



issa

EXCELLENCE IN SOCIAL SECURITY

# **Social security developments and trends – Africa 2023**



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The report is available in electronic format: [issa.int/html/developments-trends-Africa2023/](https://issa.int/html/developments-trends-Africa2023/)

Design: Artifex Creative Webnet Ltd

Also published in French.

ISBN 978-92-843-0160-7

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# **Social security developments and trends – Africa 2023**



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# Introduction

Recognition of social security as a fundamental human right, a growing acceptance of the merits of comprehensive and adequate social protection for realizing societal well-being, and heightened international and national political commitment are driving efforts to expand effective access to social protection to uncovered population groups as well as to extend the scope of existing coverage. In Africa, as elsewhere, social protection interventions are designed to respond to the contingencies to which people, families and households may be exposed over the life course. However, in the region, the challenge of extending social security coverage is heightened by an ever-increasing number of people living in poverty and multi-dimensional deprivation.

Conventional social security programmes in the form of social insurance and employer liability arrangements are designed to address the risks and meet the needs of workers in the formal economy. The further extension of conventional employment-based and contributory social security programmes is hindered by the fact that improved levels of national economic growth have not resulted in similarly improved levels of formal employment. Furthermore, the growth of new forms of work in the expanding digital economy, where the legal status of workers, and thus their rights to social security, may be disputed, presents a further challenge for policy makers and social security administrations. Generally, in recognition of the prevailing socioeconomic reality of uncovered population groups and to extend coverage to previously excluded groups, governments are adapting legislation, especially concerning social assistance interventions and by providing legal access to contributory social security programmes to self-employed workers and informal economy workers through voluntary social insurance arrangements.

Prevailing challenges, including climate change, the growing risks of financial and geopolitical crises as well as the negative socioeconomic impacts of extreme weather events and unprecedented events such as the COVID-19 pandemic, heighten the need for realizing the goal of effective social security protection for all, involving improved access to adequate benefits and quality services. Paradoxically, in some national contexts, the impact of prevailing challenges acts to erode the financing base necessary for higher levels of social expenditure, which may also jeopardize the longer-term financial sustainability of social protection systems.

Despite the enormous difficulties, social security institutions in many African countries are managing to gradually make progress in a number of domains. In recent years, through strong commitment, innovative measures and proactive approaches, many national governments and social security institutions have sought to accelerate the extension of social protection coverage through legislative changes. A key objective has been to expand coverage to difficult-to-cover groups including the so-called “missing-middle” and informal economy workers.

The next objective is for the scope of this protection to be made more comprehensive to improve the administration of social security, institutions have made significant efforts to professionalize and modernize management practices as well as improve their governance and institutional capacity.

The process of the digital transformation of social security has accelerated throughout the region, with new technology having become a strategic tool supporting institutions to improve service delivery and efficiency.

This report, *Social security developments and trends in Africa – 2023*, comprises the following chapters:



**Chapter 1.** Highlights of legal reforms



**Chapter 2.** Transforming social security management



**Chapter 3.** Social security coverage for all



**Chapter 4.** Social protection for a changing life course



**Chapter 5.** Supporting resilience and sustainability

This report presents a regional perspective on social security developments and trends as well as identifying challenges and spotlighting innovations. Similar to the ISSA global report prepared for the 2022 World Social Security Forum in Morocco, this regional report is presented in an interactive web-based format that will enable members of the International Social Security Association (ISSA) to navigate the content with ease and facilitate knowledge sharing.







# Reforms

Highlights of legal reforms



# Highlights of legal reforms

## Introduction

In recent years, many legal reforms in Africa have focused on improving coverage under old-age pension schemes and introducing or expanding health care schemes. The extension of social security coverage, with particular emphasis given to innovations and strategies to extend contributory social security schemes to the self-employed, workers in the informal economy, migrant workers and other difficult-to-cover groups is a key priority in Africa as elsewhere.

There have been many reforms aiming to include difficult-to-cover groups in contributory old-age pension schemes. In some countries, the reforms have created new special schemes for the targeted groups as a way to complement existing provisions, notably in Côte d'Ivoire, Morocco, Nigeria and Zambia.

Others, such as Egypt, have sought to extend coverage under the country's main scheme. The introduction of pension coverage has been accompanied in some cases with provisions for short-term risks. For instance, Zambia created its first social insurance maternity protection scheme, tailored to difficult-to-cover groups.

Achieving universal health coverage is a further current priority. In Egypt and Morocco, this has involved expanding the coverage of well-established existing schemes, while in Zambia it has meant introducing pioneer health insurance schemes. Other countries are currently working on implementing similar reforms, as seen in the efforts to extend health insurance coverage in Kenya and create new social health insurance systems in Benin and Togo.

## RESOURCES

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- ISSA Database. Social security around the world: Country profiles



# Synthesis of the main trends and developments

## Reforms in Africa to extend contributory old-age pensions to difficult-to-cover groups

Over the past three years, several African countries have reformed their social security systems to extend coverage under contributory old-age pensions to difficult-to-reach groups. The reforms undertaken form part of a wider trend aiming to include self-employed and informal-economy workers under the legal framework of contributory old-age pension schemes. In Côte d'Ivoire, Egypt, and Morocco, the self-employed are – or will soon be – mandatorily covered, whereas in Nigeria and Zambia coverage for these workers is voluntary. Depending on the financing model used, benefits are calculated in different ways across

the countries. While Egypt and Zambia offer a defined benefit scheme, Côte d'Ivoire and Morocco calculate benefits based on a points system, and Nigeria uses a defined contribution model. Of course, legal reforms seeking to broaden coverage do not necessarily result in higher rates of effective coverage. For this reason, legal reforms have been accompanied by other efforts and tools to encourage takeup and facilitate access to coverage, such as online platforms, mobile applications and mobile money payment options, community outreach, and partnerships with workers' and employers' associations.

### RESOURCES

---

- ISSA Analysis. Reforms in Africa to extend contributory old-age pensions to difficult-to-cover groups
- ISSA Guidelines. ISSA Guidelines on Administrative Solutions for Coverage Extension
- Publication. Extending social security to workers in the informal economy: Lessons from international experience
- Publication. World Social Protection Report 2020-22: Social protection at the crossroads – in pursuit of a better future
- Good practice. Extension of coverage to the informal sector – Zambia
- Good practice. The e-NAPSA: A case of the National Pension Scheme Authority – Zambia

## Reforms in Africa to achieve universal health coverage

Several countries in Africa have undertaken reforms to introduce or extend contributory health insurance programmes with the goal of realizing universal health coverage for all residents. Notably, Egypt is progressively implementing health insurance coverage for self-employed and casual workers, while Morocco is extending mandatory health

insurance coverage to non-salaried and self-employed workers in liberal professions. Zambia has introduced a new mandatory national health insurance scheme. Similarly, Benin and Togo adopted new legal frameworks for health insurance, and their governments are actively working to finalize their implementation.

### RESOURCES


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- ISSA Analysis. Reforms in Africa to achieve universal health coverage
- ISSA Analysis. Improving health insurance systems, coverage and service quality
- ISSA Analysis. Building more resilient health systems
- ISSA Guidelines. ISSA Guidelines on Administrative Solutions for Coverage Extension
- Publication. Political Declaration of the High-level Meeting on Universal Health Coverage “Universal health coverage: Moving together to build a healthier world”




# Key messages

## 01




In the recent period, several African countries have reformed their social security systems to extend contributory old-age pension coverage to difficult-to-reach workers.

## 02




The measures adopted vary, with some countries extending coverage under the main scheme while in other countries special tailored schemes have been developed. Depending on the country and programme, affiliation may be mandatory or voluntary. Different approaches for the financing and calculation of benefits include a points system, a defined contribution model and a defined benefit model.

## 03

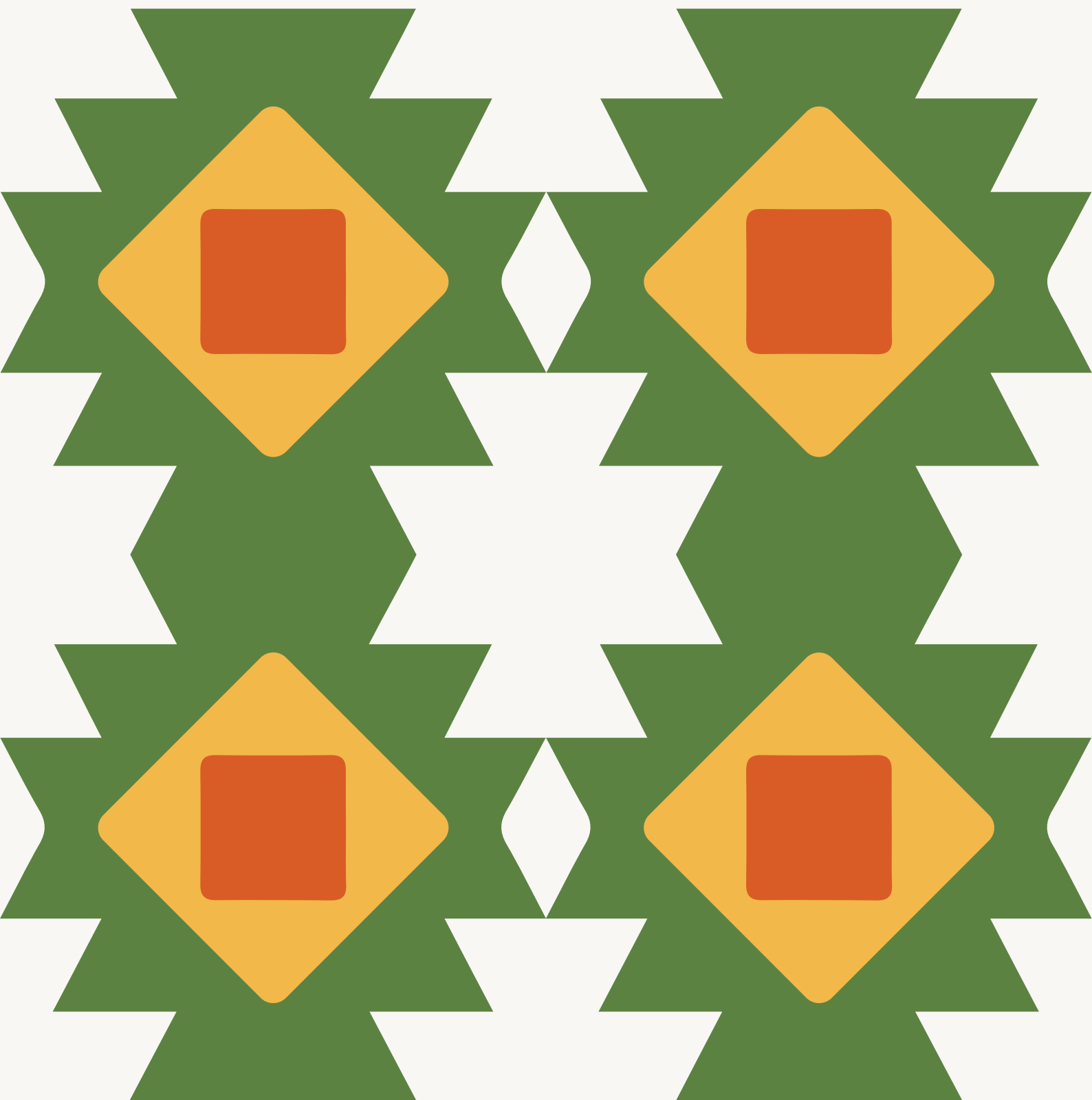


Several countries in Africa have undertaken reforms to introduce or extend contributory health insurance programmes with the goal of providing universal health coverage to all residents.

## 04



Legal reforms alone cannot improve effective coverage rates. For this reason, reforms have been accompanied by other efforts and tools to encourage takeup and facilitate access to coverage, such as online platforms, mobile applications and mobile money payment options, community outreach, and partnerships with workers' and employers' associations.

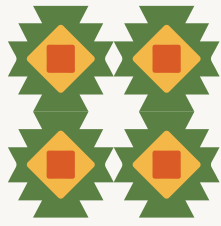


# Management

Transforming social security management







# Transforming social security management

## Introduction

Across the Africa region, institutions have made significant efforts to professionalize and modernize management practices. Even in the face of recent unparalleled circumstances, government organizations have made use of different measures to protect impacted population groups, striving to continue to provide services as well as to improve service quality.

The process of digital transformation has accelerated throughout the region, with many institutions leveraging technology to move beyond paper-based and legacy systems and to engage in the reengineering of business-process projects. A wealth of practices and endeavours to provide e-services to their members bears witness to how technology has become a strategic partner in supporting social security institutions to realize improvements in service delivery and efficiency. The inclusion of new mobile delivery channels has further helped streamline organizations' operations and to support efforts to re-examine business processes with the aim of providing better services to members. Such developments highlight that the process of digital transformation requires continuing efforts to support institutions to adopt technology, which will help them attain their mission objectives and, ultimately, realize improve social outcomes.

While many institutions were already engaged in digitalization projects seeking greater efficiencies and cost savings, the COVID-19 pandemic accelerated the process and re-

focused attention to emphasize technological development centred around the customer, improving ease-of-use and accessibility of services as well as customer experience. By focusing on customers, institutions have invested in efforts to better understanding people's needs. To this end, partnering with mobile service providers as well as other organizations and agencies, mobile-based connectivity has been significantly leveraged to extend coverage and provide benefits to people throughout the region.

Institutional capacity building and improved governance have been prioritized throughout the region, with significant investments in staff development and technology to improve efficiency and service delivery. Steps have been taken by organizations to change staff culture, to encourage staff to think of innovative approaches to address identified challenges, and to enhance service delivery. Institutions have also enacted strategic plans to become better aligned with their core mission objectives and have undertaken operational risk assessments to help identify key areas for further improvement. Such developments are most clearly seen in institutions that have merged schemes and programmes, wherein the challenge of implementing structural change has also afforded an intrinsic opportunity to revisit governance structures.

The COVID-19 crisis has made all organizations more aware of the importance of being resilient, of being capable of supporting members and beneficiaries in critical times. An increased level of awareness regarding



continuity and resilience in the region is exemplified by investments in service continuity as part of efforts to improve capacity to provide rapid responses to a crisis event. Included in this have been strategic partnerships and cooperation with different stakeholders, which have permitted institutions to deploy benefits rapidly to a broader population base.

Innovative use of technology to address fraud, promote prevention and improve compliance has become commonplace throughout the region. Identifying and ensuring that benefits are paid only to entitled individuals under

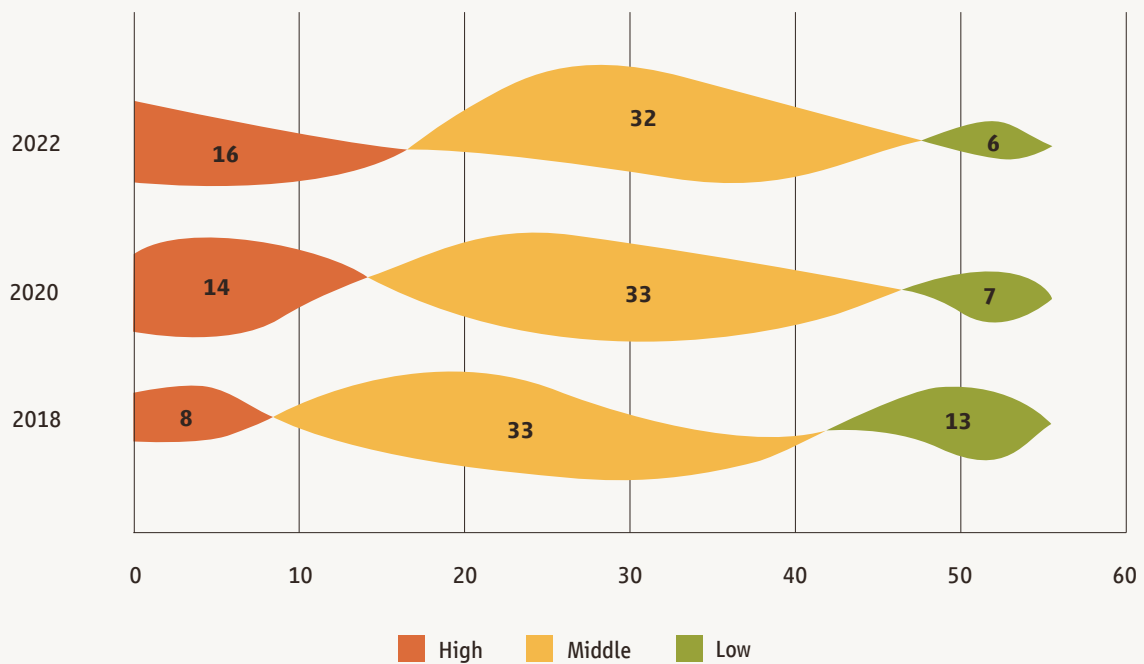
physical restriction constraints has driven institutions to use tools and technologies supported by new proof of life processes. Institutions throughout the region have established data exchange between different entities as well as the use of technology for the prevention of fraud. ICT has become a catalyst to improve new contribution collection processes, which are focused on significantly improving regular communication with members as well as improving compliance and simplifying debt calculation and collection processes.



# Facts & trends

## E-Government Development Index (EGDI)

**Figure 1.** Number of African countries by EGDI group by year



**Source**

UNDESA (2022, pp. 55–56).

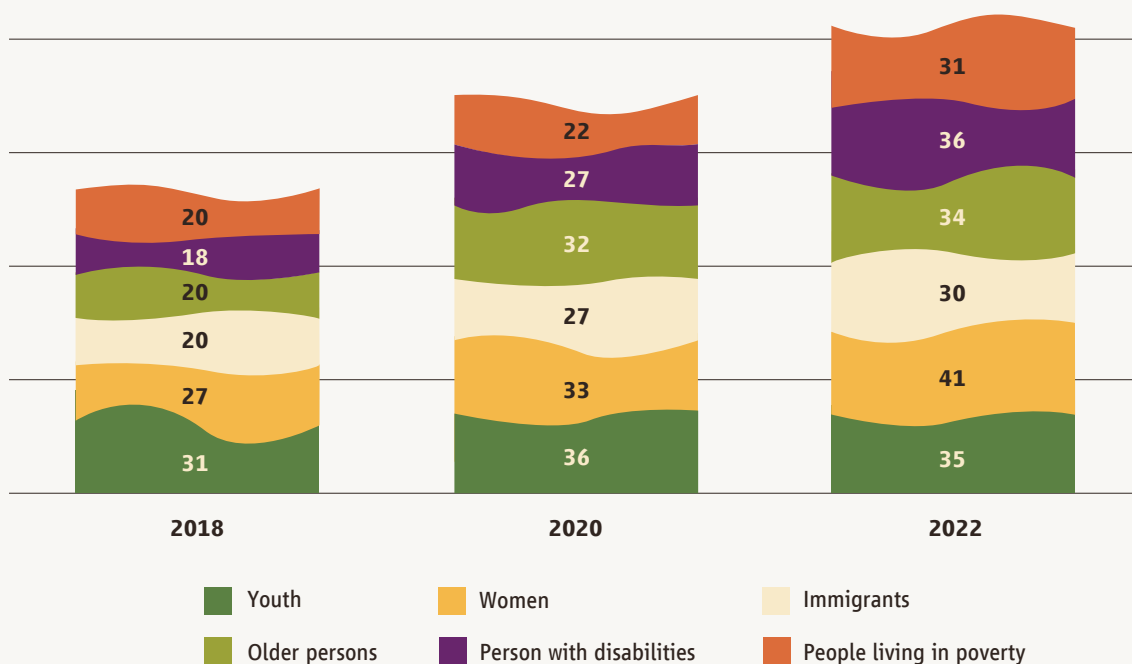
**Key stats**

- Since 2020, Africa has made notable progress in terms of EGDI improvements, with a 3.6% increase in its average EGDI value (from 0.3914 to 0.4054). However, Africa’s average EGDI value is significantly lower than the global average of 0.610 (UNDESA, 2020, p. 37 and 2022, p. 53).
- In 2022, 48 African countries are in the middle and high EGDI groups compared to 47 in 2020 and 41 in 2018. Although there are no African countries with very high EGDI values, the positive trend is encouraging (UNDESA, 2022, p. 57).
- In Africa, EGDI levels suggest very uneven e-government development. Only four countries (Mauritius, Seychelles, South Africa, Tunisia) have EGDI values above the global average, while in some cases the values are considerably lower, underlining the persistence of the digital divide (UNDESA, 2022, p. 63).



## Digital inclusion developments

**Figure 2.** Number of African countries offering online services for vulnerable groups



**Source**

UNDESA (2022, pp. 59–60).

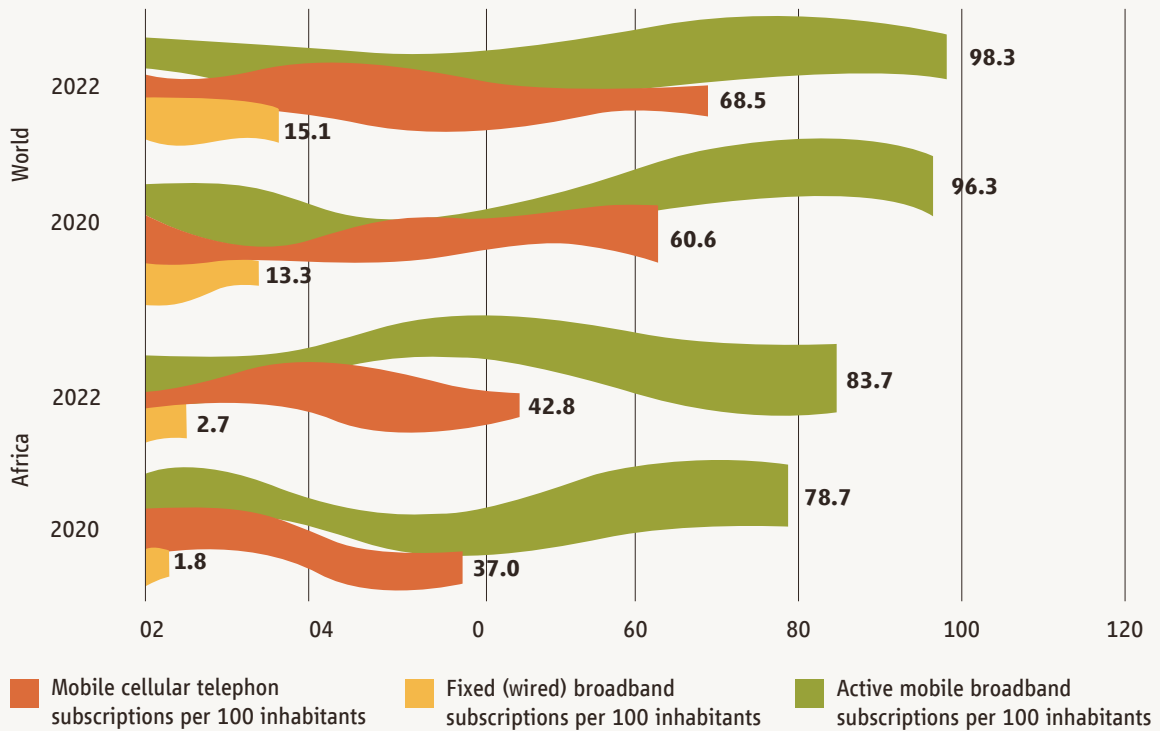
**Key stats**

- Across the period 2020 to 2022, there has been a general increase in the number of countries offering targeted online services to vulnerable groups, particularly for people living in poverty (from 22 to 31 countries) and for persons with disabilities (from 27 to 36 countries) (UNDESA, 2022, p. 59).
- Despite the increase in the number of countries offering e-government services, people living in poverty and immigrants receive less assistance than other vulnerable groups (UNDESA, 2022, p. 59).
- In Africa, 31% of countries offer sector-specific mobile services: 27 countries offer the possibility of online applications for social protection programmes (UNDESA, 2022, pp. 34 and 58).



## Access to online services: Mobile-based connectivity

**Figure 3.** People using the Internet and fixed (wired) broadband, active mobile broadband, and mobile cellular telephone subscriptions per 100 inhabitants, (2020–2022)



**Source**  
ITU (2022).

### Key stats

- Since 2020, the proportion of the population in Africa using the Internet (fixed and mobile) has increased by 22% (UNDESA, 2022, p. 36).
- Across the period 2020 to 2022, Africa experienced a significant increase in connectivity channels: Active mobile broadband subscription per 100 inhabitants increased from 37 in 2020 to 42.8 in 2022 (ITU, 2022).
- Since 2020, there has been an increase in fixed (wired) broadband subscriptions of 48%, although the subscription rate in the region remains at 2.7 subscriptions per 100 inhabitants (UNDESA, 2022, p. 36).
- The cost of mobile broadband subscription as a percentage of gross national income per capita continues to be considerably higher in Africa than in other regions, further perpetuating the digital divide (UNDESA, 2022, p. 36).



# Synthesis of the main trends and developments

## Acceleration of the digital transformation

Informed by the experience of rising to the challenges of the COVID-19 pandemic, many social security institutions are leveraging ongoing digital transformation projects to accelerate the adoption of ICT.

Institutions have been engaged in various efforts, from reviewing infrastructure and technology capacity, encouraging change in staff culture, employing new structures that can adopt and adapt to technology, and engaging in projects that provide a basis for different stages of the digital transformation. Across the region, organizations have been moving away from legacy systems and

paper-based workflows, deploying solutions to manage members' files electronically as a way to streamline as well as transform existing business processes and provide self-service solutions for members.

The electronic deployment of solutions has become the norm, with mobile network operators and mobile applications being leveraged as mainstream delivery channels alongside website access.

These technologies have also supported efforts to extend social security coverage.

## RESOURCES

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- ISSA Publication. ICT response to COVID-19: Leveraging accelerated digital transformation to build better and more resilient social protection systems
- ISSA Conference. Technological transition and social security administration
- ISSA Conference. Digital transformation of social security institutions
- ISSA Webinar. Digital transformation and extension of coverage in East Africa
- Good practice. Automating member benefits claim process – Uganda
- Good practice. Eswatini National Provident Fund goes digital: Introduction of MyENPF mobile app, employer and member portal – Eswatini
- Good practice. E-CNAM virtual centre: Interactive online services – Tunisia
- Good practice. Living the vision: Digital transformation of Workers Compensation Fund Service Provision – United Republic of Tanzania
- Good practice. Digital documents management – Algeria



## Customer-centred service delivery

The COVID-19 pandemic emphasized the importance of focusing on customers to ensure that the digitalization of services is not only directed at internal organizational efficiencies but is engaging and can be readily consumed by customers. Organizations have become more data-driven with some taking specific actions to address customer needs through better tailored services, with some establishing customer satisfaction indicators, Customer Relationship Management Systems, and even loyalty rewards to strengthen member relationships.

In some cases, institutions have improved services by establishing applications that provide new ways to deliver services in different languages or have created innovation hubs that serve as ecosystems that permit different stakeholders to collaboratively create new solutions to better satisfy customer needs. Mobile access has provided the opportunity to leverage new channels and provide new services including mobile applications, the use of mobile money operators for monetary transactions, and WhatsApp to provide services.

### RESOURCES

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- Analysis. Towards customer-centric design and agile methodologies in social security institutions
- ISSA Conference. 16th ISSA International Conference on Information and Communication Technology in Social Security.  
Session on: Case experiences and best practices in leveraging technology to improve data-driven service delivery  
Sessions on: Advanced e-services and digital transformation: Developing customer-centred digital services and agile methodologies
- ISSA Webinar. Customer-centric application development – Leveraging design-thinking and agile methodologies
- Article. How government CIOs can adopt human-centered design into their operating model
- Good practice. Establishment of Open Lab: A collaborative innovation space – Morocco
- Good practice. The NSSF Smart Card - Uganda
- Good practice. Deployment of Customer Relationship Management System (CRM) to enhance customer satisfaction – Kenya
- Good practice. Establishment of a virtual web-based and WhatsApp assistant – Côte d'Ivoire
- Good practice. Satisfaction index for complaint handling – Gabon

## Institutional capacity building and improved governance

Investing in and harnessing staff skills across the region has aimed at improving performance as well as service delivery.

As the basis for aligning staff and processes with the institution's mission objectives, institutions have engaged in identifying, establishing and developing the skills needed throughout organizations as well as developing a strategic plan.

The strengthening of institutional good governance, evidenced by efforts to build communication channels for the

implementation of legislative changes, has been a key factor to improve decision making within institutions.

Those social security institutions merging schemes and programmes have used this as an opportunity to establish clarity concerning roles and responsibilities as well as to improve actuarial methodologies and programme financial sustainability. Examples to strengthen good governance consist of operational risk management and establishing benchmarks to support the performance evaluation of the organization.

### RESOURCES

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- Publication. E-Government Survey
- Publication. Global research on governance and social protection
- ISSA Conference. Social security human resources in transition
- ISSA Conference. Social security management in the human-digital age
- ISSA Webinar. Evolving the social security workforce to a digital environment
- Good practice. Training strategy and investment in human resources of the Libyan Social Security Fund – Libya
- Good practice. Managing human resources: Implementing a roles and skills reference framework within the National Health Insurance and Social Guarantee Fund – Gabon
- Good practice. Adoption of a strategic plan for 2022–2027 with a view to improving the ONPR's governance and operations – Burundi
- Good practice. Informal exchange and continual consultation between the Director General and the Chair of the Board of Directors: A practice conducive to strengthening good governance – Democratic Republic of Congo
- Good practice. Achieving the financial sustainability of the social insurance system through resolving the financial entanglements with the Public Treasury and the National Investment Bank – Egypt
- Good practice. Implementing legislative reforms of the social insurance system – Egypt
- Good practice. Managing the process of merging four social security schemes – United Republic of Tanzania
- Good practice. Operational risk management tool – Seychelles
- Good practice. Development of customized benchmarks for the financial management of pension portfolios – Morocco





## Improving institutional resilience and response capacity

Management practices have enabled institutions in the region to improve their resilience. Concretely, the COVID-19 pandemic has tested the capacity of institutions to absorb shocks, provide continuity in service delivery, and establish responses to rapidly address crises. Throughout the region, many organizations quickly set in motion existing plans while others improvised new mechanisms to absorb the shock and continue providing services. Giving priority to the realization of the objectives of continuity and resilience has become a shared goal in the region, albeit one that institutions have been addressing differently.

Though institutions' responses have been wideranging, including establishing different programmes and mechanisms to respond to the COVID-19 crisis, a key facilitating element

was access to reliable databases. The extension of current programmes as well as establishing specific new programmes have mitigated unemployment and loss of income due to the economic downturn that accompanied the pandemic, with institutions coordinating between different social protection and emergency agencies and even local authorities to efficiently deploy resources. Similar actions have been used in response to flooding disasters. Institutions have strengthened the continuity of services more systemically, with some leveraging cloud-based services and others establishing electronic document management systems to mitigate challenges in accessing physical files. Regardless of the approach, institutions have become more aware of the critical importance of continuity and resilience to be better capable of supporting people during times of crisis.

### RESOURCES

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- ISSA Publication. ISSA Guidelines Continuity and Resilience of Social Security Services and Systems
- ISSA Conference. Social security institutions during COVID-19: Supporting national resilience and responses
- Analysis. Ensuring social security coverage during COVID-19
- ISSA Publication. Digital operational resilience – Strategies and approaches to protect social security data and operations
- ISSA Conference. ISSA Technical Seminar on Continuity and Resilience in Social Security Services and Systems in Southern Africa
- ISSA Conference. Regional Social Security Forum for Africa 2023
- ISSA Conference. Institutional readiness, continuity of services and integrated national responses – Prepared for the next crisis?
- ISSA Conference. Institutional resilience: Building resilience and business continuity plans in social security institutions
- Good practice. Repurposing existing technologies – Namibia
- Good practice. Social Relief of Distress for victims affected by regional floods in the KwaZulu-Natal province – South Africa
- Good practice. Electronic document management: A corporate social responsibility approach – Tunisia
- Good practice. Invalidity benefit payments to members affected by COVID-19 – Uganda
- Good practice. Exceptional measures for an exceptional situation: Creating a special benefit in response to the social crises caused by COVID-19 – Madagascar



## Strengthening contribution collection and compliance

Throughout the region, institutions are using ICT to develop new contribution collection processes and to improve compliance enforcement mechanisms.

Web portal development to improve member communication and contribution collection from members has been accompanied by the modernization of financial settlement operations and the integration of mobile money providers as new mechanisms to

help contributors comply with contribution payments. Some portals have extended their functionality to support debt settlement and some institutions have established data exchange mechanisms to help identify those not yet enrolled in the social security system. Overall, efforts have aimed at improving the quality of services to improve compliance, with some countries harmonizing common processes and procedures between different institutions.

### RESOURCES

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- ISSA Conference. COVID-19 and social security: Improving provision and extending coverage to vulnerable populations
- Analysis. Administrative and digital solutions tackling error, evasion and fraud in contribution collection in Africa
- ISSA Webinar. Error, evasion and fraud during COVID-19 – African perspectives
- Good practice. Improving member services and compliance through the use of technology – United Republic of Tanzania
- Good practice. CASNOS portal for the management of inspectors' activities: call centre and inspection service – Algeria
- Good practice. Rukisha: Enhancing penetration and compliance of remittances by leveraging on the electronic payment ecosystem – Kenya
- Good practice. Platforms for exchanging data with administrations sharing the same goals – Cameroon
- Good practice. Modernization and automation of remuneration declaration, management of contributions, debt settlement and social security payments – Angola
- Good practice. Enhanced compliance enforcement through embracing information and communication technology (ICT) and collaboration with other statutory bodies/agencies – Zimbabwe
- Good practice. Unique harmonized information system for the Social Security Fund and the Social Insurance Institute for Old-Age Pensions in Senegal – Senegal



## Innovation in the application of technology and partnerships

Emerging technologies provide an opportunity to innovate new business processes in social security institutions. Throughout the region, organizations have established new and innovative ways to provide better services to the population by leveraging biometric technology for a variety of proof of eligibility processes. These include measures to ensure that members comply with proof of life validations in order to continue to receive benefits, or prove that they are eligible to access health services. Some of these newly established processes have been designed to minimize physical contact with members. Mobile technology has been used commonly to reach members in hard-to-reach geographical areas, including in supporting organizations to leverage offline eligibility

verification processes to enable access to health services. While technology is an enabler, some organizations that require new proof of life processes to determine eligibility to benefits have leveraged data exchange partnerships between agencies and even partnerships with private-sector FinTech firms to ensure that the payment of benefit is awarded only to legitimate beneficiaries. Generally, mobile technology has been leveraged as a tool to extend coverage, for example, by engaging in digital marketing campaigns in different languages, to identify behavioural barriers to uptake, to establish mechanisms to encourage uptake, and through public-private partnerships to establish tailored programmes for particular sectors of the economy.


### RESOURCES

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- ISSA Conference. Enhancing the effectiveness of voluntary insurance
- Analysis. Strategic partnerships and ICT solutions in extending social security coverage in Africa
- Analysis. Administrative and digital solutions tackling error, evasion and fraud in contribution collection in Africa
- Good practice. Introduction of electronic deductions on funeral insurance premiums for social grants beneficiaries by South African Social Security Agency – South Africa
- Good practice. Improving service delivery to members by leveraging biometric services to minimize error, evasion and fraud – Kenya
- Good practice. Improving member services and compliance through the use of technology – United Republic of Tanzania
- Good practice. Real-time biometric claims billing system for efficient claim management and fraud reduction – Zambia
- Good practice. Offline member verification system: Verifying and authorizing access of health care services in remote areas – United Republic of Tanzania
- Good practice. Long-term savings scheme EjoHeza: Rwanda’s innovative approach for pension coverage extension – Rwanda
- Good practice. Implementation of a new life control system based on data exchange – Morocco
- Good practice. Digital proof of life – Angola


## Key messages

# 01




The acceleration of the digital transformation has leveraged even the most nascent digitalization plans, establishing throughout the Africa region a flourishing environment of technological adoption and the transformation of social security services.

# 02



The expansion of customer-centred services offers a key success factor in the improvement of service quality, encouraging institutions to look beyond traditional notions of operational efficiency.

# 03



The region's institutions recognize that continuity and resilience plans are critical to their mandate, to ensure the continued delivery of services as well as underpin the capacity to respond to unforeseen events.

# 04



Across Africa, institutions have made greater efforts to establish inter-institutional coordination and public-private partnerships, as mechanisms to build improved capacity to correctly identify people and to respond effectively to crisis events.

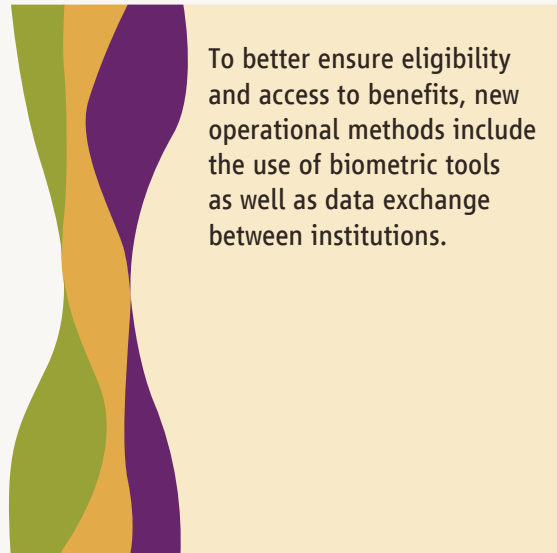


# 05



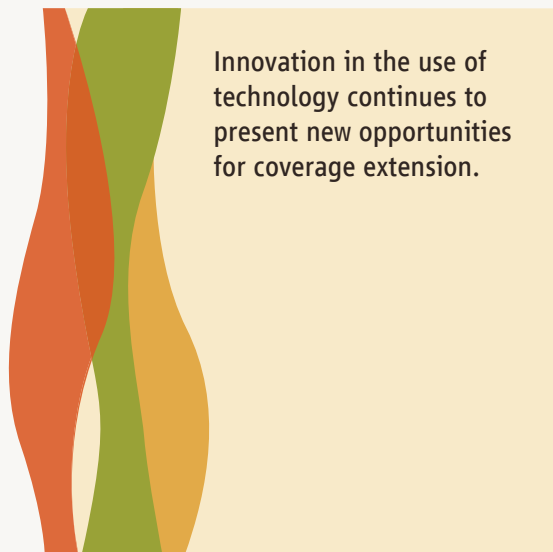
Technology has become a strategic tool to strengthen compliance throughout the region, as witnessed by a proliferation of new tools and communication channels to encourage members' compliance.

# 06



To better ensure eligibility and access to benefits, new operational methods include the use of biometric tools as well as data exchange between institutions.

# 07



Innovation in the use of technology continues to present new opportunities for coverage extension.



# Coverage

Social security coverage for all



# Social security coverage for all

## Introduction

Social protection coverage extension in Africa has made encouraging progress in the last few years. Several countries in the region have developed comprehensive regulatory frameworks for different social security branches as well as having implemented important projects leveraging innovative technologies to improve effective coverage rates. Nevertheless, coverage extension remains challenging for the continent. For instance, only 27.1 per cent of older persons receive old-age benefits, compared to a global average of 77.5 per cent, and only 17.4 per cent of the population is covered by at least one social protection benefit, compared to a global figure of 46.9 per cent. Effective health-care coverage is 23.7 per cent, compared to a global figure of 66 per cent and 98.1 per cent in Europe and Central Asia. Nearly 90 per cent of the statutory social security schemes in Africa are contributory (mostly social insurance schemes covering various branches) with coverage usually confined to workers in formal employment and their dependents.

represent the so-called “missing-middle” of social protection systems, being neither covered by contributory social insurance nor by non-contributory schemes targeted at the poor. A further factor in low coverage rates in Africa is significant underinvestment in social protection programmes. On average, African countries spend less than four per cent of their gross domestic product on social protection (excluding health) and two per cent on health expenditure, compared to a global average of 12.9 per cent and 5.8 per cent, respectively. Although the growing youth population (aged 15–24) accounts for 60 per cent of the region’s total population and 45 per cent of the total labour force, youth unemployment is still excessively high in some countries. As a policy priority, the formal economic inclusion of this large population cohort of younger workers will present African economies with a window of opportunity for greater social and economic development, the so-called “demographic dividend”.

Despite the challenges, through strong commitment, innovative measures and proactive approaches, many national governments and social security schemes have sought to accelerate the extension of social protection coverage in recent years.

The scale of the remaining coverage gaps in Africa can be attributed to the dominance of employment in the informal economy. Over 85 per cent of employment in considered informal and these informal-economy workers

Coverage

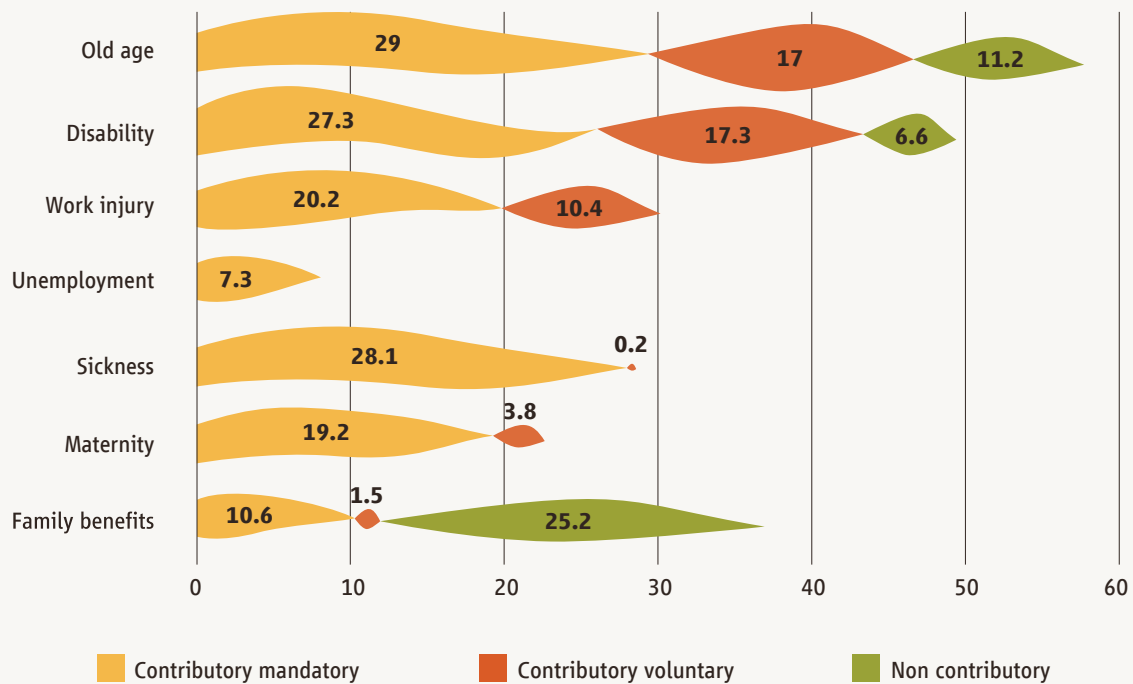




# Facts & trends

## Social security coverage in legislation

**Figure 1.** Legal social security coverage of working-age population by risk covered and type of programme (%), 2020



**Source**  
ILO (2022a).

### Key stats

- A minority of the working-age population in Africa (7.3% in 2019) legally benefits from comprehensive social protection coverage (ILO, 2021a, p. 55).
- 23% of the female working-age population are legally covered by contributory programmes providing cash maternity benefits; 28.1% of the working-age population receives cash sickness benefits under contributory mandatory programmes. Employer-liability provisions in case of accidents at work apply in most countries. However, some of these countries, such as Kenya and Malawi, are undertaking steps to introduce a social insurance mechanism to provide benefits in the event of an accident at work (ILO, 2021a and 2022b, p. 27).
- Considerable coverage gaps and inequalities persist in pension systems: 29.6% of the working-age population are covered by existing laws under mandatory contributory schemes, 17% under

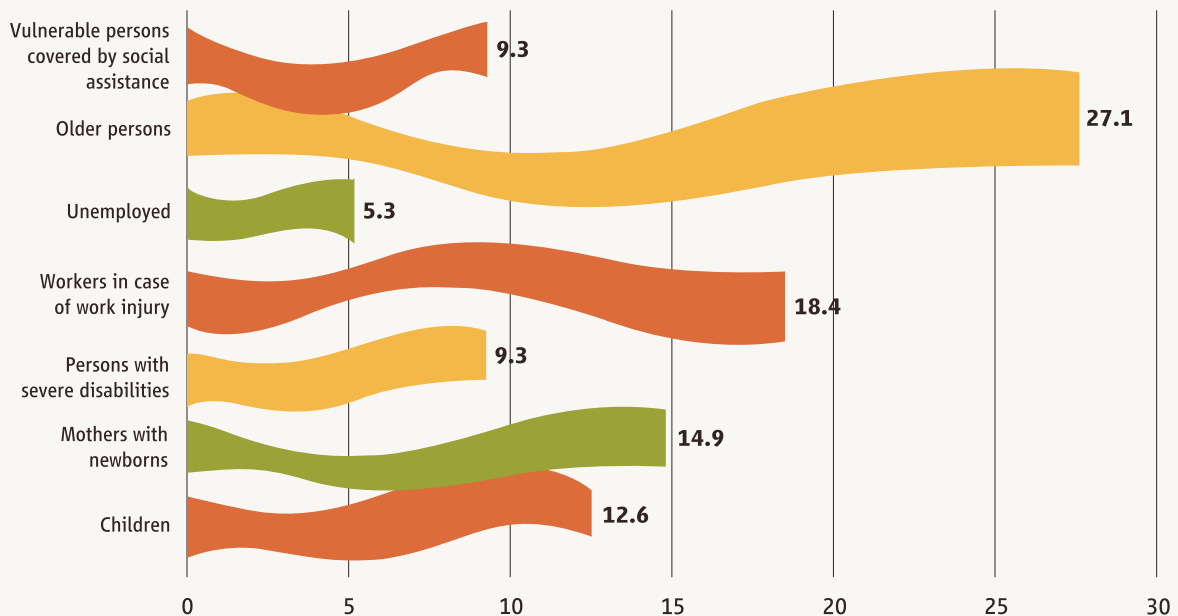


voluntary contributory schemes and 11.2% under non-contributory schemes (ILO, 2021a, pp. 169–170) and 2022a).

- Coverage for family benefits is considerably higher compared to other short-term branches, reaching 37.3%. Non-contributory programmes have a prominent role, with a coverage rate of 25.2% (ILO, 2022a).

## Effective coverage in Africa

Figure 2. Effective coverage by population group (%), 2020



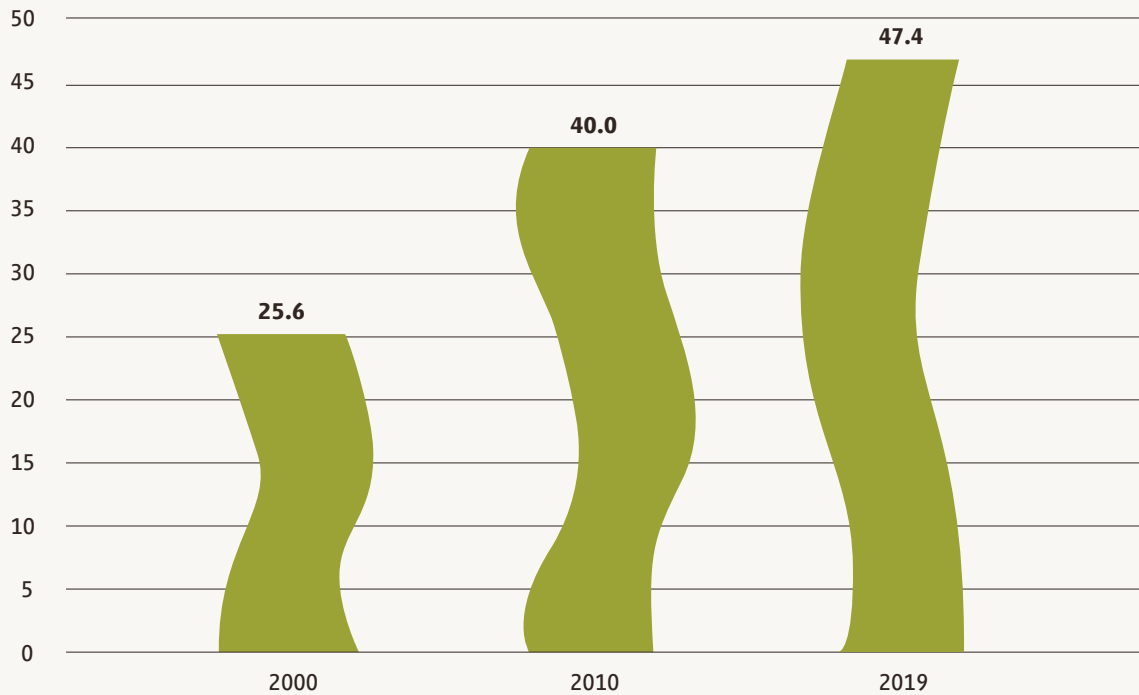
Source  
ILO (2021a).

### Key stats

- Old-age pensions are the most widespread social protection benefit in Africa, with an effective coverage rate of 27.1% among people aged 60+; this comparatively high coverage rate is influenced by North African countries, where effective pension coverage reaches 43.8%. Certain countries are moving towards universal old-age pension coverage by using contributory and non-contributory approaches (ILO, 2022b, p. 17).
- Low coverage persists across the region with respect to unemployed persons (5.3%), persons with disabilities (9.3%) and vulnerable population groups (9.3%) (ILO, 2022b, p. 17).
- The majority of women of childbearing age in Africa do not have access to cash maternity benefits, with coverage reaching only 14.9% of these women (ILO, 2022b, p. 26).

## Coverage of health services

**Figure 3.** Evolution of the UHC service coverage index (an indicator of coverage of essential health services) 2000–2019



**Source**  
WHO (2021).

### Key stats

- Effective social health protection coverage in Africa is 23.7% (58.4% in North Africa and 15.7% in sub-Saharan Africa), falling significantly short of the global average of 66% (ILO, 2022b).
- Currently, 1 billion people are not covered by health care programmes (ILO, 2021b, p. 16).
- Between 2000 and 2019, Africa experienced an increase of 22 index points in the UHC Service Coverage Index, an indicator of coverage of essential health services, attaining a value of almost 50 index points (WHO, 2021).

# Synthesis of the main trends and developments

## National social security strategies and social protection floors

African national governments and social security institutions are aware of the urgent need for the extension of adequate and sustainable social security coverage. With the support of international organizations, nearly all countries in Africa have adopted comprehensive national social security development plans and strategies. Specific measures include the introduction or extension of a basic social security package incorporating essential health care, child support for school-age children and a minimum old-age pension.

In 2021, the International Labour Organization's Regional Office for Africa launched an ambitious strategy to accelerate social protection coverage extension to attain 40 per cent of Africa's population by 2025.

Of course, national responses remain essential. In Cabo Verde, in February 2023, the government announced its national goal to eliminate extreme poverty by 2026. To achieve this goal will require the coordinated application of a single social register, the delivery of social inclusion income, social pension, and national care policy, as well as measures and policies in education, training, health and housing. In Tunisia, two social assistance programmes provide targeted populations with either unconditional monthly cash transfers and free access to health care in public health facilities or reduced-fee health-care access. In South Africa, the Child Support Grant and the Older Persons Grant are the two major programmes that comprise that country's social protection floor.

## RESOURCES

---

- Article. Cabo Verde: Eliminating extreme poverty by 2026 is national goal
- Publication. Cabo Verde: Universal pension for older persons
- Press release. Ambitious social protection strategy aims to achieve 40% coverage in Africa by 2025
- ISSA Analysis. Extending and maintaining social security coverage - Africa
- Publication. Do social protection programs improve health related outcomes of the poor in Tunisia?
- Website. Child Support Grant and Older Persons Grant – South Africa



## Universal Health Coverage

A general recent trend in health-care provision in Africa is an evolution from highly fragmented health-care systems, made up of multiple free health-care mechanisms and contributory community health-based schemes, to coherent and comprehensive national systems combining contributory and non-contributory financing mechanisms under State responsibility.

In many countries, the State subsidizes health insurance contributions for poor households and self-employed workers. In Egypt, the universal health insurance law mandates the coverage of the population living below the poverty threshold through fully subsidized health insurance contributions.

In Senegal, the monthly health insurance contribution is subsidized at 50 per cent for informal economy workers and 100 per cent for poor people identified through the single social register. In Morocco, the National Social Security Fund (*Caisse nationale de sécurité sociale* – CNSS) has been implementing an ambitious triennial project to extend health-care coverage to 22 million new beneficiaries

including self-employed workers and persons unable to pay contributions.

In the United Republic of Tanzania, the Government has ordered higher education institutions to include mandatory enrolment to the National Health Insurance Fund as one of the admission criteria for students. In Togo, the National Institute of Health Insurance (*Institut national d'assurance maladie* – INAM) is launching a new health insurance programme to extend coverage to informal-sector workers without coverage under conventional social insurance programmes. Since 2017, the government of Zambia has made progress towards achieving universal health coverage through the National Health Insurance Scheme, whose Revised Strategic Plan (2023–2026) establishes a new commitment by the Government towards the provision of universal health coverage.

In Rwanda, community-based health insurance covers over 85 per cent of the population and the percentage of the population with health insurance increased from 43.3 per cent in 2005 to 90.5 per cent in 2020.

### RESOURCES

- Publication. World Social Protection Report 2020–22: Regional companion report for Africa
- Good practice. Morocco: Extending social protection to non-salaried workers (self-employed) and persons unable to pay contributions
- Good practice. Enforcement of mandatory enrolment to NHIF as criteria for students in higher learning institutions: A case of National Health Insurance Fund, Tanzania
- Article. Togo: Government allocates CFA 21 billion to national universal health insurance project
- Good practice. Facilitate the implementation of Universal Health Insurance in Togo by automating the process of contracting care providers – Togo
- Article. Rwanda's primary health care strategy improves access to essential and life-saving health services
- Article. Over 90% of Rwandans have health insurance – the health minister tells an expert what went right
- Publication. National Health Insurance Management Authority Strategic plan (2023–2026) – Zambia



## Covering the missing middle

Many recent social security reforms in Africa have adopted a variety of policies and measures to extend social security coverage to the missing middle, i.e., those workers not covered either by contributory social insurance or by non-contributory schemes targeted at the poor. Angola’s National Institute of Social Security has introduced digital innovations to facilitate the extension of coverage to low-income and self-employed workers as well as to all professional sports practitioners.

In 2022, the Democratic Republic of the Congo promulgated a new law, extending legal social security coverage to all formerly excluded public officials, such as military personnel, police personnel, teachers and members of the judiciary. In 2020, as part of its national strategy to extend social protection coverage to 50 per cent of the population by 2025, Côte d’Ivoire introduced a mandatory Social

Security Scheme for Self-Employed Workers, which is managed by the IPS National Social Insurance Fund (*Caisse nationale de prévoyance sociale* – IPS CNPS). In 2019, Tunisia amended a decree to extend social protection to different categories of rural women.

Partnership approaches have been developed in several countries to extend coverage: the National Social Security Fund of Kenya has improved access to social protection for informal-sector workers; Niger’s National Social Security Fund (*Caisse nationale de sécurité sociale* – CNSS) has extended compulsory social security coverage to workers and apprentices in the transport sector; and Cameroon’s National Social Insurance Fund (*Caisse nationale de prévoyance sociale* – CNPS) has extended social security to those working informally in the livestock-fishing, aquaculture, livestock and fishery industries.


### RESOURCES

- Publication. World Social Protection Report 2020–22: Regional companion report for Africa
- ISSA Analysis. Reforms in Africa to extend contributory old-age pensions to difficult-to-cover groups
- Good practice. Facilitating registration, extending and increasing coverage: Legislative measures to combat informality – Angola
- Good practice. Public-private partnership for the extension of social coverage: Enrolment of voluntary insured persons in rural areas – Cameroon
- Good practice. Enactment of Law No. 22/031 of 15 July 2022: A special scheme for the extension of social security coverage to all public State employees – Democratic Republic of the Congo
- Publication. Changing Laws and Breaking Barriers for Women’s Economic Empowerment in Egypt, Jordan, Morocco and Tunisia
- Good practice. Enhancing social security coverage to the informal sector: Remitting bundled incentives through mobile transfer split technology – Kenya
- ILO Country Profile. Social protection: Morocco
- Good practice. Social security coverage for the transport sector – Niger
- Good practice. Towards sustainable employment creation – Namibia
- Good practice. Facilitating employment opportunities through innovation: Supporting sustainable employment by intervening in the start-up ecosystem – Uganda




## Key messages

# 01




Nearly all African countries have enacted social protection strategies and established social protection floors, including the introduction or extension of a basic social security package incorporating essential health care, child support for school-age children and a minimum old-age pension.

# 02




Important strides have been made by some countries towards Universal Health Coverage, with previously highly fragmented systems evolving to become coherent and comprehensive national systems.

# 03



Breakthroughs have been made in many countries in extending social insurance coverage to workers in the so-called missing middle, including domestic workers, agricultural workers, workers in small enterprises and self-employed workers.

# 04



Many national governments and social security schemes are strengthening investment in younger people's socioeconomic potential to profit more fully from the window of opportunity offered by Africa's demographic dividend.







# Life course

Social protection for a changing life course



# Social protection for a changing life course

## Introduction

In the Africa region, social security systems are increasingly understood to be important actors to help ensure that societies protect vulnerable populations in an effective and efficient way. There is also an expectation that they should facilitate higher levels of social and economic inclusion and promote more sustainable and equitable economic growth. While many social security institutions offer branch-related coverage for specific life cycle and labour market risks, such as old age, disability, survivorship, health care, maternity, work injury, unemployment, and family support, such branch-related approaches may not consider sufficiently the wider personal circumstances, individual needs or economic situation of the covered population. Furthermore, with societal change, including altered national economic circumstances, family and household patterns, as well as work situations, the needs of populations generally are evolving.

Thus, there is a risk that the conventional branch-related approach to social security may

be increasingly inappropriate to address the evolving life courses of men and women.

Africa is one of the regions with the greatest need for strengthened social protection. A life-course approach to social protection aims at protecting the population throughout the different stages of life: birth, childhood, youth, adulthood, and old age.

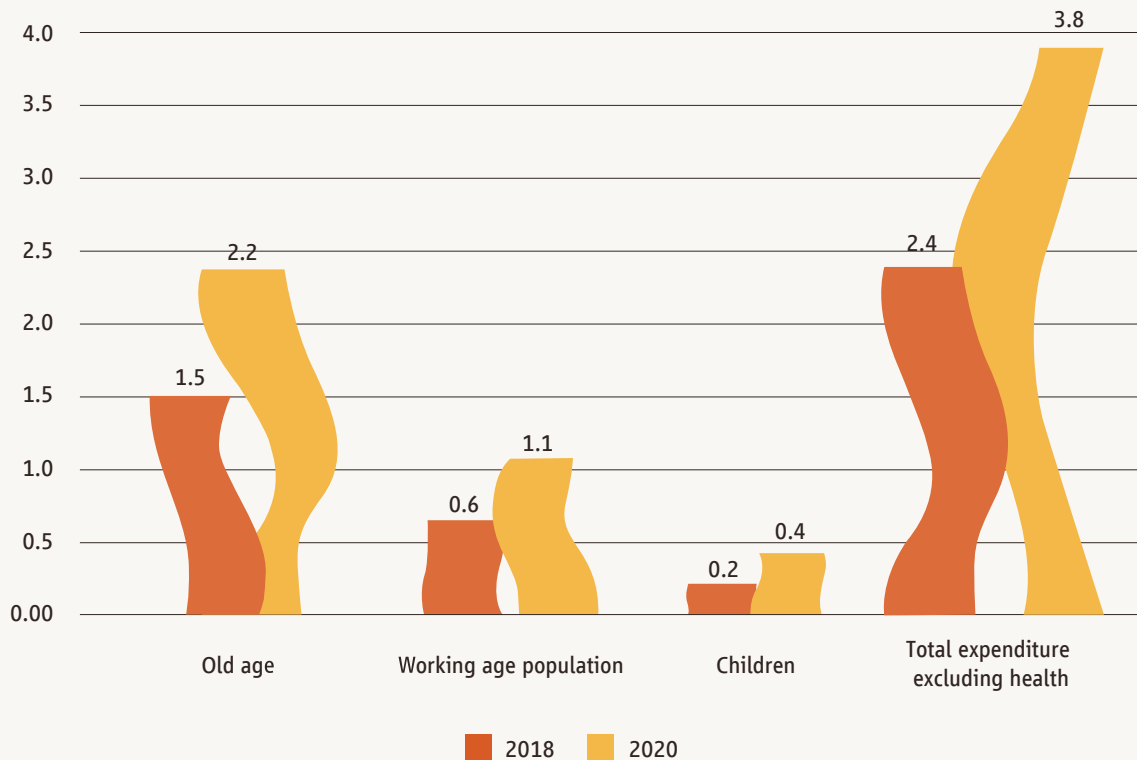
These stages may offer a classification system for the design of social security systems, where each stage is associated with different social and economic risks.

To prevent and alleviate these risks, social security systems should adopt different tailored roles and responsibilities. Across the life course, all people encounter different vulnerabilities, changing social settings and varying levels of exposure to risks. To respond better to this reality, the different branches of national social security systems in Africa may consider linking their efforts to deliver services to populations across the life course.

# Facts & trends

## Social protection expenditure

**Figure 1.** Public social protection expenditure, evolution 2018–2020 or latest available year (% of GDP)



### Sources

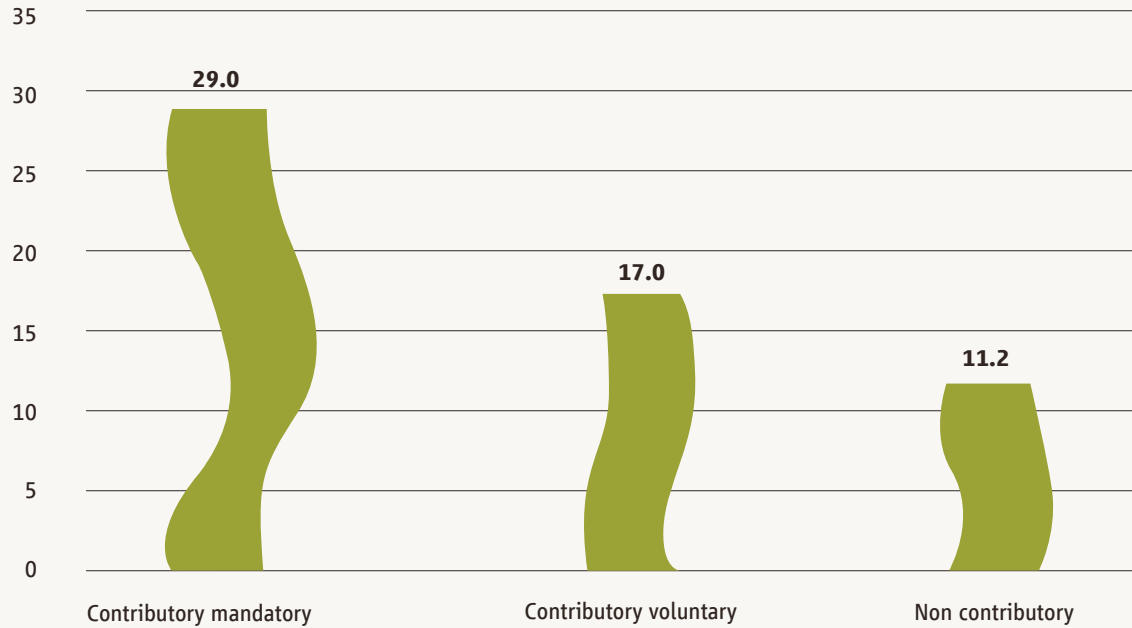
ILO (2022a and 2017).

### Key stats

- African countries spend, on average, less than 4% of GDP on social protection (excluding health) compared to the global average of 12.9%. While countries in Northern Africa spend, on average, 7.7% of GDP on social protection, sub-Saharan African countries allocate, on average, only 2.1% of GDP (ILO, 2022b, p. 15).
- Although children account for slightly over 40% of the African population, on average only 0.4% of GDP is spent on financing child benefits (ILO, 2022b, p. 24).
- Current health expenditure in Africa, composed of external health expenditure, domestic private health expenditure and domestic general government health expenditure, is 5.2% of GDP (ILO, 2021a, p. 204).

## Old-age social protection

**Figure 2.** Percentage of working-age population aged 15+ legally covered by old-age pensions, by type of scheme, 2020 or latest available year



### Sources

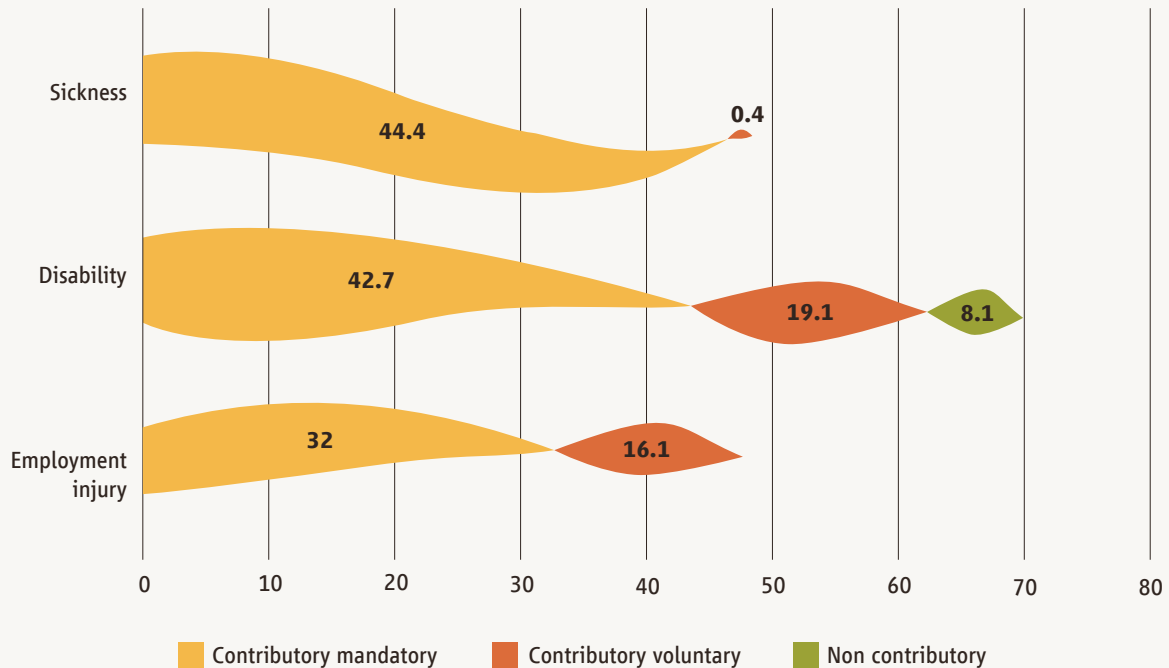
ILO (2021a, p. 171, and 2022a).

### Key stats

- In 2020, 29% of the African workforce was legally covered by contributory mandatory old-age benefits, while 11.2% was legally covered by non-contributory benefits (ILO, 2022a).
- National legal frameworks often provide the option of voluntary pension coverage: 17% of the working-age population is covered on a voluntary basis (ILO, 2021a, p. 170).
- Some countries have begun to consider innovative approaches to extend old-age pensions to workers in the informal economy and other groups without coverage, either through the extension of social insurance or through means-tested or universal non-contributory basic old-age benefits (ILO, 2022b, p. 30).

## Workers' protection

**Figure 3.** Percentage of persons in labour force aged 15+ covered by sickness, disability and employment injury cash benefits, by type of scheme, 2020 or latest available year



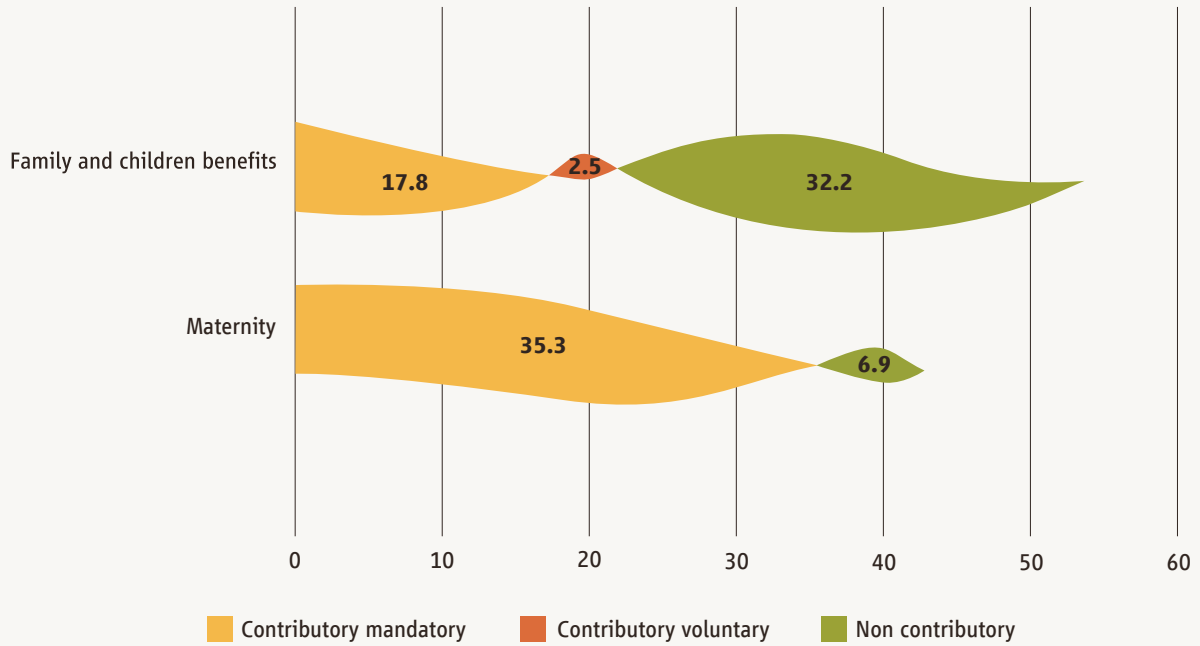
**Source**  
ILO (2022a).

### Key stats

- Existing programmes for sickness, work injury and disability benefits typically rely on employer liability (29 countries) or social insurance contributions (30 countries), but which exclude informal workers (ILO, 2022b, p. 27).
- Voluntary legal coverage – meaning that employers can choose to compensate employees directly or to buy private insurance – represents a high proportion of the total legal coverage for employment-related injury programmes (16.1%) (ILO, 2021a, p. 133).
- Less than half of those with severe disabilities (42.7%) are legally covered by mandatory contributory disability benefit schemes, while 8.1% are covered by non-contributory disability benefit schemes. At present, 44.4% of people in need of sickness cash benefits are legally covered by mandatory contributory programmes, and 0.4% by non-contributory programmes (ILO, 2021a, p. 171 and 2022a).

## Protection of mothers and families

**Figure 4.** Percentage of working-age population aged 15+ legally covered by old-age pensions, by type of scheme, 2020 or latest available year



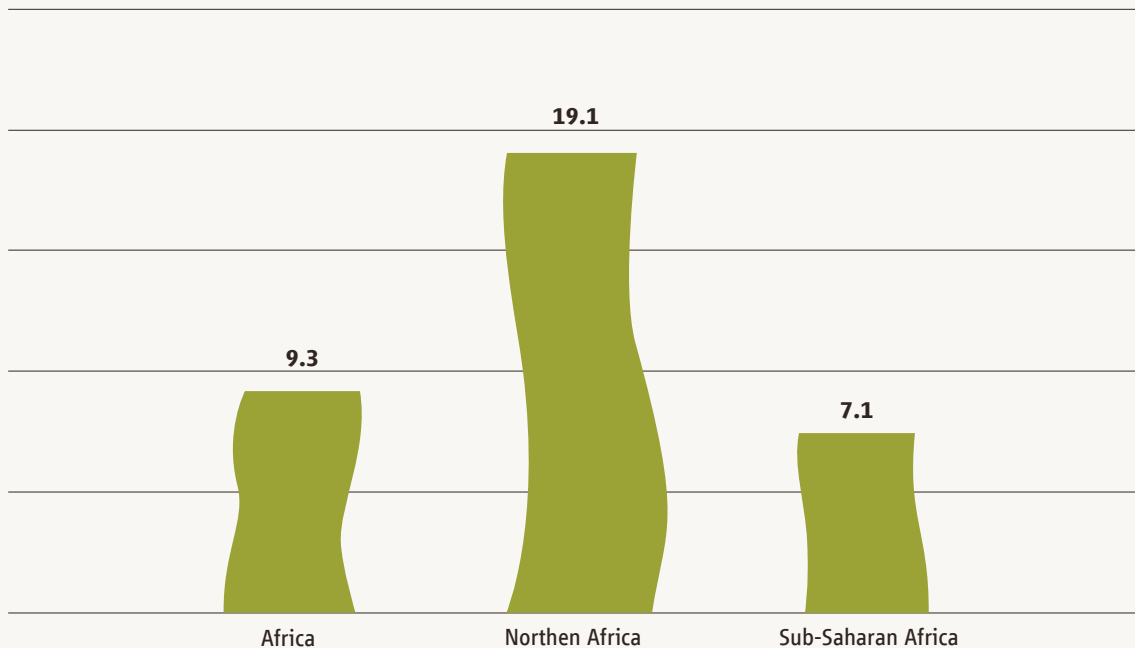
**Source**  
ILO (2022a).

### Key stats

- Only 35.5% of the female labour force are entitled to maternity benefits through contributory mandatory schemes. Effective coverage reaches only 14.9% of mothers (ILO, 2021a, p. 46 and 2022a).
- Most countries in Africa have provisions in their labour legislation for a mandatory period of maternity leave and fix the employer’s liability for payment of the salary (or a proportion of it) during that period (ILO, 2021a, p. 111).
- Statutory non-contributory schemes account for most coverage for family benefits: 32.3% of the labour force benefits from government-financed benefits (ILO, 2022a).

## Protection of vulnerable groups and unemployed persons

**Figure 5.** Percentage of vulnerable persons receiving cash benefits (social assistance), by subregion, 2020 or latest available data



### Source

ILO (2021a, p. 48).

### Key stats

- In spite of significant efforts to extend social assistance benefits, only 9.3% of vulnerable people in Africa had access to these in 2020 (ILO, 2022b, p. 17).
- As of 2020, eight countries had implemented unemployment benefit schemes (Algeria, Cabo Verde, Egypt, Gabon, Mauritius, Seychelles, South Africa and the United Republic of Tanzania). Many African countries still depend on severance pay provisions regulated in national labour codes built on employers' liabilities (ILO, 2022b, p. 29).
- In 2020, 11.6% of the labour force was legally covered by an unemployment scheme and only 5.3% was effectively receiving unemployment benefits (ILO, 2022a).

# Synthesis of the main trends and developments

## Employment

In Africa, just nine out of 54 countries have implemented unemployment protection schemes, with 5.3 per cent of unemployed workers receiving unemployment benefits. These schemes apply only to insured formal workers. A long-standing problem, the promotion of formal employment across the region presents a major challenge. In turn, youth unemployment remains extremely high in some countries, and the COVID-19 crisis has exacerbated labour market challenges. Generally, active labour market policies and job centres are limited or non-existent in most countries.

Relevant developments addressing these challenges include training and upskilling

programmes to promote employment. Libya established a comprehensive programme to train all social security staff and upskill young graduates and promote their employment. Some countries, including Mauritius, launched national schemes to train and upskill unemployed people. Namibia established the statutory non-contributory Development Fund under the Social Security Commission, which aims at creating employment through skills development, education, and enterprise start-ups. The National Social Security Fund of Uganda initiated a Hi-Innovator Programme to support the crowdsourcing and scaling of local enterprises to create more sustainable jobs.

## RESOURCES

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- Publication. World Social Protection Report 2020–22: Regional companion report for Africa
- Article. Modest unemployment benefit scheme is launched – Morocco
- Article. National training and reskilling scheme launched to train and reskill the unemployed – Mauritius
- Good practice. Employment and utilization – Libya
- Good practice. An Enterprise Resource Planning approach as a comprehensive solution to manage a training centre – Libya
- Good practice. Training strategy and investment in human resources of the Libyan Social Security Fund – Libya
- Good practice. Namibia: Towards sustainable employment creation – Namibia
- Good practice. Facilitating employment opportunities through innovation: Supporting sustainable employment by intervening in the start-up ecosystem – Uganda



## Old age

African pension models can be differentiated on a geographical basis and in terms of population coverage: in northern and southern Africa, schemes are relatively more mature and offer wider levels of coverage, while in sub-Saharan countries, pension systems are of relatively moderate size, generally concentrated on an ageing formal-sector workforce, and supported by government subsidies. The formalization of employment in the currently large informal economy remains a major challenge for the region.

Nonetheless, efforts are underway to reach out to informal workers, increase the size of the covered population, and strengthen formal employment. This is the case in Kenya, where new coverage schemes for the informal sector

have been introduced; in Niger, where new schemes dedicated to transportation sectors have been created; in Egypt, where legislative barriers to social security coverage extension have been alleviated; and in the Democratic Republic of the Congo, where new solutions for civil servants were found.

Furthermore, different initiatives have been launched to improve contribution collection systems and to avoid payment errors. Angola has launched a trial to introduce new social security inspection procedures, Cameroon and the Democratic Republic of the Congo have forged partnerships with other social security institutions that manage claims to different benefits made by the same beneficiaries, and Morocco has automated e-life-certificates through IT tools.

### RESOURCES

---

- Publication. Africa Regional Social Protection Strategy, 2021–2025: Towards 40 % – A social protection coverage acceleration framework to achieve the SDGs
- Publication. Investing in social protection key for Africa to recover better
- Publication. Vieillesse et vieillissement en Afrique
- Good practice. Platforms for exchanging data with administrations sharing the same goals – Cameroon
- Good practice. Social security coverage for the transport sector – Niger
- Good practice. Enactment of Law No. 22/031 of 15 July 2022: A special scheme for the extension of social security coverage to all public State employees – Democratic Republic of the Congo
- Good practice. Partnerships between the CNSS and town halls' civil registration departments in the Democratic Republic of the Congo – Democratic Republic of the Congo
- Good practice. Implementation of a new proof-of-life system based on data exchange to simplify administrative procedures – Morocco
- Good practice. Enhanced compliance enforcement through embracing information and communication technology (ICT) and collaboration with other statutory bodies/agencies – Zimbabwe
- Good practice. Implementing legislative reforms of the social insurance system – Egypt
- Good practice. Innovation of the social security inspection process: Computerization and integration with the social security system – Angola
- Good practice. Rukisha: Enhancing penetration and compliance of remittances by leveraging on the electronic payment ecosystem – Kenya
- Good practice. Enhancing social security coverage to the informal sector: Remitting bundled incentives through mobile transfer split technology – Kenya

## Family benefits

The recognition of the human right to social security for all and the effective abolition of child labour affirm the inherent duty of families and society to cater for the needs and assert the rights of children. In this regard, the corpus of legislation aimed at protecting children recognizes the important role of adequate and comprehensive social security in the protection and progressive realization of the rights of children through family and childcare benefits and services.

However, children in the region with inadequate opportunities and limited access to social security protection are often exposed to precarity, which may lead to adverse life-long affects.

The effective social protection coverage of children is still very low in Africa, with only 12.6 per cent of children receiving child benefits, and most women giving birth do not have access to maternity cash benefits. For many vulnerable children, this lack of social protection may be compounded by orphanhood and the growing phenomenon of single parent families. The expansion and extension of social protection interventions such as unconditional cash transfers, Universal health coverage, free education, and school feeding programmes play an increasingly important role in supporting families and children faced with socioeconomic precarity, deprivation and want.

### RESOURCES

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- Publication. School feeding in Ghana – Investment case: Cost-benefit analysis report
- Good practice. Gradual extension of social security coverage to vulnerable children: The case of the Child Support Grant, South Africa

## Maternity, health and long-term care

In the Africa region, significant challenges remain in relation to ensuring universal access to health care, despite noteworthy progress having been made in increasing population coverage. The COVID–19 crisis has highlighted the need to reduce out-of-pocket payments and of limitations in the range, quality and acceptability of health services.

Although primary health-care facilities are more broadly available, rural populations continue to face difficulties in accessing health services. Many African countries have implemented reforms to enhance social health protection, for example in Morocco and the United Republic of Tanzania.

Zambia has started to extend health insurance coverage to their poor and vulnerable population. Digitalization has significantly helped improve the accessibility of health-care

services, as seen in Kenya and Togo. Even if some African countries having undertaken reforms to move from employer liability to social insurance for maternity benefits provision, most women giving birth in Africa still do not have access to maternity cash benefits, with self-employed workers and those working in rural areas being the most severely affected by the lack of maternity coverage.

The COVID–19 pandemic also highlighted the crucial role of old-age protection systems, including long-term care (LTC), in ensuring the protection of older adults. While the African population continues to age, the traditional nature of LTC provision in Africa provided by extended family support is gradually eroding, leaving critical gaps in protection. There is a growing need to develop LTC systems that enable older people to receive necessary care, and which also protect the rights of care recipients and care workers.

### RESOURCES

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- Publication. World Social Protection Report 2020–22: Regional companion report for Africa
- Article. The human right to long-term care for the elderly: Extending the role of social security programmes
- ISSA Publication. Long-term care in the context of population ageing: A rights-based approach to universal coverage
- Good practice. Introduction of selfcare platforms to enhance access to services – Kenya
- Good practice. Facilitating the roll-out of universal health insurance in Togo: Automation of the health-care provider affiliation process – Togo
- Good practice. Enforcement of mandatory enrolment to National Health Insurance Fund for students in higher learning institutions – United Republic of Tanzania
- Good practice. Actuarial modelling capacity enhancement for the extension of social security coverage – Zambia

## Work injury

Only 18.4 per cent of employed workers are covered by an occupational accident insurance in Africa. Adopting a life-course approach would mean better identifying key opportunities for minimizing risk factors and enhancing protective factors at key life stages, including during working age. Younger and older workers have different exposures to risk, with varying effects. Younger workers recover more rapidly from work-related accidents than do older workers, for whom it usually takes much longer to get back to work. While younger workers are generally more inexperienced and therefore more accident prone, older workers are better able to understand risks and avoid dangers in the workplace.

Botswana's Motor Vehicle Accident Fund (MVA Fund) has set up a case management strategy to help workers of all ages to return to work after an accident. Their strategy is adapted to the individual profile and needs of the worker, including their age, recovery time as well as job and family circumstances. The National Social Insurance Fund of Madagascar (*Caisse nationale de prévoyance sociale* – CNaPS) has introduced an occupational safety and health (OSH) label for companies, which allows companies to benefit from insurance premium reductions because of their improved OSH outcomes. This applies to all workers across their working lives. The Social Security Fund (*Caisse de sécurité sociale* - CSS) of Senegal launched a poster competition for young workers to promote a culture of prevention.

### RESOURCES

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- Publication. World Social Protection Report 2020–22: Regional companion report for Africa
- Good practice. Student competition: Best poster on initiatives and good practices in occupational safety and health - Senegal
- Good practice. Development of the case management strategy: Improving service delivery – Botswana
- Good practice. An award scheme to promote occupational safety and health: Adopting an incentive-based measure to prevent occupational accidents and diseases – Madagascar

## Mutual benefits societies in Africa

The African mutual insurance market has a long tradition and was initially formed under the influence of the French and British models of mutual insurance societies aimed at meeting a wide range of needs of their members. It is noteworthy that mutuals in Africa have been promoters of social protection in the countries lacking compulsory schemes. Nowadays, they constitute an important additional pillar in national social protection systems, especially with regard to their roles for health and long-term care coverage, as well as service delivery. The added value of mutuals in Africa is deriving from the mechanisms of social economy, based on a joint liability and social solidarity, that

foster accessibility, affordability and social control over expenditures.

Moreover, a community based health insurance, which is mainly formed on mutual aid, helps facilitates the extension of coverage to the informal workers. One of the regional milestones on the way to meeting the need to rationalize the expanding social protection system by creating a specific legal framework that codifies the methods of creation, organization and functioning of mutual assistance bodies was the Regulation No. 07/2009/CM/UEMOA respecting social mutuality within the West African Economic and Monetary Union.


### RESOURCES

---

- Framework legislation. Directive N°07/2009/CM/UEMOA portant règlement général sur la comptabilité publique au sein de l'UEMOA
- Article. Community-based health insurance drives Ethiopia's bid for universal health coverage – Ethiopia
- Publication. World Social Protection Report 2020–22: Regional companion report for Africa
- Good practice. The gradual roll-out of the Mutual Benefit Society pharmacies across the country: Provision of drugs to insured parties at a socialized rate in Burundi
- Good Practice. Progressive establishment of provincial agencies – Burundi
- Good Practice. Progressive opening of Mutual Benefit Society counters in public and accredited hospitals – Burundi


## Key messages

# 01




The life-course approach to social security showcases how institutions in the Africa region can seek to better provide life-long protection, from the cradle to the grave, through existing branches of social security.

# 02




A life-course approach offers a combination of effective measures to protect all at different life stages and acknowledges the needs of specific groups, such as mothers and children, workers in formal or informal employment, the unemployed and older people.

# 03



High levels of employment in the informal economy remains the biggest challenge to implement a life-course approach, as coverage – which is in large part attained and financed through formal employment – is essential to be able to provide services.

# 04



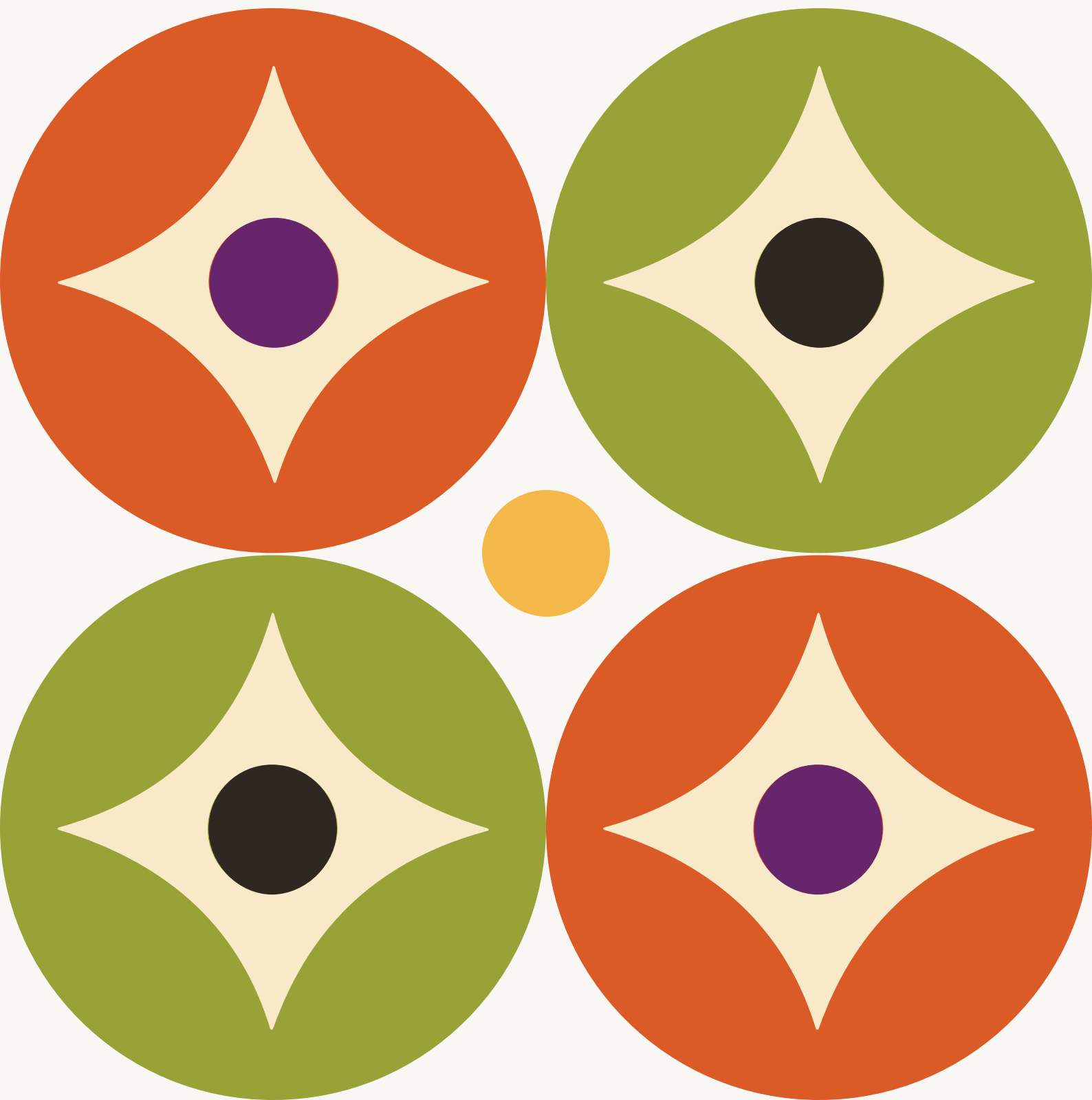
Income protection while necessary, is insufficient. A growing number of social security institutions in Africa now also focus on young people to provide better opportunities for learning and employment as well as to help reskill and support unemployed workers for their active return to work.

# 05



To help ensure improved health outcomes and reduce morbidity in the region, extending access to health coverage is a priority for many social security institutions.







# Resilience

Supporting resilience and sustainability





# Supporting resilience and sustainability

## Introduction

In Africa as elsewhere, social protection systems are designed to respond to the contingencies to which people, families and households may be exposed over the life course. Over and above this role, social protection interventions offer an effective set of tools to help boost societal resilience to crises and extreme events. The role of social protection interventions in addressing the adverse effects of the 2008 financial crisis as well as the socioeconomic and financial shocks of the COVID–19 pandemic underlines the importance of adequate and comprehensive social security protection for all.

While some risks, such as income loss due to maternity or old age are predictable, others such as death, employment injury, disability, sickness or unemployment are less so. In such circumstances, social protection systems mitigate the negative impacts of these shocks. Specifically, social protection systems protect people through the provision or replacement of income, the provision of psychosocial support as well as supporting societal and economic resilience.

Despite their key role in addressing the risks that confront people, society and the economy, social protection systems are equally affected by covariate risks. In this regard, ensuring their resilience to shocks and extreme events, such as the 2008 global financial crisis or the COVID–19 pandemic, is paramount.

While seeking to extend effective social protection coverage to all and ensure the long-term sustainability of social protection systems, policy makers and social security institutions must contend with the complex reality of growing instability and uncertainty.

In Africa, a region dominated by agrarian and extractive economies, the falling market price of primary products, declining productivity because of climate change as well as losses accruing from extreme weather events have underlined the important role that social security can play in supporting societal resilience as well as economic and environmental sustainability.

### RESOURCES

- Publication. Is my social protection programme “shock-responsive” or “adaptive”?
- Publication. 10 things you wish you’d always known about shock-responsive social protection
- Publication. State resilience index: Measuring capacities and capabilities in 154 countries
- Good practice. Social relief of distress for victims affected by regional floods in the KwaZulu-Natal province – South Africa



# Facts & trends

## Social security supporting resilience

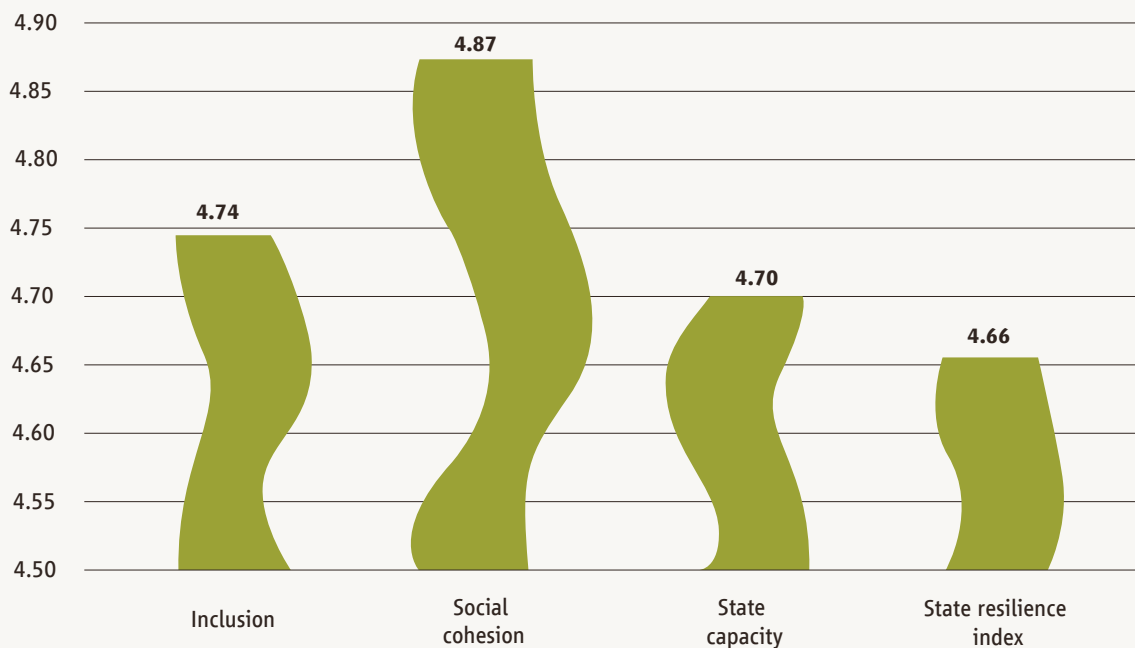
The State Resilience Index (SRI) is a composite index measuring seven pillars of resilience:

- i)** inclusion,
- ii)** social cohesion,
- iii)** state capacity,
- iv)** individual capabilities,
- v)** environment/ecology,
- vi)** economy and
- vii)** civic space.

Each pillar is composed of several sub-pillars. Figures offer selective data on inclusion, social cohesion, and state capacity.

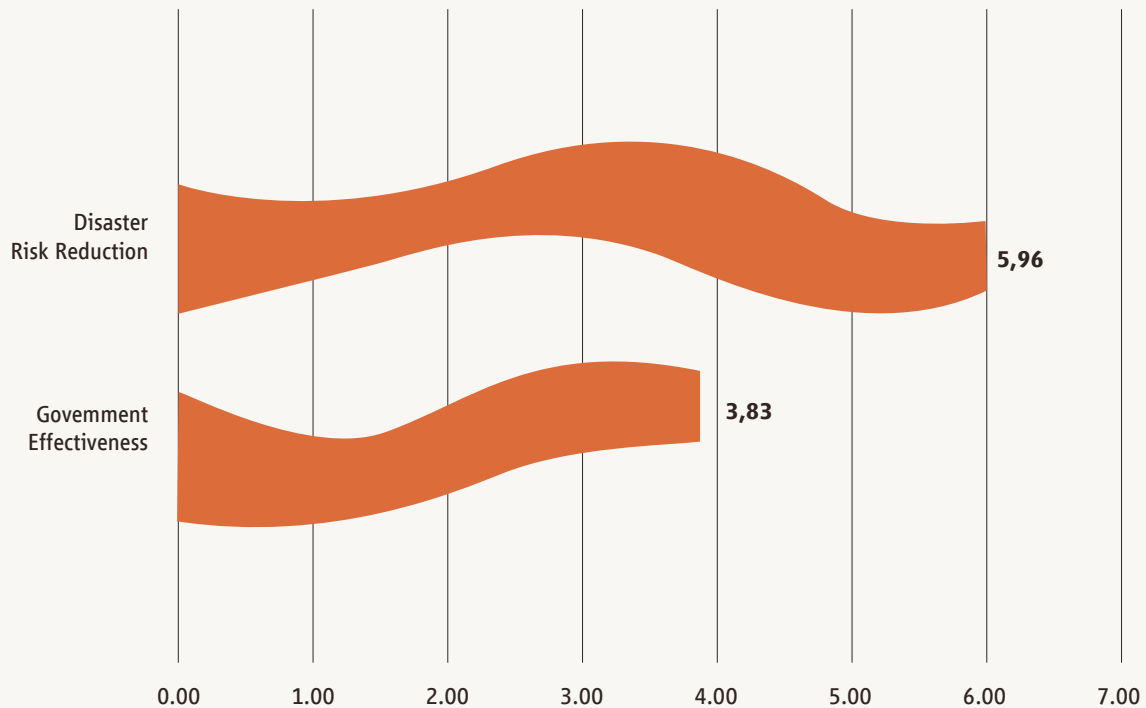
The Inclusion component aims to measure social, economic and political inclusion by taking into account, among other elements, people’s access to employment and protection against precarity. In addition to inclusion, solidarity is crucial for a resilient society: the social cohesion pillar seeks to assess institutional confidence and interpersonal trust as well as community support networks’ strength. When it comes to state capacity evaluation, the focus lies on government effectiveness and ability to prevent new and reduce existing disaster risk (FFP, 2022).

**Figure 1.** State resilience index (SRI): Inclusion, Social cohesion, and State capacity



**Source**  
FFP (2022).

**Figure 2.** Components of the state capacity pillar: Government effectiveness and disaster risk reduction



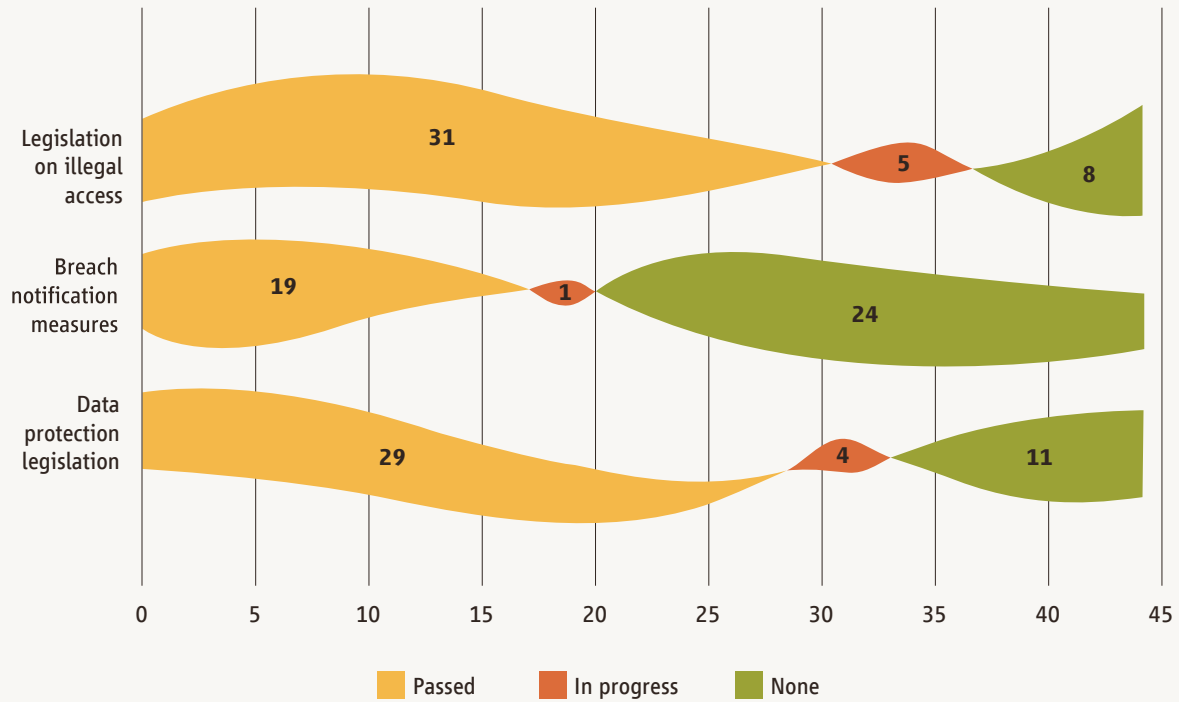
**Source**  
FFP (2022).

### Key stats

- The state resilience index for 2022 places Africa at 4.66: Mauritius and Namibia have the highest values, attaining 6.3 and 5.8, respectively (FFP, 2022).
- Although the multiple components of the index are on average equal, social cohesion (reaching 4.87) is the component that drives the general score upwards. Gambia and Ghana have the highest social cohesion values with 7.19 and 6.90, respectively (FFP, 2022).
- Mauritius, United Republic of Tanzania, and Kenya show the highest values in terms of inclusion, 6.73, 5.97 and 5.86, respectively. In terms of state capacity, Mauritius once more leads the way, followed by Botswana and Namibia (FFP, 2022).
- The value of the government effectiveness component for Africa lags behind, reaching only 3.83 while state capacity attains the value of 4.70. Mauritius and South Africa are to the fore in terms of government effectiveness, with values reaching 7.8 and 4.9, respectively (FFP, 2022).
- The value for state capacity is pulled upward by the high value for the disaster risk reduction component, which attains a regional level value of 5.96 (FFP, 2022).

## National cybersecurity

**Figure 3.** Countries with data protection legislation, with breach notification measures, and illegal access legislation, 2020 or latest available data



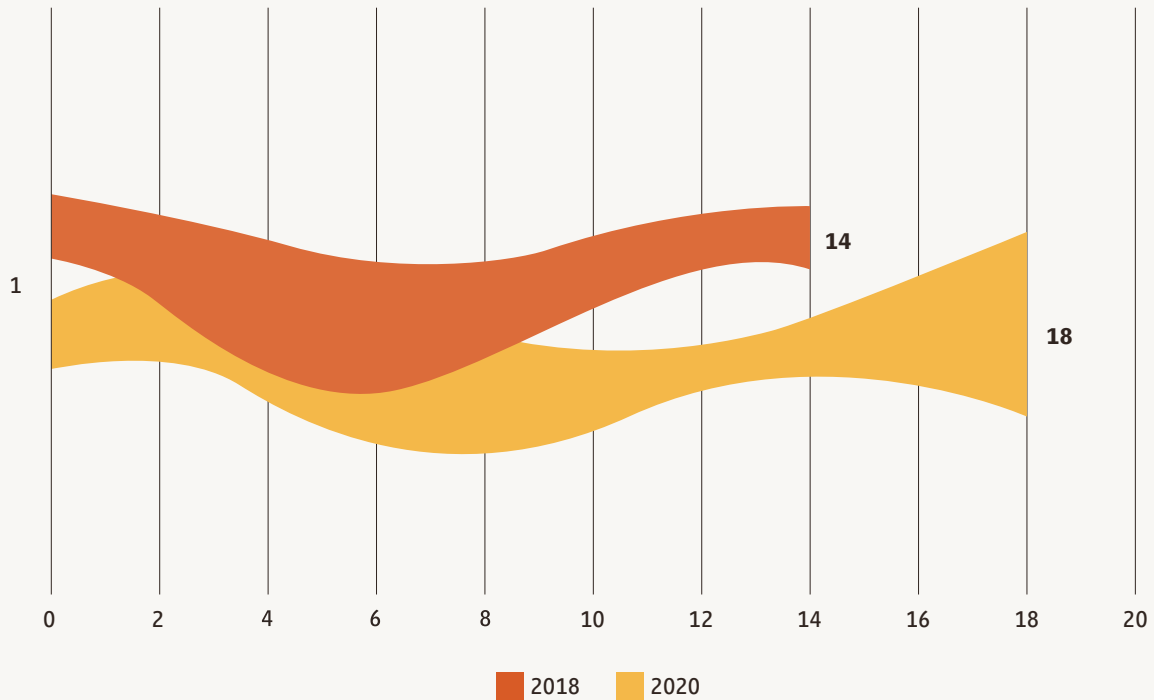
**Source**  
ITU (2021).

### Key stats

- There is an increase in the number of countries with data protection legislation, such as regulations used to oblige organizations to report a cybersecurity breach or set annual audit requirements (ITU, 2021).
- Nineteen countries in Africa have legislation on breach notifications. While one further country is currently developing legislation on this, 24 countries have no such measures in place (ITU, 2021).
- 70.5% of African countries have legislation on illegal access, 11.5% have drafted legislation and 18% currently have no legislation (ITU, 2021).



**Figure 4.** Number of countries with National Cybersecurity Strategies (NCS) (in force or in progress), 2018 – 2020



**Sources**  
ITU (2021 and 2023).

**Key stats**

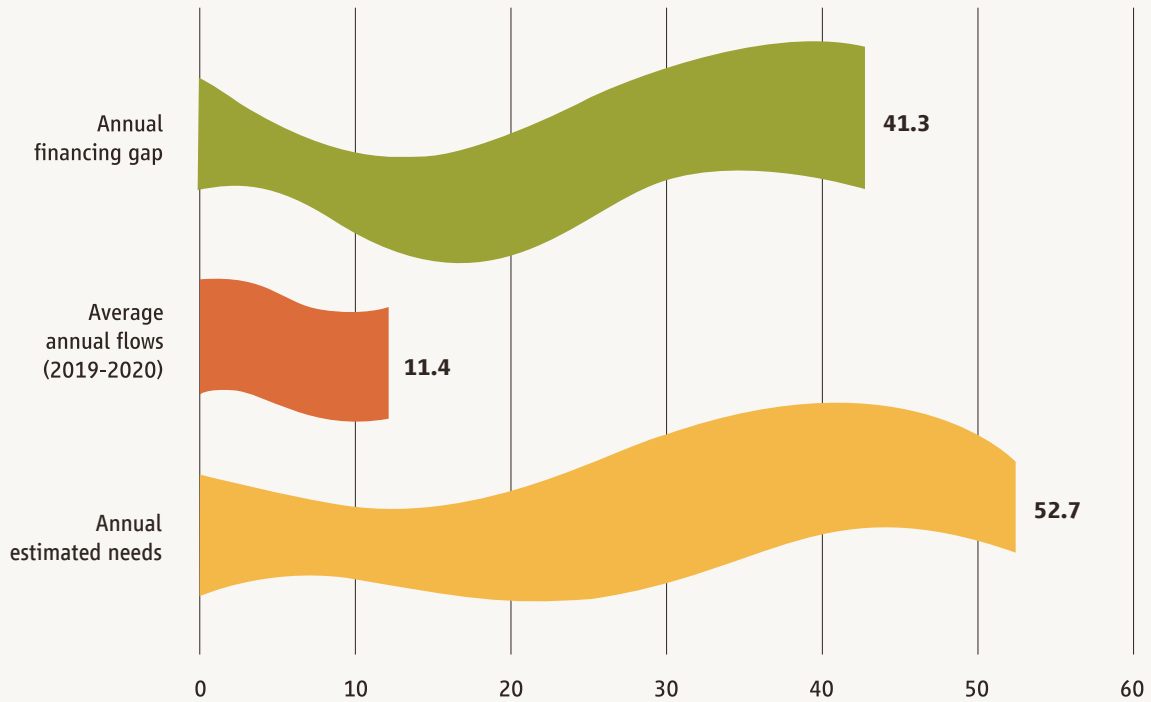
- Four countries in Africa have demonstrated progress in establishing clearer goals through the revision and development of new cybersecurity strategies or by updating their action plan (ITU, 2021).
- Weak resources, as well as the absence of technological expertise, a cybersecurity ecosystem, research and development, policy priorities and political will, can hinder efforts in technical measures to tackle cybersecurity challenges (ITU, 2021).



Resilience

## Social protection and extreme shocks: Climate change

**Figure 5.** Existing adaptation finance in Africa: Adaptation finance commitments (\$ bn) vs. Estimated needs per costs of implementation



**Source**

Global center for adaptation (2022).

**Key stats**

- The UN estimates that, by 2030, up to 118 million people in Africa will be exposed to drought, floods and extreme heat, which will hinder progress in alleviating poverty. Climatic events cause large-scale displacements of people; the UN estimates that 1.2 million people were displaced in 2020 in Africa because of climate-related risks (WMO, 2021).
- Estimations suggest that African countries spend between 2% and 9% of their GDP on adaptation to climate change, a significant proportion of their national income (WMO, 2021).
- Financing climate change adaptation will be more cost-effective than frequent disaster relief. For example, for sub-Saharan Africa, adaptation will be costly – estimated at USD 30-50 billion per year over the next ten years – however, the resulting cost reductions in post-disaster spending could be three to twelve times the cost of initial investments in resilience and coping mechanisms (WMO, 2021).





# Synthesis of the main trends and developments

## Climate change and extreme weather events

Contrary to well-established developmental patterns and models that take account of known and predictable risks in the design of social policies, extreme weather events and growing uncertainty concerning the climate are eroding the responsiveness of ex ante policies to evolving realities. Across the continent, climate change and extreme weather events are imposing a heavy socioeconomic cost.

Ad hoc as well as crisis response measures and humanitarian interventions have been crucial in addressing the immediate impacts of extreme events. However, these are generally short-term and do not address underlying socioeconomic vulnerabilities. For instance, poor people living in disaster risk zones are more likely to be exposed to the dual risks of inadequate civil protection as well as social protection.

As regards climate change, the rising incidence of extreme weather events creates a need for humanitarian interventions, often in a context defined by inadequate or nonexistent social protection.

In this evolving context, the design of social protection policy must necessarily be widened beyond the core aims of achieving universal coverage and system sustainability. It should also ensure that social security policies support societal resilience and environmental sustainability through shock-responsive interventions. These wider measures should address the immediate consequences of extreme events and be capable of adaptation to respond to the changing and long-term needs of affected and vulnerable population groups.

### RESOURCES

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- Publication. Analysis: Africa's unreported extreme weather in 2022 and climate change
- Good practice. Social relief of distress for victims affected by regional floods in the KwaZulu-Natal province – South Africa



## Public health and epidemiological shocks

Public health concerns and epidemiological shocks generally impact national health-care development trajectories by introducing unprecedented and uncaptured variables to health-care development models. In Africa, health challenges such as poliomyelitis, HIV/AIDS and the repetitive outbreak of pandemics, such as the Ebola virus, as well as the unprecedented COVID-19 pandemic, distort national morbidity profiles. These act to trigger crisis investment in vaccination programmes, the offer of free treatment and pharmaceuticals, and preventive health care as well as necessitating the construction of makeshift medical care facilities to cater for the rise in hospitalization rates.

Poor hygienic conditions and inadequate sanitation facilities have also provoked public-health crises, such as cholera outbreaks, in some localities and countries.

Coupled with the endemic and long-standing challenge of overcoming malaria, these countries are faced with the double challenge of addressing public-health emergencies and investing in the development of health-care systems to ensure effective access to essential and adequate health care.

For policy planning, recurrent public-health emergencies, such as cholera outbreaks, the Ebola virus, and pandemics, including the COVID-19 pandemic, as well as the recent outbreak of the Marburg virus disease in Equatorial Guinea, all combine to assert the necessity to factor in the internationalization of public-health concerns as a crucial element in the development of national health-care policies. By doing so, this will help strengthen emergency response mechanisms and enhance societal resilience to public-health crises.

### RESOURCES

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- Publication. The impact of infectious diseases on the development of Africa
- Publication. Health and well-being: Lifestyle diseases pose new burden for Africa
- Publication. Equatorial Guinea confirms first-ever Marburg virus disease outbreak



## Economic and financial crises

African economies have been particularly hard hit by the impacts of global economic and financial crises, which have fuelled rising unemployment and inflation. With multiple challenges ranging from declines in the prices of primary products, unfavourable currency exchange rates and the erosion of the value of domestic currencies vis-à-vis the United States dollar, to the payment of heavy interest rates on loans, African economies generally have borne a greater share of the burden of global economic downturns and financial crises.

Additionally, in a context of high levels of informal economic activity coupled with low levels of contributory social security coverage and low levels of expenditure directed to social assistance programmes, social security systems have limited ability to meet the social needs of the population. Where unemployment programmes exist, high rates of long-term

unemployment may lead to a dependence on social security benefits and services to protect livelihoods. At the same time, while high inflation rates erode the value of benefits, the indexation of benefit levels to inflation compounds the financial pressures placed on social security systems.

The negative impacts of economic and financial crises leads, on the one hand, to job losses, stagnating coverage rates for contributory social security schemes and the erosion of the fiscal base for public social expenditure and, on the other hand, to rising demand for social benefits and services. This weakens countries' socioeconomic resilience and responsiveness to address the needs of vulnerable population groups. In this regard, to improve resilience and responsiveness, social security administrations may consider partnering with the government and development partners.

### RESOURCES

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- Publication. Economic crisis in the Middle East and North Africa
- Good practice. Leveraging partnerships in implementing investment in industrial projects – United Republic of Tanzania



## Geopolitical crises and conflicts

In some countries, political and economic governance dynamics have elevated the continent's dependence on the global economy, leading to increased migration flows and reliance on foreign financial flows to finance development. However, reliance on alliances with competing and sometimes conflicting world powers increasingly impacts on the socioeconomic and political realities of the typical post-colonial African state.

While such reliance is generally viewed negatively, it can also serve as a push factor to develop domestic capacity through international cooperation. Geopolitical crises and conflicts have increased awareness among African leaders of the need to strengthen national self-reliance and self-sufficiency as well as to build capacities to address adverse realities. This change in outlook has provided

a major boost to the ongoing processes of industrialization, economic diversification, and digitalization in the region. For instance, disruptions to the global food supply chain stemming from the war in Ukraine have provoked debates concerning Africa's food self-sufficiency.

Technological self-sufficiency is another important debate, including for social security agencies. In Libya, the Social Security Fund was prompted to develop homemade ICT solutions to ensure a sustainable social security system in the wake of the crisis that saw foreign service providers exit the country. The underlying argument provided by the Libyan case is that improvements in domestic capabilities to develop capacity will boost institutional and societal resilience.

### RESOURCES

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- Publication. Africa: A continent not only of crisis but of opportunity, too
- Publication. Ukrainian war worsens African food crisis
- Good practice. Independence in the field of information and communication technology to maintain a sustainable social security system – Libya



## Technological transitions and new forms of risks

The adoption of technology in business operations as well as technological transitions, to achieve large scale automation and digitalization, is of capital importance to simplify core business and operational processes. These developments boost institutional capability in public-service delivery and enhance institutional resilience to sudden shocks by enabling quick adjustments and adaptations to respond to rising public expectations. In Namibia, for instance, the Social Security Commission repurposed existing technologies to develop a novel technological system to ensure business continuity and the payment of benefits. This was done as part

of measures imposed to check the spread of COVID–19 and to meet higher demand for social security benefits and services.

Despite potentially huge gains in operational efficiency, emerging technologies present new risks. Such risks include a deepening of the digital divide, opportunities for fraud and cybercrime, and system failures. Other socioeconomic challenges relate to anticipated job losses and technological dependency. These new risks may require adapted social security interventions to protect insured people and their families and to strengthen institutional resilience.


### RESOURCES

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- Good practice. Repurposing existing technologies – Namibia
- Publication. What new technologies carry the biggest risks?
- ISSA Publication. Digital inclusion: Improving social security service delivery
- ISSA Publication. Enhancing the protection and cyber resilience of social security administrations: Introduction to cybersecurity


## Key messages

# 01




In pursuit of the human right to social security for all and while ensuring the financial viability and long-term sustainability of social security systems, social security administrations in the Africa region must contend with a complex reality characterized by growing uncertainty and the heightened risk of shocks.

# 02




Climate change and the more frequent occurrence of extreme weather events heighten the importance and urgency for governments to incorporate shock-responsive and adaptive social protection measures in the design of national social protection policies.

# 03



Social security institutions can play an important role in mitigating the adverse effects of economic and financial crisis by partnering with government and development partners in the drive towards a just and sustainable transition to green economies and the promotion of employment for better social outcomes.

# 04



International public health emergencies and pandemics reaffirm the necessity to factor in public health concerns as a crucial element in the development of national health-care systems and policies.



# 05



A context of geopolitical crisis and conflict has provided an impulse for African leaders to enhance national self-reliance and self-sufficiency, as well as to build the capacity to address adverse realities and curtail dependence on international aid and assistance.

# 06



Despite potentially huge gains for social security service delivery, emerging technologies also present risks, notably the deepening of the digital divide, opportunities for fraud and cybercrime, and system failures. Social security institutions must strengthen their resilience, to build capacity to better respond to these challenges.





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# Acknowledgment

This report is the result of the collective efforts of the professional staff of the Social Security Development branch of the General Secretariat of the International Social Security Association. Staff were assigned responsibility for authoring specific chapters and sections for this report.

I am indebted to Paul Mondo Ngomba for the *Introduction* and the chapter *Supporting resilience and sustainability*; Ernesto Brodersohn for *Transforming social security management*; Yukun Zhu and Paul Mondo Ngomba for *Social security coverage for all*; and Bernd Treichel, Nathalie De Wulf, Guillaume Filhon, Dmitri Karasyov, Paul Mondo Ngomba and Yukun Zhu for *Social protection for a changing life course*. The chapter on *Highlights of legal reforms* was prepared by Megan Gerecke with input from André Costa Santos, Ximena Altamirano, and Mariapia Rueda. Claudia Ambrosio developed the *Facts and trends* for the respective chapters.

The report benefitted from comments from Marcelo Abi-Ramia Caetano, Jens Schremmer, Sigve Bjorstad and others.

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