



## ALREI Policy Brief

December 2024

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# Advancing Digital Social Protection in Africa through Inclusion and Data Protection

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This brief, *Advancing Digital Social Protection in Africa through Inclusion and Data Protection*, explores strategies to develop inclusive and secure digital social protection (DSP) systems across Africa. DSP systems, which leverage digital tools to deliver social services, present transformative opportunities to address the needs of marginalized populations, including women, informal workers, youth, and migrants. However, barriers such as the digital divide, limited literacy, and inadequate data protection threaten their inclusivity and effectiveness. The brief underscores the critical role of trade unions in advocating for gender-sensitive, equitable DSP policies and robust data protection measures aligned with international standards. It highlights examples from Kenya and Ghana to examine opportunities and challenges in implementing DSP systems. Recommendations include investing in digital infrastructure, fostering digital literacy, enforcing robust data protection frameworks, and ensuring multi-stakeholder collaboration. These measures aim to create DSP systems that uphold the rights, dignity, and inclusion of all, leaving no one behind in Africa's digital transformation.

## Key Points

- **Inclusive digital social protection systems are essential** for addressing the needs of Africa's most marginalized populations, including women, informal sector workers, youth, and migrants, who are often excluded from traditional protections due to barriers like limited digital literacy and access to infrastructure.
- **Robust data protection measures are crucial for building trust and safeguarding privacy** in digital social protection systems, with trade unions playing a pivotal role in advocating for the adoption and enforcement of data protection frameworks that align with international standards.
- **Trade unions must lead efforts to ensure that digital social protection systems** are gender-sensitive and equitable, addressing barriers such as digital literacy gaps and financial constraints that disproportionately affect women and other vulnerable groups.
- **Investment in digital infrastructure and targeted digital literacy programs** is vital for bridging the digital divide, particularly in underserved rural areas, ensuring universal access to digital social protection services across the continent.
- **Collaboration among governments, trade unions, NGOs, and international organizations** is key to creating inclusive and secure digital ecosystems, enabling the delivery of efficient and transparent social protection services that leave no one behind.

## The Nature of Data Protection and Inclusion Within The Context of Digital Social Protection

The rapid digital transformation across the globe presents a tremendous opportunity to enhance social protection systems in Africa. As technology increasingly permeates everyday life, its potential to provide more inclusive, efficient, and transparent social protection programmes is unparalleled. Digital social protection (DSP) refers to leveraging digital tools and platforms to deliver social security benefits, healthcare, unemployment insurance, and other forms of social protection more effectively. However, while we embrace the digital revolution, it is vital to ensure that these systems are inclusive, equitable, and uphold the privacy rights of all individuals, particularly the marginalized and vulnerable populations (Gelb & Metz, 2018; Leisering, 2018).

In Africa, trade unions (TU) are crucial in advocating for workers' rights and welfare, particularly as digital transformation reshapes social protection systems. TUs must actively participate in the design, development, and implementation of Digital Social Protection (DSP) systems to ensure these initiatives are inclusive, equitable, and accessible. Such systems must address the needs of all workers, including those in the informal economy, women, youth, and marginalized groups who are often excluded from traditional protections (ILO, 2021).

Trade Unions and stakeholders promoting the data protection rights of marginalized persons should leverage regional and international frameworks to ensure workers' personal information is safeguarded from misuse or exploitation. There are a number of key data protection instruments and laws to safeguard workers in Africa. They include the *African Union Convention on Cyber Security and Personal Data Protection* (Malabo Convention), the *SADC Model Law on Data Protection*, and the *ECOWAS Supplementary Act on Personal Data Protection*. Additionally, the *Protocol to The African Charter on Human and Peoples' Rights on the Rights of Citizens to Social Protection and Social Security* is an essential and overriding document for social protection in Africa. Internationally, frameworks such as the *United Nations Guidelines for the Regulation of Computerized Personal Data Files*, the *OECD Guidelines on the Protection of Privacy and Transborder Flows of Personal Data*, and the *Council of Europe Convention 108+* offer principles for privacy, transparency, and security in data management. Foundational rights established by the *Universal Declaration of Human Rights (UDHR)* and the *International Covenant on Civil and Political Rights (ICCPR)* reinforce the right to privacy, while instruments like the *APEC Privacy Framework* and the *African Declaration on Internet Rights and Freedoms* promote digital privacy and security (Tisné, 2021; Gelb & Metz, 2018).

The African Labour Research and Education Institute (ALREI) of ITUC-Africa, the African Trade Union Migration Network (ATUMNET), the Institute of Development Studies (IDS-UK) and partners commissioned this policy brief to provide actionable recommendations on the subject of DSP, inclusion and data protection for effective implementation by the African Union, national governments, trade union organizations, civil society and international organizations, such as the International Labour Organization (ILO). This policy brief aims to provide guidance on creating inclusive and secure DSP systems that protect workers' rights to social security and data privacy.

## Challenges and Opportunities for DSP inclusion and Data Protection Safeguards

Digital social protection is gaining momentum across African nations, with multiple initiatives underway to leverage technology for improved service delivery. However, the state of DSP implementation varies significantly from one country to another, depending on the level of infrastructure, government capacity, and political will. Kenya's Huduma Namba programme is a flagship initiative aimed at consolidating social services under a single digital identity. By utilizing biometric registration, the government has streamlined the process of accessing social security, healthcare, and other public services. However, the programme has also raised concerns regarding the potential misuse of data and limited inclusion of marginalized groups who may lack access to registration points (Gelb & Metz, 2018; Iwuoha & Doevenspeck, 2023). Another example is Ghana's e-Zwisch biometric card system, which aims to enhance financial inclusion and facilitate government cash transfers, particularly for those in the informal sector. While the system has seen some success, challenges such as limited digital literacy and concerns about data security remain pertinent (ILO, 2021).

A recent study by Faith, Roberts, and Alferts (2024) on the "Digitalisation of social protection in Africa: The perspective of marginalised workers" highlights several challenges and opportunities. Key findings reveal persistent access limitations for migrant workers despite significant advances in integrating digital technology into social protection systems. The study underscores the need for policy reforms to dismantle barriers and ensure equitable access for all migrant workers. It also emphasizes the importance of digital inclusion, data protection, and promoting awareness of rights to empower marginalized populations.

Across Africa, DSP initiatives face common challenges, including the digital divide, data privacy concerns, lack of robust legal frameworks, and limited digital literacy. Moreover, many DSP systems are not designed to be inclusive, often leaving out those without access to digital tools and technologies. To harness the full potential of DSP initiatives, it is crucial to address these challenges while capitalizing on opportunities to create inclusive and secure digital ecosystems.

### *Inclusion in Digital Social Protection*

Digital social protection systems should be inclusive of all workers, including those in the informal economy, women, youth, and other marginalized groups. Despite the potential of DSP, many barriers prevent the full realization of its benefits for all. Access to digital tools and infrastructure is not equitable across Africa. Rural areas often lack reliable internet, electricity, and devices, limiting the ability of marginalized groups to access DSP services. Many individuals, particularly older adults and those in the informal sector, have limited knowledge and skills to navigate digital platforms. This gap creates an obstacle to accessing DSP benefits. Women, particularly in rural areas, are less likely to own mobile phones or have internet access, further limiting their ability to participate in DSP programmes.

The study by Faith, Roberts, & Alferts, 2024 revealed that women face unique challenges in accessing digital social protection, including digital literacy gaps and financial barriers to affording digital devices. Additionally, migrant workers often face discrimination and legal constraints, which hinder their integration into DSP systems.

To overcome these barriers, DSP initiatives must focus on inclusivity by investing in digital infrastructure, particularly in underserved rural areas, to ensure universal access to DSP services. Training programmes should be implemented to enhance digital literacy among marginalized groups, particularly women and those in the informal sector. Trade unions, NGOs, and community leaders can play a crucial role in engaging marginalized groups and facilitating their inclusion in DSP initiatives.

### **Box 1**

#### **Case Study 1: Kenya's Huduma Namba Initiative**

The Huduma Namba initiative aimed to consolidate social services by providing citizens with a single digital identity. The programme was intended to streamline access to healthcare, pensions, and other social services. However, issues of inclusivity and data protection have emerged. Many people in remote areas faced challenges in accessing registration centres, and concerns over data privacy were raised due to a lack of transparent data management protocols. Despite these challenges, the initiative represents a crucial step towards the integration of digital services in social protection and highlights the need for more comprehensive data protection measures and equitable access.

#### *Key Challenges of Inclusion in Digital Social Protection*

- Unequal access to digital tools and infrastructure remains a major challenge in most African countries, especially those south of the Sahara. Rural areas often lack reliable internet, electricity, and devices, making it difficult for marginalized groups to access DSP services.
- Many individuals, particularly older adults and those in the informal sector, have limited knowledge and skills to navigate digital platforms, creating obstacles to accessing DSP benefits.
- Women, particularly in rural areas, are less likely to own mobile phones/smart phones or have internet access, limiting their ability to participate in DSP programmes.
- Migrant workers often face discrimination, legal constraints, and limited access to identification documents, hindering their integration into DSP systems.
- The cost of digital devices and internet services can be prohibitive for marginalized populations, further exacerbating the digital divide.

#### *Key Opportunities in Inclusion in Digital Social Protection*

- Expanding digital infrastructure, particularly in underserved rural areas, can help ensure universal access to DSP services.
- Training initiatives aimed at marginalized groups, particularly women and those in the informal sector, can help bridge the digital literacy gap and enhance their participation in DSP programmes.
- Collaboration with private companies can help develop affordable digital tools, such as mobile apps and e-wallets, making DSP services more accessible.
- Involving community leaders, trade unions, and NGOs can help raise awareness and facilitate the inclusion of marginalized groups in DSP initiatives.
- Tailoring DSP systems to address the unique needs of women, including providing targeted digital literacy training and addressing financial barriers, can promote greater gender equity.

### ***Data Protection and Privacy***

The collection of sensitive personal data is a critical aspect of DSP systems. Therefore, protecting this data is paramount to maintain public trust and ensure compliance with international standards, such as the General Data Protection Regulation (GDPR). While some African countries, such as Ghana, South Africa and Kenya, have enacted data protection laws, the implementation and enforcement of these laws vary significantly across the continent. In countries without robust data protection frameworks, the risk of data misuse, identity theft, and privacy breaches is high.

Findings from the study by Faith, Roberts, and Alfes (2024) indicate that concerns about data protection and privacy are prevalent among DSP users, particularly women and migrant workers. Many participants of the study expressed fears about the potential misuse of their personal information, which can deter them from using digital platforms.

#### *Challenges of Data Protection in Digital Social Protection*

- In many African countries, data protection laws are either weak or poorly enforced, increasing the risk of data misuse, identity theft, and privacy breaches.
- The collection of sensitive personal data without clear safeguards has led to fears of potential misuse, particularly among women and migrant workers.
- Many individuals are unaware of their rights regarding data protection, which can deter them from using digital platforms for social protection.
- Government officials and service providers often lack training in data protection principles, leading to vulnerabilities in safeguarding personal information.

#### *Opportunities in Data Protection in Digital Social Protection*

- Enacting and enforcing data protection legislation that aligns with international standards can enhance trust and ensure the safety of personal information.
- Adopting data minimization practices – collecting only the necessary data – can help reduce the risk of privacy breaches.
- Training government officials, service providers, and other stakeholders on data protection principles can improve the safeguarding of personal information.
- Transparent data management protocols and clear communication about how data is used can build public trust in DSP systems, encouraging greater participation.
- Encouraging cross-border cooperation can facilitate the development of standardized data protection practices across the continent, ensuring consistency and safety in data handling.

## Box 2

### Case Study 2: Ghana's e-Zwich Biometric Card System

Ghana has taken significant steps to modernize its social protection systems through digital transformation, with the integration of the e-Zwich biometric card system into its flagship Livelihood Empowerment Against Poverty (LEAP) programme. The LEAP programme, launched in 2008 by the Ministry of Gender, Children, and Social Protection, is Ghana's flagship social protection intervention aimed at alleviating poverty and promoting social inclusion. After 16 years of operation, the programme has provided bi-monthly (every two months) cash transfers to 344,023 households, benefiting over 1.6 million individuals nationwide. The programme specifically targets extremely poor households, including those with orphans, vulnerable children, elderly persons over 65 years without support, and individuals with severe disabilities. The programme's objective is to improve household income, access to basic services such as healthcare and education, and promote sustainable livelihoods. Cash transfers vary depending on the number of eligible household members, with the following payment structure for the 91st and 92nd cycles, which was completed on 30th September 2024:

1. GHC512.00 (USD 31.28) for households with one eligible member.
2. GHC608.00 (USD 37.14) for households with two eligible members.
3. GHC704.00 (USD 43.00) for households with three eligible members.
4. GHC848.00 (USD 51.81) for households with four or more eligible members.

*(Exchange rate: 1 USD = 16.37 GHS as of 24th October 2024.)*

To ensure secure and efficient delivery of cash transfers, the LEAP programme has integrated the e-Zwich biometric card system, a digital financial inclusion tool that allows beneficiaries to receive payments without the need for traditional bank accounts. This innovative system is based on biometric authentication, which ensures that only registered beneficiaries can access funds, minimizing fraud and improving accountability. The e-Zwich system also allows beneficiaries to withdraw funds at designated pay points, banks, and mobile money platforms, offering flexibility and convenience. Additionally, the biometric technology facilitates seamless tracking of payments, ensuring that funds reach the intended recipients.

## What is the Role of Trade Unions?

Trade unions are central to advocating for and shaping digital social protection (DSP) policies to ensure that these systems are inclusive, equitable, and secure. Trade Union involvement is particularly critical in advocating for the inclusion of informal sector workers, who constitute a significant portion of Africa's workforce but are often excluded from traditional social protection programmes. By engaging with policymakers, trade unions can help design DSP systems that address the unique needs of vulnerable groups, especially migrant and informal sector workers and foster greater equity in access to social benefits. A key aspect of trade union's role is pushing for robust data protection measures to safeguard workers' personal information and prevent misuse. Trade unions also play a pivotal role in ensuring gender-sensitive DSP systems that consider the specific challenges faced by women workers, such as limited access to digital tools and financial services.

More specifically, trade union involvement in promoting transparency and ensuring representation for marginalized groups, including migrants and women, in DSP initiatives are key. By educating their members about DSP systems and their associated rights, trade unions can empower workers to fully participate in these

programmes. Collaboration with Non-Governmental Organizations (NGOs), community organizations, and international bodies will only strengthen advocacy efforts towards effective DSP systems that leave no one behind.

## Policy Recommendations

The digital transformation of social protection in Africa presents significant opportunities to enhance efficiency, inclusivity, and transparency in delivering social services. However, these initiatives must be designed and implemented with a strong focus on inclusion and data protection to ensure they benefit all segments of society. Investment in digital infrastructure is crucial to ensure universal access to DSP services, particularly in underserved rural areas. Governments, trade unions, and NGOs should collaborate to implement digital literacy programmes that empower marginalized groups to benefit from DSP. Countries should develop and enforce robust data protection laws that align with international standards. Trade unions must be proactive in advocating for inclusive and secure DSP systems that cater to all workers, including those in the informal economy, women, and marginalized groups.

Similarly, countries should enact and enforce data protection legislation that aligns with international standards. DSP systems should adopt data minimization principles, collecting only the necessary data to provide social protection services. Training for government officials, service providers, and stakeholders on data protection principles is essential for safeguarding personal information. Unions should advocate for stronger data protection measures and ensure workers are informed about their data rights and the use of their information in DSP systems. The specific recommendations to key social partners are listed below:

### *For African Governments*

1. Governments should invest in expanding internet access, especially in remote and underserved areas. Affordable and reliable internet connectivity is crucial to bridge the digital divide.
2. Launch targeted digital literacy programmes to equip migrant workers, women, and marginalized communities with the skills needed to access digital social protection services effectively.
3. Strengthen data protection laws to safeguard the privacy of migrant workers. Governments must ensure robust frameworks to prevent unauthorized access and misuse of beneficiaries' data.
4. Reform existing social protection policies to ensure that undocumented migrants and those in informal employment are included. This can be achieved through flexible identification requirements and a more inclusive enrolment process.
5. Engage the private sector to develop cost-effective digital tools, including mobile apps and e-wallets, that make accessing social protection benefits easier for all workers, including migrants.

### *For Trade Unions & Civil Society Organizations (CSOs)*

1. Trade Unions & CSOs should play a key role in raising awareness about digital social protection programmes among migrant workers and vulnerable communities. This includes outreach in local languages and accessible formats.
2. Trade Unions & CSOs should partner with local community leaders to provide training on digital tools and services. Such partnerships can improve digital literacy and ensure better utilization of social protection systems.

3. Trade Unions & CSOs should monitor the implementation of digital social protection systems and advocate for accountability, ensuring that programmes are inclusive and effectively meet the needs of vulnerable groups.

*For International Organizations (e.g., IOM, ILO)*

1. Provide technical assistance to governments to enhance their capacity to implement digital social protection on the issue of inclusion and data protection. This includes training officials on best practices in digital service delivery and data protection.
2. Support research initiatives that gather data on the challenges and successes of digital social protection for migrant workers. This will help in refining programmes and making them more effective.
3. Advocate for the inclusion of migrant workers in national social protection schemes. The ILO and IOM should work with governments to align digital social protection initiatives with international labour standards and human rights conventions.
4. Encourage collaboration between countries to ensure portability of social protection benefits for migrant workers, making it easier for them to access support across borders.

*For Academia*

1. Conduct research on the effectiveness of digital social protection systems, focusing on the barriers faced by marginalized groups, including migrant workers, women, and those in informal employment.
2. Provide evidence-based analysis to inform policymakers on the impact of digital social protection initiatives. Academia should focus on identifying gaps and recommending improvements based on empirical evidence.
3. Develop educational programmes that include digital literacy and social protection as core components, preparing future generations to effectively engage with digital social protection systems.

Digital social protection offers a promising pathway to enhance social security for migrant workers and other vulnerable groups. However, the success of these systems depends on *addressing key challenges, including digital exclusion, data privacy, and limited awareness*. By implementing *targeted recommendations for governments, trade unions, CSOs, international organizations, and academia*, the potential of digital social protection can be fully realized, ensuring that no one is left behind. The journey towards inclusive digital social protection is complex, but with coordinated efforts across different constituencies, it is possible to create a more equitable future where everyone, regardless of their status, has access to the social protection they deserve.



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