studied. An FGD participant in Uganda noted these intersecting exclusions:

*There is lack of knowledge amongst the people and this leads to open favouritism in registration and provision of social protection services. The situation is made difficult because of lack of information and lack of smartphones that can connect to the internet.*

Even those with access to smartphones faced challenges in affording the data bundles required to access social protection

apps and platforms, and problems with mobile signal reception or websites being down. Once connected, it was also difficult to complete complex forms on a mobile phone.

Kenyan HBWs viewed the digital system positively, primarily due to the increased ease and convenience it brought to accessing assistance. In Uganda, responses were more nuanced. Digital systems were noted as both exploitative and beneficial in different cases. Challenges included lack of information on how to access assistance, network issues, and false information being distributed.

In many places, people were excluded through lack of digital skills. In South Africa, the Home-Based Workers South Africa Association clusters in Eastern Cape, Gauteng, and KwaZulu-Natal reported a general lack of adequate mobile and digital skills among participants. In Tanzania, participants in the Amkeni cluster possessed some basic skills but required additional knowledge for managing finances online and keeping up with technological advances.

### **3.2.6 Recommendations**

Based on this realisation, the study's recommendations encapsulate a comprehensive approach aimed at enhancing HBWs' entitlements and access to social protection across diverse nations. To realise this goal, pivotal strategies encompassed advocacy and policy advocacy, in conjunction with raising awareness about the digitalisation of social protection and provision of financial assistance to buy digital devices.

Diversification of income sources, procurement of government support, and fortification of labour force competencies were identified as fundamental components of the proposed strategies.

Collaborative efforts with other HBW organisations, orchestration of public awareness campaigns, and provision of recurrent training initiatives were further recognised as avenues that served to empower HBWs.

Ameliorating digital exclusion was deemed crucial, involving establishing community resource centres, providing internet-enabled mobile devices, enhancing network infrastructure, facilitating data-free online access, and actively promoting formal recognition of HBWs.

Safeguarding workers' rights, encompassing equitable entitlements across diverse employment categories, and fostering dialogues involving government officials, labour representatives, and employers were recurring themes.



Furthermore, dissemination of knowledge among HBWs concerning social networks, and advocacy for digital rights and privacy measures, were underscored as imperatives. These recommendations collectively aspired to secure HBWs' entitlements, foster their digital inclusion, bolster their economic security, and advocate for their equitable treatment.

### **3.3 Domestic Workers Union of Zambia, Zambia**

**Authors: Dorothy Kasaro, Ruth Sakala, Leah Phiri and Julius Kaphanga**

The Domestic Workers Union of Zambia (DWUZ) is a democratic trade union, which was registered on 3 June 2021 under the Industrial and Labour Relations Act Chapter 269 to protect and defend workers' rights, promote and advance workers' interests, sensitise and educate union members on their rights, improve the economic circumstances of members by negotiating for decent work, and represent the union's 2,500 members.

DWUZ is an affiliate of the International Domestic Workers Federation, which has 81 affiliates in 63 countries, representing more than 5 million domestic workers globally. The federation advocates for social protection for its affiliates as spelled out in its objectives 'to challenge economic and social policies and current power relations that create wealth inequalities, erode worker and other human rights' (IDWF 2023). Domestic work as defined by the International Labour Organization is work performed in a private household in the framework of a work relationship through which the employed person receives remuneration. Domestic workers' duration of stay in a particular household, skill set, income level, and demographic characteristics influence their access to comprehensive social protection.

#### **3.3.1 Methodology**

Three research methods were employed: 140 domestic workers were surveyed, 17 people were interviewed, and 85 people participated in FGDs. The research was conducted in Lusaka, Zambia, and the target group comprised women and men aged above 18 years, who were employed as domestic workers following the inclusion of domestic workers under the national social protection programme. Both quantitative and qualitative research was carried out.

The research was conducted through 'walk to work' interviews, and FGDs on digital social protection held in seven different union branches, as well as one-to-one interviews with domestic workers, employers of domestic workers, and representatives of the Ministry of Labour and Social Security,



National Pension Scheme Authority, Workers' Compensation Fund Control Board, and DWUZ as key informants. Of the 17 people interviewed, ten were domestic workers, four were employers, and three were government officials. Prior to the FGDs, sensitisation meetings were carried out.

A quantitative survey was conducted with 140 domestic workers (105 females and 35 males) working in different residential areas of Lusaka. This quantitative research approach provided a measure of the extent of access to digital social protection among domestic workers in numerical and statistical terms, while the qualitative method provided deeper insights into the constraints domestic workers faced in accessing social protection in Zambia.

### 3.3.2 Accessing social protection

The National Strategy on Extension of Social Security Coverage to workers in the informal economy provides a policy framework to guide actors and stakeholders. The strategy guides actors in extending health-care and social protection payments to those unable to work due to old age, industrial injury or disease, disability, or pregnancy, or people who have survived the death of a wage earner.

The preliminary study indicates that most domestic workers are uninformed and do not have access to social protection services. They expressed interest in participating in the FGDs only if more sensitisation was done and their incomes increased (in other words, if there was an immediate material benefit). The workers' lack of financial capacity to pay the required contributions towards social insurance schemes affects the ability of these schemes to provide the necessary protection. Many domestic workers are reluctant to contribute to schemes because of the requirement that they pay double contributions – that is, they have to pay their own contribution and their employers' contribution.<sup>5</sup> A domestic worker described how her salary was too low to be able to contribute to these schemes on top of other demands:

*Our salaries are low. Many domestic workers get below minimum wage and as a result, we can't afford to contribute. And in most cases here in Zambia we have many female domestic workers who are single parents, widows, and divorcees. So it's hard to pay lenders, school fees, and food for the family and so on. We cater for all... which makes it difficult, very difficult for us to contribute.*

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<sup>5</sup> Employers of domestic workers refuse to pay the employers' contribution; other informal workers have no employer.

Linked to the above, most domestic workers and their employers are not interested in registering for social protection, which could be time-consuming. In addition, because the informal economy is unpredictable and vulnerable, these employers and employees may be anxious about the penalties that are charged for unpaid contributions.

Domestic workers in Zambia face a wide range of barriers to accessing social protection. They work in conditions of insecurity and without contracts as their employers can hire and fire them at will, which also makes it hard for them to ask their employers to register them. Working in isolation means they have low levels of awareness of their right to social protection. They receive very low wages, hence find it difficult to save for the future. This is despite various legal instruments put in place by the government (e.g. Minimum Wages and Conditions of Employment Act Chapter 276 catering for those in the domestic workers' sector). Domestic workers are vulnerable to abuse because they work long hours without paid overtime. In some instances, domestic workers are not given leave and do not enjoy days off; this tends to leave them stressed and tired because their physical wellbeing is compromised due to the workloads assigned to them.

### **3.3.3 Privacy rights and data protection**

The information people are asked to provide when registering for social protection schemes can be a barrier to inclusion, particularly because of the fear of being 'scammed'. This is a fear grounded in reality: scammers have been getting hold of people's personal data and their National Registration Cards. One interviewee, a gardener, described his experience of registering for health insurance; he was unwilling to provide information because of the fear of being scammed: 'I have not registered – I'm scared to register because I don't know where they take my details. They ask a lot of questions – my personal details, my wife's details, my children's – other family members.'

### **3.3.4 Digitalisation of social protection**

While all available systems are digitalised, with the option to pay contributions and register online, many domestic workers have a low level of awareness of these systems, even though they are provided with specific forms. The key barrier is simply access to devices caused by poverty; as one domestic worker put it: 'Most of us, we don't have big phones with internet.' Other barriers include lack of language literacy – all forms are in English – and of digital literacy and skills in using phones for anything beyond basic phone calls and SMS. One domestic worker had a phone but did not know how to use it to register: 'I have a smartphone but I don't

know how to register on it. So, I'm appealing for an awareness campaign for domestic workers, so that we understand this digital social protection.'

### 3.3.5 Inclusion and exclusion

Although digitalisation has undoubtedly created extra barriers, for most domestic workers low wages are what prevents them from contributing to these schemes. There are also issues of low awareness on the part of both domestic workers and employers about their rights and responsibilities, and low employer compliance with existing labour law provisions.

Most domestic workers are not computer literate and have difficulty accessing information on digital social protection. Language barriers – not being able to understand English – and not being able to read or write have also contributed to the sector lagging behind in digital social protection.

Smartphones are also costly, hence most domestic workers cannot afford to purchase them due to the low wages they earn. This has resulted in them being effectively excluded from digital social protection schemes, which others are able to access easily on their devices.

### 3.3.6 Recommendations

There is a need for legal and policy frameworks to support domestic workers, and for awareness raising on digital social protection to enhance domestic workers' visibility, including the ratification of the International Labour Organization's Domestic Workers Convention, 2011 (No. 189) and its provisions.<sup>6</sup>

Regular engagement between labour officials from government departments and domestic workers and their employers, and the strengthening of domestic workers' organisations will promote social dialogue.

Introduce legislation to allow inspection of homes so employers of domestic workers abide by labour laws and policies.

Domestic workers' and employers' organisations must develop the capacity to bargain, and engage stakeholders to address the challenges domestic workers and their families face.

Registration and payment mechanism systems should be simplified to make them user-friendly for all domestic workers to easily access. Funding should be increased for awareness campaigns and media coverage targeted at employers' and workers' organisations,

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<sup>6</sup> See: **C189 – Domestic Workers Convention, 2011 (No. 189)**.

and civil society organisations, about the right to social security, tailored to specific groups and delivered in local languages.

An amnesty should be granted to irregular migrant domestic workers to regularise their status so they contribute to social security organisations and to allow portability of their benefits.

Complaint mechanisms and procedures should be established to allow victims of gender-based violence and exploitation to seek redress from their employers.

The Tripartite Consultative Labour Council (which brings together representatives from government, and employers' and workers' organisations) must recommend Zambia and other African countries ratify the relevant International Labour Organization conventions.

### **3.4 African Trade Union Migration Network, Ghana**

**Authors: Kennedy Atong Achakoma, Alex Nkosi and Hod Anyigba**

The African Trade Union Migration Network is a platform focused on migration issues for the national trade union organisations of 52 of the 55 African countries affiliated to the African Regional Organisation of the International Trade Union Confederation (ITUC-Africa).

#### **3.4.1 Methodology**

This study in Ghana used both quantitative and qualitative data collection methods: 136 people were surveyed, FGDs were carried out with 17 people, and ten interviews were conducted. The FGDs included seven internal migrants (known as *kayayie* or head porters) and ten immigrants (mainly nationals from the Economic Community of West African States). The ten key informant interviews were carried out with representatives of key institutions involved in social programmes:

- One interviewee from each of the:
  - Ministry of Gender, Children and Social Protection
  - Trades Union Congress (Head of Department of Social Welfare and Development under the Ministry of Gender, Children and Social Protection)
  - Livelihood Empowerment Against Poverty (LEAP) Secretariat (under the Ministry of Gender, Children and Social Protection)
  - Ghana School Feeding Programme

- Two interviewees from the Union of Informal Workers' Associations (UNIWA) People's Pension Trust
- Three interviewees from the head office of the National Health Insurance Scheme (NHIS) and one from an NHIS Municipal Assembly Scheme.

Some 136 migrants were also surveyed across two cities, Accra and Kumasi.

**Table 3.2 Survey breakdown of migrants by education**

Education level	Number of migrants
Bachelor's degree or equivalent	30
Basic education or equivalent	41
Master's degree or equivalent	2
No formal education	5
Post-secondary education or equivalent	6
Secondary education or equivalent	52
<b>Total</b>	<b>136</b>

Source: Authors' own.

**Table 3.3 Survey breakdown by migration status**

Migration status	Number
Immigrant	85
Internal migrant	45
Returnee	6
<b>Total</b>	<b>136</b>

Source: Authors' own.

### 3.4.2 Accessing social protection

The following forms of social protection are currently available in Ghana: LEAP – cash grant or transfer (non-contributory social assistance); NHIS – health insurance (contributory social insurance); Ghana School Feeding

Programme; Labour-Intensive Public Works; Social Security and National Insurance Trust – pension scheme; and UNIWA People's Pension Trust.

Almost 90 per cent of respondent migrants had access to various social protection interventions. Most were accessing the NHIS (37 per cent), followed by LEAP (19 per cent), and other unspecified social interventions (over 15 per cent). High NHIS take-up relates to the fact that enrolment criteria are less stringent in terms of the documentation required. The narrow targeting criteria of the LEAP programme means undocumented migrants will be excluded.<sup>7</sup> The Ghana Card national identity (ID) card is a key requirement for registration and enrolment but obtaining the card is a challenge for undocumented migrants. While the card is available to migrants, it comes at a very high cost (US\$150), in effect putting it out of reach for all but the richest people.

This goes against the National Social Protection Policy's vision of:

*[Creating] an all-inclusive and socially empowered society through the provision of sustainable mechanisms for the protection of persons living in situations of extreme poverty and related vulnerability and exclusion. (Government of Ghana 2015)*

All residents of Ghana have access to health insurance as specified by National Health Insurance Act, 2012 (Act 852),<sup>8</sup> which aims to provide or to attain universal health care for all. Both migrants and non-migrants have equal access to health insurance as the Ghana Card is not a mandatory requirement for registration. An NHIS interviewee reiterated that:

*The barriers to access by migrants might be due to low awareness on their part and lack of understanding of the law by some district NHIS officers.*

Overall, in terms of inclusion in social protection systems, 36 per cent of respondents reported feeling somewhat included, while about 25 per cent felt completely included. However, 25 per cent reported feeling either somewhat or completely excluded. For example, LEAP targeting excludes migrants as it is largely household-based and some local leaders (assemblymen) have to verify people's applications.

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7 Household registry targeting and Ghana Card is a requirement.

8 Under Section 2 of Act 852, the object of the Authority is to attain universal health insurance coverage in relation to (a) persons resident in the country, and (b) persons not resident in the country but who are on a visit to this country, while Section 27 (1) says, 'A resident of Ghana shall belong to the National Health Insurance Scheme', and (3) says, 'Membership of the Scheme is by registration'.

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3.4.3 Privacy rights and data protection

The aim of the various institutions involved in social programmes is for systems to be interconnected so the Ghana Card can be used for many different services.

In practice, data sharing is also a challenge as reflected by an interviewee from the LEAP programme: 'Data sharing is a challenge between institutions, and we have inadequate expertise to maintain systems.'

While many people were satisfied with the level of information required for registration, there was a degree of scepticism about what the data would be used for; for example, whether it would be restricted to decisions within the LEAP programme. The programme is based on an existing Ministry of Gender, Children and Social Protection social registry, which requires recipients to be extremely poor, yet the information about criteria for inclusion in the programme is vague. People are also concerned about providing personal information because they worry their accounts might be hacked.

3.4.4 Digitalisation of social protection

Table 3.4 details the status and digitalisation of key social protection programmes.

Table 3.4 Selected social protection schemes and their digitalisation status

Basic social protection programme	Type/form/benefits	Target group	Status/nature of digitalisation	Current coverage
Livelihood Empowerment Against Poverty (LEAP)	Cash grant or transfer (non-contributory social assistance)  NHIS and Labour-Intensive Public Works benefits	Extremely poor households	LEAP uses the electronic Ghana National Household Registry for expansion/enrolment  Payment via E-Zwich <sup>a</sup> card through designated rural banks	350,551 households  Over 1.6 million extremely poor people

Cont'd.

Basic social protection programme	Type/form/benefits	Target group	Status/nature of digitalisation	Current coverage
National Health Insurance Scheme (NHIS)	Health Insurance (contributory social insurance) with benefits such as outpatient department care, emergency care, maternal health care, and inpatient department care	Open to all including exempt groups: children aged under 18 years; people over 70 years; people with disabilities; mentally challenged people; and extremely poor people	Digitalised membership registration; claims processing is digitalised  New subscribers can register via an app using Ghana Card Mobile platform only for renewal by existing subscribers/cardholders	As at October 2023, the NHIS covered 16,486,667 active members across various categories including adult informal workers (33%); children under 18 (41%); indigents (14%); older people (5%); pregnant women (4%); and Social Security and National Insurance Trust retirees (1%) and contributors (3%)
Ghana School Feeding Programme (GSFP)	One free hot meal per school day	Children from kindergarten to Class 6 in public schools	Funds are sent electronically direct to caterers	Over 11,000 schools and about 3.8 million children nationwide
Labour-Intensive Public Works	Cash for work (wages), materials and tools, training/capacity building and payment to contractors, etc.	People of working age from poor households in rural and urban areas, and unemployed people	Payment to beneficiaries via E-Zwich system through designated banks	An estimated 60,000 households (45,000 rural and 15,000 urban households) were to be covered between 2019 and 2022
Social Security and National Insurance Trust pension schemes: 1st tier, mandatory scheme; and 3rd tier, voluntary <sup>b</sup>	Old age pension, invalidity lump sum, emigration lump sum benefits	Formal sector workers and self-employed people; the Self-Employed Enrolment Drive initiative targets informal economy operators	Digitalised aspects include: biometric registration, electronic payment platform for contributions, electronic statements to contributors, and online public education platform (Virtual Infozone) that uses social media channels such as Facebook Live and WhatsApp	As at 2023, there were 1.9 million active contributors, of whom 32,000 were self-employed compared with 1,734,168, in 2021

Cont'd.



Basic social protection programme	Type/form/benefits	Target group	Status/nature of digitalisation	Current coverage
Union of Informal Workers' Associations (UNIWA) –People's Pension Trust	Deposits/savings give members pension benefits on retirement, and allow withdrawals as capital to expand	Informal economy operators, including both current and potential UNIWA members	People's Pension Trust has a website and mobile app (with short code *789*111#) for membership registration or data collection and storage  Payments or deposits via mobile money  Information dissemination via SMS	As at end of 2021, 42,541 registered members (61.24% males and 38.76% females)

Source: Authors' desk review; interviews (2023).

Notes: <sup>a</sup> E-Zwich is Ghana's national switch and smart card payment system, managed by the Ghana Interbank Payment and Settlement System; **return to note a in the table**. <sup>b</sup> fully funded by members and a privately managed provident fund and personal pension scheme; **return to note b in the table**.

Almost all aspects of both the LEAP and NHIS programmes are digitalised, from data collection to storage, payments of benefits, monitoring, and handling of complaints/feedback. LEAP has a toll-free number, a website, and social media handles on platforms such as WhatsApp, Facebook, and Twitter for public interface and inclusive participation. Its Single Window Citizen Engagement Service handles case management, monitoring, and reporting across various social protection programmes. For its part, the NHIS programme incorporates digital claims, membership renewal via mobile phone, and the MyNHIS App for complaints and feedback.

### 3.4.5 Inclusion and exclusion

The Ghana survey showed that only 30 per cent of respondents were accessing social protection digitally, suggesting that digital exclusion is a barrier to access. Other barriers included language, biometric data collection, and complex eligibility criteria. For people who typically only use their phones for WhatsApp and voice calls, navigating these systems online is a challenge, especially when the forms are long and require supporting documentation (birth certificate, employment contract, etc.). The NHIS participant noted: 'There are still digital gaps and inequalities in our population related to skills,

adoption, and infrastructure, as well as low education/awareness on our apps and tools and their use to access scheme services.'

However, digital social protection has made life easier in some ways, such as avoiding time spent queuing at offices; for example, for passport services you fill out an online form and then go to the passport office on a particular date for biometrics. The digitalisation of the Ghana School Feeding Programme means that providers can be paid directly via mobile money. For those who have registered for mobile money, payments using these systems benefit those in the informal economy, as well as immigrants from countries such as Burkina Faso and Niger.

Digital tools can also assist with outreach and awareness raising; 45 per cent of respondents got information about programmes through social media, while for about 32 per cent television was a key source. These are especially important for immigrants who lacked family ties and social networks.

### **3.4.6 Recommendations**

Many respondents reported not having information about the social programmes available and how to access them. While there are undoubtedly efforts underway to roll out broader coverage, awareness raising is vital. Education is also required to address the misperception that all programmes require documentation to register.

The research showed that most respondents (71 per cent) were self-employed and worked in the informal sector. This raises issues of exclusion and unequal access to social protection systems as the sector is insufficiently covered or not covered at all. It also showed that women and young people were the most dominant groups among migrants – internal and external – in Ghana. The relatively high proportion of women is a further demonstration of the gradual rise in the number of women seeking to migrate for various reasons. This has implications for social protection policy, as systems need to be properly tailored to meet their specific needs and challenges, especially because female migrants are more vulnerable than men and face many barriers to accessing social support systems.

Finally, the quality of health services needs to be addressed since there are longer queues for insured people compared with those making one-off cash payments.

## **3.5 Africa Platform for Social Protection, Kenya, South Africa, Tanzania, and Uganda**

**Authors: Samuel Obara, David Omombo, Elizabeth S. Wanjiku and Merlene A. Opondo**

**Acknowledgements: Dr Tavengwa Nhongo, Martin Mbuvi, Cyrilla Heyi, Deliverance Church Kiserian and Olkeri Ward community of Kajiado North**

The Africa Platform for Social Protection (APSP) is a pan-African network of organisations operating at grassroots, national, and regional levels in 21 countries in Africa, committed to promoting and strengthening the social contract between states and citizens. APSP works with governments, the private sector, development agencies, research institutes, and grassroots communities in Africa by designing, testing, and delivering appropriate poverty alleviation models to poor and underserved communities through social protection programmes. APSP creates partnerships with civil society and other organisations to engage with government and international development agencies, developing and implementing innovative social protection strategies and programmes that make a difference to poor and vulnerable households in Africa. APSP exists to strengthen civil society's engagement with state and non-state actors for the effective delivery of social protection services.

### **3.5.1 Methodology**

The study in Kenya used a qualitative research design with a mix of descriptive and analytical research approaches to clarify issues. The main tools used to collect data were key informant interviews, FGDs, and secondary data analysis; 36 people took part in FGDs and eight key informant interviews were conducted. A purposive sampling in Kajiado county used the poverty clustering guide from the Kenya National Bureau of Statistics.

Kajiado county has an estimated population of 1,117,840 people (51 per cent females). The main economic activities in Kajiado are pastoralism, tourism, and agriculture; the informal economy has a poverty index higher than the national level at 39.2 per cent compared with the national poverty rate of 38.6 per cent (KNBS 2021).

The six focus groups were clustered around gender, young people, people with disabilities, community leaders, and informal workers. One FGD was carried out with people and representatives of the following groups:

women (two representatives); *boda boda* (bicycle/motorcycle taxi – one); people with disabilities (two); young and self-employed people (five); religious people (one); area chief (one); community opinion leader (one); *nyumba kumi* (community policing – three); civil society organisations (three); security guard involved in part-time vending (one); peasant farmer (one); micro-businessman (one). In addition, key informant interviews were carried out with government officers, faith leaders, and small trade association officials; and three telephone calls were made to informal workers from a different ward to verify and clarify the data collected.

### 3.5.2 Accessing social protection

In Kenya, social protection coverage is low and falls below the basic threshold for a decent living. Only 23 per cent of the population has access to health insurance and social security. To address the gaps between formal and informal workers' pension schemes a provident scheme targeting informal workers was launched in 2009. The scheme is a private voluntary saving plan tailored to the needs of informal workers (Kabare 2018). However, uptake remains low.

In 2018, the government launched the Inua Jamii Cash Transfer Programme, providing social transfers worth US\$20 per month to eligible Kenyans; currently, about 1.6 million people are enrolled in the programme. It is aimed at vulnerable older people aged 70 years and above, people with severe disabilities, and vulnerable young people. The programme was designed in such a way that enrolled households are also linked to other state benefits and subsidies such as educational bursaries and agricultural farming inputs subsidies for accelerated growth. However, due to the design of the different programmes, this has not been systematic and they are not effectively linked, although efforts for improved coordination through a national secretariat are ongoing.

None of the FGD participants were members of the National Social Security Fund. Their perception was that it was for formal sector workers and that the benefits of participating were limited. This reflects the reality of social security coverage in Kenya: monthly payments are so low that they do not cover basic needs.

### 3.5.3 Privacy rights and data protection

The Data Protection Act 2019 outlines how the right to privacy is a fundamental human right. It provides for the protection of personal data by requiring organisations to obtain consent from individuals before collecting, using, or disclosing their personal information.

The app for the government eCitizen portal has good security features and starts by giving the user security measures such as a one-time personal identification number sent to the user's phone number. However, FGD participants noted with concern that the app asks for sensitive data such as the user's national identification number and eventually linked this to a Kenya Revenue Authority (KRA) personal identification number. This leads to concerns that data collected is shared without consent to other information systems run by the government, such as the KRA or Immigration Services, and tracing of payments to beneficiaries of HELB and other agencies such as the Credit Reference Bureau.

Discussants raised a concern that despite the evolving legal framework on digital rights, the regulatory framework is yet to fully develop and therefore potentially poses a threat to the implementation of the right to access information and digital rights. For example, information might be distorted or lost as happened during the digital migration of the enhanced single registry for state cash transfers. Some loan apps such as Zenka, FairKash, and Zash Loan have on occasions provided misleading information, especially in their terms and conditions where they specified that, in the event of defaulting or late payment, they would contact the loan guarantors only for them to contact everyone in users' phone contact lists.

Data safety was a key concern for the FGD participants, especially hacking, and they felt their privacy was not guaranteed. As one respondent recounted, this is especially significant for people who are digitally excluded and reliant on public computers:

*Especially when you are poor and have to rely on public spaces like Huduma Centres,<sup>9</sup> private cybercafés; you input your credentials on different computers... your passwords might be saved on the device, making your information public.*

### 3.5.4 Digitalisation of social protection

The Ministry of Labour and Social Protection has been developing an Enhanced Single Registry for social protection as a socioeconomic database of vulnerable households, which went live in July 2021. It automates two components, the Social Registry and the Integrated Beneficiary Registry, and links together the management information systems of five social protection schemes: the Old Age Grant, Disability Benefit, Orphans and Vulnerable Children's Cash Transfer, Hunger Safety Net Programme, and World Food Programme Cash for Assets scheme. The aim of the registry is to harmonise

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<sup>9</sup> *Huduma* means 'service' or 'aid' in Kiswahili. A Huduma Centre is a one-stop centre for accessing government services. The centres provide self-service, assisted, and digital government services for users to obtain licences, pay fees, and access social protection.

and consolidate fragmented schemes, enhancing the responsiveness of social protection initiatives to scale up in response to rapid-onset crises.

The focus group members were knowledgeable about social protection services in education, state health insurance, the previous National Health Insurance Fund (now the Social Health Insurance Fund) system, and cash transfers. However, the majority were not aware of the difference between telephone and banking apps in relation to accessing their cash. Most people were aware they could access government services through the eCitizen portal, which links to Boma Yangu (Social Housing Fund), Business Registration Services, Civil Registration Services, the Directorate of Immigration Services, Directorate of Criminal Investigations, KRA, HELB, National Transport and Safety Authority, and Registrar of Marriages, among other state services.

### 3.5.5 Inclusion and exclusion

The Enhanced Single Registry is supposed to improve targeting and delivery, and prevent people defrauding the system by claiming twice. There were also perceived benefits to digitalisation from the workers' perspective. Firstly, apps provide services that are easy for people to access from the comfort of their homes, unlike previously when you had to travel to government offices to seek services such as for birth and death certificates, and to obtain a KRA personal identification number. People found they could access such services more easily and more efficiently without necessarily going to a physical office to pay for services.

Digitalisation also discourages corruption since users now pay the required amount directly into their account without involving intermediaries. Digitalisation has improved safety and security in relation to users' privacy and information when applying for loans through the Fuliza continuous overdraft service (operated by mobile network operator Safaricom), as money is sent directly to the user's phone. For households enrolled in state cash transfer programmes, the government has introduced an integrated payment plan linked to the Enhanced Single Registry; this allows for quick remittance of funds, while saving time (hours spent in long queues) and transport costs.

But systems also often fail to meet people's needs, as citizens are not involved in their design and rollout. Most apps are in English and not in the national language Kiswahili. The user interface is not user-friendly and needs of disabled users are not adequately considered. The apps are heavy on data costs, which risks exacerbating the poverty people are already experiencing. Feedback mechanisms in apps – where they exist – are ineffective, and feedback is rarely acknowledged in terms of

someone getting back to users to confirm whether their concerns have been addressed. To remedy this, the FGD participants suggested that online apps should have both online and face-to-face channels for feedback.

There are also barriers in terms of the skills needed to use apps; this creates vulnerabilities when people with limited skills have to rely on intermediaries, leaving themselves potentially open to exploitation when other people have access to confidential information. People with disabilities are at a particular disadvantage because of a lack of adequate digital skills and the high cost of phones with screen readers or other adaptive technologies for blind or visually impaired citizens. Limited digital literacy among older people, women, and people with disabilities is exacerbating the inequality gap – the state needs to bridge this gap.

### 3.5.6 Recommendations

This study has established there is a lack of synergy around digital platforms, end users' /workers' rights, and effective delivery of social protection. This requires actions to improve the synergy, coordination, and efficiency of programmes. Low levels of digital literacy among older people, women, and people with disabilities is exacerbating the inequality gap, and there is a need for the state to bridge this gap.

In terms of end users and workers, there is a need for awareness raising and education; and training on how to use digitalised systems, including on going through the terms and conditions of apps, and on phone use in relation to data security and safety.

Finally, current digital feedback mechanisms are inadequate, so it is important to introduce new channels – both digital and face-to-face – where citizens can give feedback about services provided.

## 3.6 Paradigm Initiative, Nigeria

**Authors: Samuel Ojezele, Nnenna Paul-Ugochukwu and Peculiar Showale**

Paradigm Initiative is a non-profit organisation committed to shaping policy, building capacity, and championing rights in the digital environment. With over 16 years of impactful presence in Nigeria; almost ten years operating out of Cameroon, Kenya, Nigeria, Senegal, Zambia, and Zimbabwe; and ground-level engagement in 21 other countries, Paradigm Initiative drives systemic change through advocacy, capacity building, research, strategic litigation, the Digital Rights and Inclusion Forum, creative communications, and direct community engagement. Paradigm Initiative's efforts are geared

towards bridging the digital divide, enhancing digital literacy, safeguarding digital rights, and fostering internet freedom in the Global Majority World.

### 3.6.1 Methodology

The study employed three focus groups, each with ten participants, and used qualitative data collection and analysis methods. Two FGDs were carried out with people with disabilities in Aba, Southeast Nigeria, and Port Harcourt, South Nigeria, and one with displaced workers in Borno, Northern Nigeria.

### 3.6.2 Accessing social protection

Participants were accessing a wide range of different programmes, but they raised a range of issues relating to awareness of the programmes that they were entitled to access; awareness was particularly problematic among people in rural areas:

*One of the major challenges we face is the absence of awareness campaigns addressing accessibility and information. People in rural areas often remain uninformed, with information sporadically reaching them.*

Table 3.5 outlines social protection programmes and their digitalisation status.



**Table 3.5 Social protection programmes and digitalisation status**

Social protection programme	Digitalisation status	Information required to register
NPower	Application and examination via web portal Monthly payment to recipients' bank accounts	Biodata (name, mobile number, gender, date of birth, state of origin, local government of origin, home address)  Education background (name of school, highest certificate received, year of graduation)  Means of identification (type of ID, ID number)  Passport photo
National Skills Qualification	Totally offline Applications and courses at designated campuses	N/A
Survival Fund	Online registration Payments to bank accounts	Biodata (name, age, state of origin)  BVN  National ID number  Corporate Affairs Commission Registration
National Cash Transfer Office Conditional Cash Transfer	Process cannot be carried out directly by recipients  Official registration process is only done through government enumerators  Payments are made in cash, as the programme caters to unbanked people	Government enumerator assessment based on eligibility criteria: <ul style="list-style-type: none"> <li>– no banking experience</li> <li>– digitally excluded</li> <li>– educationally left behind <ul style="list-style-type: none"> <li>– people who did not receive formal education</li> </ul> </li> <li>– facing economic hurdles</li> </ul>
Covid-19 loan	Application made via web portal Payments are made to recipients' bank accounts	Biodata (name, age, state of origin)  BVN  National ID  Passport photo

Source: Authors' own.

### 3.6.3 Privacy rights and data protection

While there was low awareness of digital rights, there was a degree of concern in relation to issues around national ID numbers and the use of biometrics. As anonymous focus group participants said: 'We harbour reservations about the security of our personal information during the process of biometric data collection'; and: 'We need assurance that our data will be safe and not misused.'

Responses to the issue of data privacy and security varied – some participants were happy as long as they could verify the authenticity and trustworthiness of the platforms in question. However, in Port Harcourt, concerns arose regarding invasion of privacy throughout the application process. Participants voiced reservations about divulging sensitive information such as their BVN and details as personal as the colour of their roofs:

*How do you ask me to bring my BVN and my national identification number? They went as far as asking about the colour of the zinc in my house. It was too much. I just saw it as an invasion [of privacy]. How many children do I have? Then, at the end of the day, I will give you my bank account. It's like if anything happens, they will trace me through the social programme.*

*(Anonymous focus group participant)*

These anxieties also extended to concerns about data security and the potential consequences of information misuse:

*There are some cases of corruption where officials will ask for 50/50 from what was given to beneficiaries. Likewise, in some cases, some people are using people's details to access some of the programmes, and the person whose details were used is not even aware of what is happening, exploiting especially less informed people.*

These concerns underlined the imperative for more robust data protection measures and the cultivation of trust among programme beneficiaries.

### 3.6.4 Digitalisation of social protection

Most of the programmes people were accessing had been fully or partially digitalised. The partial digitalisation involved data collection on paper and digital payouts via mobile money or ATM withdrawals.

### 3.6.5 Inclusion and exclusion

Recurring concerns emerged in relation to accessibility issues, including physical accessibility and the challenges of online registration processes, particularly for people with disabilities. The process of digitalising social protection programmes in Maiduguri posed several notable challenges for the participants, encompassing issues related to the scarcity of smartphones, difficulties in effectively using these devices, and concerns surrounding cyber-scammers' fraudulent activities. One respondent reported that 'on many occasions, I received messages from scammers claiming to be representatives of a particular social protection programme'.

Participants believed that bolstering digital access, establishing a platform for self-registration, and incorporating monitoring features could significantly amplify the overall effectiveness of these programmes: 'To successfully implement a digital social protection program, we should ensure that everyone has access to devices capable of facilitating online applications' (Anonymous focus group participant).

Furthermore, the discussion in Port Harcourt shed light on the substantial issues stemming from the partial digitalisation of social protection programmes. The involvement of intermediaries in completing application forms on behalf of applicants was identified as a source of potential corruption. As one participant stated:

*We had several social protection programmes from the Federal Ministry of Humanitarian Affairs and Disaster Management. In a sense, it was half digital. You know the problem in Nigeria, in the sense that you have to fill out the forms and then send them to somebody who will now take them to the platform? So, that created a situation where there was corruption.*

Consequently, participants stressed the imperative need for a direct digital application process that empowers individuals to register independently. This shift would not only foster transparency but also mitigate the risk of data manipulation.

In Aba, where several government programmes mandated full digitalisation, issues regarding technical hurdles affecting programme access came to the forefront. These challenges included network failures and difficulties with online uploads. One participant remarked: 'The digitalisation of some programmes makes it challenging for people like me who may not have reliable internet access.' Furthermore, the lack of accessibility for individuals with physical disabilities during online registration was a salient concern.

The discussion on exclusion brought to light specific challenges various groups of marginalised workers in Maiduguri faced. These obstacles encompassed individuals lacking formal education, those who could not afford smartphones, and those concerned about high interest rates on loans. Focus group participants made valuable recommendations for mitigating these exclusions, including introducing features to monitor beneficiary progress; establishing a dedicated database for unemployed young people; providing support for physically impaired individuals, widowed women, and orphans; and proactively reaching out to marginalised communities. Moreover, they highlighted instances of corruption involving the misappropriation of beneficiary information.

In Port Harcourt, participants shared personal anecdotes of being excluded from programme benefits, especially during critical periods such as the Covid-19 pandemic. Some beneficiaries encountered challenges in accessing their allocated funds, expressing frustration with the overall process.

The theme of exclusion encompassed multiple dimensions, including issues related to physical infrastructure and discrimination. One speaker shed light on the inaccessibility of ATMs, stating: 'Now, if you want to access your money, you have to give somebody your personal identification number, and even the ATM machine is outside and inaccessible. You cannot get to it because the place is very hostile.' Another speaker highlighted the discrimination individuals with disabilities faced, noting: 'The society has written people off. They lack the will to support those with disabilities. They are disregarded and left behind.'

In Aba, it was observed that some government programmes were not tailored to the disabled community, raising questions about inclusivity. Participants stressed the importance of providing more accessible information regarding programme opportunities.

### **3.6.6 Recommendations**

Based on the findings of this research study, several key recommendations emerge, aiming to enhance the effectiveness and inclusivity of digital social protection programmes in Nigeria. These are clustered under three broad themes.

The first is awareness and accountability. It is crucial to establish and execute comprehensive awareness campaigns to reach marginalised communities, particularly in regions such as Port Harcourt, where awareness about digital social programmes is lacking. These campaigns should use various media, including traditional and digital channels, to ensure that information about these programmes reaches remote areas.

Recognising that government programmes are not always designed with the specific needs of marginalised groups in mind, there is a need for dissemination of tailored information. Government agencies should ensure that information materials and campaigns are accessible, culturally sensitive, and relevant to the diverse needs of different communities. Finally, to build trust among potential beneficiaries, these programmes must be transparent in their operations and establish mechanisms for accountability. These include robust reporting structures and mechanisms to report misuse or corruption related to beneficiary data.

The second theme relates to data protection and privacy. Given the concerns raised about data privacy and security, it is imperative that these programmes invest in robust data protection measures. These include secure storage of personal information, stringent access controls, and mechanisms to safeguard against unauthorised data breaches or misuse. Transparency should extend to how beneficiary data is collected, stored, and used. Creating a system that allows beneficiaries to understand and control how their data is used can significantly boost their confidence in participating in these programmes. Nigerian authorities should enact and enforce stringent data protection laws, ensuring that digital social protection programmes adhere to these regulations. Additionally, regular audits and compliance checks should be conducted to verify that beneficiary data is being handled responsibly.

The third theme relates to the need to address issues relating to programme accessibility. To address the challenges related to digitalisation and access in regions such as Maiduguri, it is essential to implement initiatives that bridge the digital divide. These can include providing affordable smartphones, facilitating digital literacy programmes, and supporting individuals without smartphones to access these programmes. Simplifying application processes, especially for those with limited digital skills, will enhance programme accessibility. Direct digital application processes should be introduced to reduce intermediaries and potential corruption. Efforts should be made to ensure physical accessibility, particularly for people with disabilities, during online registration and ATM usage. These may involve infrastructure improvements and accessible service points.

# Annexe: Interview guide for researchers

## Overarching questions

1. What kinds of social protection do workers use/from which providers?
2. Who is included/excluded by current social protection systems and why?
3. Who is advantaged/disadvantaged by the move to digital social protection? How?
4. What are the digital rights issues that occur as social protection is digitalised?
5. What are the priorities from workers' perspectives to improve social protection?
6. Who needs to do what to improve workers' access to social protection?

## Example questions

### Access/barriers

- What forms of social protection do workers have access to?
- What barriers exist to workers accessing social protection?
- How do workers get information about available social protection?
- Information: does everyone have enough info about accessing entitlements?
- Administrative: what admin barriers prevent workers obtaining their entitlements?
- Financial: what financial barriers prevent workers contributing to schemes?
- Legislative: who has (doesn't have) the right to social protection in the law?
- Who has most difficulty accessing social protection? (e.g. age, gender, disability)
- What would improve information and awareness on social protection?
- What existing initiatives are helping to improve the situation?
- What needs to be done to improve access/remove barriers?

### Privacy rights

- What information do you have to provide to register/access entitlements?
- What do you think would have happened if you refused to provide this information?
- Did you feel you had any choice about having to share this information?
- Public place? Could anybody else have overheard the information you gave?
- Were you told why that information was needed/what it is used for/who it is shared with?
- Do you know what information you have the right to keep private and not share?
- Would you like to know more about your rights (privacy, data protection, consent)?
- What needs to be done to improve data privacy rights?

### Digitalisation

- Are any of the forms of social protection available via mobile/online?
- Stages: can you register/pay in/be paid/seek accountability via mobile/online?
- Do you prefer in-person or mobile/online? Why? What are the (dis)advantages?
- Does everyone have a mobile/signal/digital skills for the mobile/online system?
- Does the digital system always work? Are there any problems? Is it easy to use?
- Accountability/redress: if there is a mistake is it easy to fix?
- Is mobile/online best for everyone? Who finds it most difficult?
- What should be done to improve workers' access to digital social protection?

### Inclusion/exclusion

- How has the move to digital social protection affected workers' access?
- Is digitalisation having a positive or negative impact on exclusion?
- Who is being excluded or disadvantaged and why?
- Does the digital system (dis)advantage the same groups or different ones?
- Do you know people who faced problems using this digital system? What problems?

- Are some providers better than others? What differences do you experience?
- Can you describe any instances in which you felt frustrated or overwhelmed? Why?
- What needs to be done to improve inclusion in social protection?

## Interview guide

These are actual questions that you could ask in an interview or focus group discussion to generate information on the above issues. These are just examples; you are free to modify the wording and language as appropriate to your members.

### Informed consent

Before you start an interview, it is important to inform interviewees why you are asking questions, and get their permission to record the interview and use what they say in our research. You must tell the person being interviewed who you are, why you are asking these questions, and what the information that they provide will be used for.

We recommend that you tell interviewees that the interview process is confidential and anonymous so we will not be asking them their names or naming them in the research. Tell interviewees that these interviews are part of a pan-African study that is trying to understand workers' perspectives on social protection schemes, and the advantages and disadvantages of digitalising those social protection schemes (making them available via mobile phones and plastic swipe cards) so that we can influence the design of future schemes in the interest of workers.

Q.1. Do I have your permission to record this interview and to use what you say in our research and publications?

Q.2. Please tell me a little about how long you have been a domestic worker and where you work.

### Access barriers to social insurance/assistance/protection

Q.3. Do you personally have access to social insurance? Can you tell us how easy or hard it was to access and why?

Q.4. Do other domestic workers that you know find it easy or hard to access social insurance and why?

Q.5. What obstacles prevent domestic workers getting access to social insurance?



Prompt: if the interviewee doesn't mention any of these things ask a follow-up question to understand whether the barriers are access to information, access to technology, administrative barriers, expense/cost, absence of legislation.

Q.6. Who has most difficulty accessing social protection? (e.g. age, gender, disability)

Q.7. What can be done to make it easier for all domestic workers to access insurance?

### **Privacy rights questions**

Q.8. What information does a domestic worker have to provide in order to register with a social insurance scheme? (What questions are asked/data provided?)

Q.9. Were you told with whom that data would be shared or if it was stored securely?

Q.10. Was the information collected in a private place or could anybody have overheard the information you gave?

Q.11. Do you know what information you have the right to keep private and not share?

Q.12. Would you like to know more about your right to privacy and data protection?

Q.13. What could be done to improve domestic workers' awareness about the right to privacy and data protection?

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