



DISRUPTIVE TECHNOLOGIES FOR DEVELOPMENT

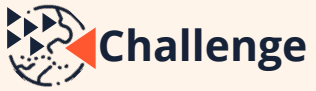
◀ **Re-Imagining the Social Protection System:  
Leveraging DTs to Develop Portable Benefits Platforms**

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



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.



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.



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.



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.**



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

### Pilot Results



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)



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#### Pilot Results

#### Relevance in the age of Covid-19

- 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.

#### Next Steps & Beyond DT4D

- **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.**