RE-IMAGINING SOCIAL PROTECTION

LEVERING DISRUPTIVE TECHNOLOGIES TO DEVELOP REGIONAL, FLEXIBLE BENEFITS PLATFORMS IN WEST AFRICA

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Problem Statement

• Persistent informality requires a new approach to delivering social protection/pensions to informal sector workers, mostly women, irrespective of their employer or of the terms on which they work.

Solution for West Africa

• A regional, flexible, digital-pension benefits platform that enhances social protection accounting for precarious, informal work across borders.
• **CONTEXT:** 70% of people in ECOWAS region are mobile across borders.

• **REGIONAL:** Partnership with CIPRES (regional pension regulator).

• **COUNTRY SPECIFIC:** Piloting first in Benin; customize to respond to country specific circumstances. Solution can be replicated to customize for different countries.
• **FLEXIBLE CONTRIBUTIONS**: As opposed to savings tied to the standard employer-employee contract, participants contribute mainly to individual accounts through mobile money when they can for saving for old age until a pre-set age.

• **DIGITAL PAYMENT OF CONTRIBUTIONS**: Contributions mainly made through mobile money

• **DIGITAL ADMINISTRATION**: Supported by a new digital platform
LEVERAGING WB REGIONAL ID PROJECT

• **WURI**: US$317.1 m World Bank project in 5 countries to: i) establish regional interoperable Foundational ID platforms and ii) enable people to use their IDs across ECOWAS region to allow services

• **ECOWAS Free Movement & Migration Protocol**: Allows people to travel, live and work in 15 countries

• **Regional flexible benefits platform**: Leverage WURI IDS to i) verify and track contributions accurately; ii) establish ownership of contributions; and iii) establish ownership of pension benefits when people reach eligibility age
A CO-DESIGNED PROTOTYPE

Public-Private Partnership

- The WB has partnerships with regional bodies such as ECOWAS, WAEMU and CIPRES as well as private sector technology companies
- Initial prototype co-designed by a coalition of global, regional, and local players with technology and expertise

Driving Outreach

- Partnership with existing, trusted digital platforms can help facilitate local trust, drive outreach campaigns and individual contributions
- A successful prototype in Benin can incentivize other digital platforms to utilize their technology towards the development of similar prototypes in other countries
LEVERAGING THE WORLD BANK GROUP’S CONVENCING POWER
1. **Regional flex/contribution benefits:**
   Create long-term savings account delinked from formal employment.

2. **Regional Foundational IDs:**
   Prove unique identity across borders; verify and track contributions; establish ownership benefits in partnership with WURI Regional ID project & ECOWAS.

3. **Payments:**
   Make cashless, flexible contributions in partnership with mobile operators & payments platforms.

4. **Open Source/Open Standards Software:**
   Invest in OS software as a public good; develop by default with code available in public repositories, supported by African developer communities through partnership with Sèmè City, MIT Solve & Linux Foundation TBC.

5. **Low Cost, Scalable Microservices Architecture:**
   Use technologies for Business Intelligence, Registration Servers, Authentication Servers and more.
CONCLUSION

• Regional and country-specific solution
• Supports digital contributions and administration
• Leverages the WB regional digital ID program
• Harnesses frontier technology; co-designed prototype in collaboration with public and private partners
QUESTIONS?
THANK YOU