Re-Imagining the Social Protection System: Leveraging DTs to Develop Portable Benefits Platforms

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**Challenge**

Persistent informality, the decline of standard employment contracts and the rise of gig work through digital platforms *require a new approach to delivering social protection* to informal sector workers, mostly women, irrespective of their employer or of the terms on which they work.

**Solution & Technology Used**

A regional *digital-benefits platform* de-linked from a formal employment contract. Individuals can make mobile payment-based contributions throughout their life and receive benefits upon reaching a set pension age.

**Implementation**

A partnership to be established between the *World Bank Group, CIPRES (regional pension regulator)* and *WAEMU (West African Economic and Monetary Union)*. Prototype will be built with global-local participation hosted by SèmèCity & MIT Solve and tested in *Benin and Côte d’Ivoire*, leveraging Bank’s WURI regional ID project.

**Impact**

Foundation for a *global public-private program aimed at developing new social protection models* fit for the new economy.

*Sharing of good practices across countries and companies.*
As part of the West Africa Unique Identification for Regional Integration and Inclusion (WURI) program, the WURI West Africa Challenge was launched in May 2020. The Challenge seeks sustainable, tech-based solutions that facilitate portable contributions to social insurance programs by informal sector workers in West Africa.

- **Designed the Challenge to align with the mission of the WURI program:** Calling for innovative solutions that use regionally interoperable foundational ID systems and encourage continuous contributions by users regardless of literacy and numeracy levels.
- **Secured partnerships with leading technical and operations experts:** Google Development Experts will provide mentorship to the finalists. MIT Solve is selected as a challenge implementation partner.
- **Engaged in targeted outreach and got multimedia coverage:** Reached 5,274 regional entities and influencers. Hosted 3 webinars with 402 attendees. Won coverage in regional news publications, podcasts, and social media.

**Partners**
- CIPRES (Regional pension regulator), Ministries of Social Protection and Social Affairs in the WURI countries (Benin, Burkina Faso, Côte d’Ivoire, Guinea, Niger, and Togo).
- MIT Solve, Google
- WBG: ID4D Initiative, Rapid Social Response Program (RSR)
The irregular and low earnings of informal workers leave them particularly vulnerable to economic shocks caused by the COVID-19 pandemic. The technology solutions that will emerge from this challenge will help improve the efficiency of social protection programs both in a Covid context and in a post Covid world.

- Finalist announcement on September 16, the pitch event on October 16-18, during World Bank/IMF Annual Meeting.
  - Three challenge winners will be awarded $150,000 in cash prizes.

- Building scalable, digital, and human-centered social insurance systems across the ECOWAS
  - The WURI West Africa Challenge winner solutions will feed into the overall WURI program to achieve human development and financial inclusion goals.
  - The team will continue to work with CIPRES, the regional pensions regulator for 17 francophone countries, to ensure regional and employer portability.