



The Digitalisation of Social Protection in Zambia

Informal Workers' Rights Approach



The Digitalisation of Social Protection in Africa [Zambia]: Informal Workers' Rights Approach

Final Research Report on: Challenges faced by Informal Economy Workers in Rural and Urban Zambia in accessing Social Protection through Digital Systems

Prepared by: Isaac Kabelenga (PhD)

Tel: +260 7 6464 1800; +260 953 60 7773; +260 968 27 56 95

Email: isaackabelenga@gmail.com; 2023kabelengaisaac@gmail.com

For the Attention of:
StreetNet International

August, 2024

Contents

| | |
|---|----|
| Executive Summary..... | 3 |
| Acronyms | 3 |
| 1.0: Introduction..... | 7 |
| 1.1: Background information..... | 7 |
| 2.0: Methodology..... | 8 |
| 2.1: Research approach..... | 8 |
| 2.2: Participants..... | 9 |
| 2.3: Inclusion criteria, Data collection approaches, and Total number of interviews conducted..... | 10 |
| 2.4: Study sites..... | 11 |
| 2.4: Timeframe for data collection..... | 11 |
| 2.5: Data analysis..... | 11 |
| 2.6: Ethical considerations..... | 12 |
| 3.0: Study findings..... | 12 |
| 3.1: History of digitalization of social protection in Zambia, its meaning and benefits..... | 12 |
| 3.2: Challenges faced by informal economy workers in Zambia to access social protection through digital systems..... | 15 |
| 3.3: Characteristics of informal workers that face the challenges..... | 23 |
| 4.0: Conclusions and policy suggestions on how to influence digital social protection and practices. | 24 |
| 4.1: Conclusions..... | 24 |
| 4.2: Policy suggestions on how marginalised and excluded informal economy workers can be more influential in shaping digital social protection policy and practices in ways that secure their rights... | 25 |
| Bibliography..... | 28 |

Executive Summary

Aim: The aim of this study was to explore the challenges faced by informal economy workers in urban and rural Zambia in accessing social protection through digital systems, and suggest ways that can enable marginalized and excluded informal economy workers to influence digital social protection policies and practices, and secure their rights.

Method and materials: The study employed desk review of secondary literature and primary qualitative research with informal economy workers and Key Informant Interviews (KIIs) in the five districts of Zambia where the Government of Zambia had implemented provision of social protection through digital systems. We conducted 19 KIIs with government officials and representatives of mother bodies of association of informal economy workers and 71 interviews with individual informal economy workers who were beneficiaries and potential beneficiaries of digital social protection (that is, those who either registered or were trying to register for social protection through digital platform). In total 90 participants were interviewed, of which the majority (71) of the participants were informal economy workers. Of this number of informal economy workers, 48 were women and 23 were men. This discrepancy is explained by the fact that there are more female informal economy workers than male informal economy workers who are beneficiaries of social protection in both rural and urban Zambia. These included Persons with Disabilities (PWD), Youth, Women, Cross-Border Traders, Service Providers and Policy and Decision Makers.

Findings: the study established that the field of social protection in Zambia has been digitalized in both urban and rural districts, especially in those areas which have mobile phone networks and banks. Digitalisation of social protection involves semi-automation of social protection services from registration and selection of beneficiaries, delivery of social protection benefits like Social Cash Transfers (SCT) through mobile phones or bank transfers, monitoring and evaluation of delivery of benefits, and claim and grievance follow-ups. It was learnt that digitalization of social protection had many benefits such as reducing stress associated with physical delivery of social protection benefits to beneficiaries, improving efficiency, accountability, transparency, monitoring and evaluation of delivery of social protection benefits, report writing and reducing stress of walking long distances to service centres and risks of handling hard cash.

While the benefits of digitalisation of social protection services were reported by both the Key Informants and the beneficiaries, the study established that some informal economy workers had challenges in accessing social protection services using digital systems. The major victims were the blind people, Persons with severe Disabilities, Older People, the Illiterates, those who forget mobile and bank PIN numbers, and those who depend on other people to register and access digital social protection services. The major challenges they face are: technological barriers such as technological illiteracy, not having the abilities to manage their own technologies used in digital social protection such as mobile phones, SIMCARDS, bank accounts and PIN numbers; information barriers such as not being able to read the

digital messages sent to them by social protection service providers; infrastructure barriers such as poor mobile phone network, and load shedding which make their mobile phones inaccessible, inconsistent availability of cash at mobile money booths, and mobile money booths; geographical location barriers such as long distances to nearest mobile phone booths and banks where to receive the benefits; and relationship barriers such as manipulation and theft of social protection benefits by those entrusted with powers to assist them get registered and receive social protection benefits. These challenges make some beneficiaries to be either not to consistently and timely receive their social protection benefits, or to be completely denied the right to social protection. This is because some of them end up not receiving their benefits. This is because their benefits end up either being hijacked by someone else especially those entrusted with powers to assist them get their benefits or returned by the digital platforms to the Government of Zambia.

Conclusions: the study concludes that it is poorest of the poor and most marginalized informal economy workers in Zambia who are highly disadvantaged by the digitalisation of social protection. Despite being extremely poor, vulnerable and marginalized, their marginalization and exclusion gets reinforced by the preconditions for accessing digital social protection benefits. When the findings of this study are linked to international and regional (Africa region) studies and discourses about the disadvantages of provision of social protection using digital systems, the findings are similar to what is reported in other studies such as those undertaken by Amnesty International (2024), UN Special Rapporteurs on Digital Welfare States and Human Rights (2019); Human Rights Watch (2023); Roberts (2021; 2022); Lowe, Rigolini, Castro, Bastagli (2023); Lowe, (2022) and Tanner (2020). These similarities in findings are not mere coincidences. Rather, they are point to the fact that provision of social protection through digital systems has its own disadvantages on the poorest, most vulnerable and marginalized people in human [Zambian] society, and call for the urgent need to revisit policies and practices about digitalisation of social protection.

Policy suggestions: The results suggest that in order for informal economy workers to influence digital social protection policies and practices, and secure their rights, there are three (3) measures that should be put in place by informal economy workers and those that support social protection for informal economy workers. These are: first, there is need to first mobilize informal economy workers and sensitive them about social protection in general and digital social protection in particular. Second, once this is done, there is need to bring together all informal economy workers through their associations/organizations such as Alliance for Zambia Informal Economy Associations (AZIEA), Association for Vendors and Marketeers (AVEMA), Zambia Federation for the Blind and Persons with Disabilities, Cross-Board Traders, Senior Citizens Association of Zambia (SCAZ), Consortium on the Rights of Older People (CROP), Mobile Money Booth Operators, Womens Savings Groups among others so that they can mount pressure on policy and law makers and decision makers such as the Government of Zambia, Members of Parliament, International Labour Organization (ILO) and other UN agencies and International Development Cooperation and private companies such as Banks, Airtel, MTN and Zamtel that are supporting digitalisation of social protections in Zambia so that they fully involve informal economy workers in all their plans and activities about digitalisation of social protection. Third, there is need to make a demand by

informal economy workers and supporters of informal economy workers on policy and law makers and other decision makers to revisit existing national policies, legislations and administrative frameworks about digitalisation of social protection so that the policies, legislations and administrative frameworks clearly explain how the voice of the poorest and marginalized informal economy workers will be listened to and their rights protected at all the stages involved in the digitalisation of social protection services. If these policy measures are put in place and implemented, informal economy workers are likely to influence digital social protection policies and practices, and their rights secured. This is because they will be of part of every agenda about digitalization of social protection.

Acronyms

In the context of this study, the following acronyms stand for:

ADRT: Africa Digital Rights Fund

AVEMA: Association of Vendors and Marketeers

AZIEA: Alliance for Zambia Informal Economy Associations

CDF: Constituency Development Fund

CROP: Consortium for the Rights of Older People

CWACS: Community Welfare Assistance Committees

GRZ: Government of the Republic of Zambia

IDIs: In-depth Interviews

KGS: Keep Girls in School

KIIs: Key Informant Interviews

FISP: Farming Input Support Programme

FSP: Food Security Pack

ILO: International Labour Organization

MCDSS: Ministry of Community Development and Social Services

MLSS: Ministry of Labour and Social Security

NAPSA: National Pensions Scheme Authority

NHIMA: National Health Insurance Management Authority

NRC: National Registration Card

SCT: Social Cash Transfer

SWL: Supporting Women's Livelihoods

SCAZ: Senior Citizens Association of Zambia

MEF: Marketeers Empowerment Fund

PIN: Personal Identity Number

PWD: Persons with Disability

UN: United Nations

UNICEF: United Nations Children Fund

UNDP: United Nations Development Programme

WEP: Women Empowerment Programmes

WEF: Women Empowerment Fund

YEF: Youth Empowerment Fund

ZAPD: Zambia Agency for Persons with Disabilities

1.0: Introduction

This research report, titled: the digitalisation of social protection in Africa [Zambia]: a workers' rights approach, focuses on challenges faced by informal economy workers in rural and urban Zambia in accessing social protection through digital systems. The report is structured in this order: the first part provides background information to the study, statement of the problem, aim and research questions of the study, and significance of the study. The second part provides the research methodology used which include study design, study sites, selection of participants, data analysis and ethical considerations. The third part presents findings of the study with focus on challenges faced in accessing social protection through digital systems. The last part provides conclusions, policy implications and recommendations.

1.1: Background information

This study was part of the Digital Social Protection in Africa project, which brings together African [informal economy] workers' rights organisations with African digital rights organisations in a process of collaborative research and collective action. The objective was to increase the influence of marginalised voices in this rapidly developing field so that informal economy workers' rights are better protected as social protection systems across the continent are digitalised (Roberts, 2021; 2022). By digital social protection, it means that social protection schemes increasingly involve digital cash transfers made directly to people's mobile phones or debit cards or dedicated "e-cards". The digitisation of social protection in Africa has the potential to radically increase the speed, scope and scale of social safety net provision across the continent. The immediacy and convenience of transferring social protection entitlements directly to mobile phones or debit cards obviate the need for recipients to travel to collect payments and stand in queues. It also provides the potential to reduce theft, supply chain costs, leakages, and opportunities for corruption. Digital social protection systems can also give providers an overview of disbursements, and in some cases purchases, that can be (dis)aggregated for management monitoring and control purposes in near real-time (Roberts, 2021; 2022); Lowe, Rigolini, Castro, Bastagli (2023); Lowe, (2022); Tanner (2020).

Notwithstanding the above, digital social protection has implications for digital Rights of the workers in various ways. Digital rights are those human rights and legal rights that allow individuals to access, use, create, and publish digital media or to access and use computers, other electronic devices, and telecommunications networks such as mobile phones, debit cards or dedicated 'e-cards'. Digital rights are not only the right to use digital tools and media (which is part of the existing human right to freedom of expression, free of association and freedom of communication). Digital rights are all and every existing human right when using digital tools or online spaces. This includes workers' rights to decent work, the right to social security and to social protection. As we increasingly conduct aspects of our social, economic, and political life online, it becomes increasingly important to assess how that process of digitalisation impacts different social groups - positively and negatively - from a human-rights perspective (Amnesty International, 2024; UN Special Rapporteurs on Digital

Welfare States and Human Rights, 2019; Human Rights Watch, 2023; Roberts, 2021;2022).The concept is particularly related to the protection and realization of existing rights, such as the right to privacy and freedom of expression, in the context of digital technologies, especially the Internet. A number of human rights have been identified as relevant with regard to the Internet. These include freedom of expression, privacy, and freedom of association. Furthermore, the right to education and multilingualism, consumer rights, and capacity building in the context of the right to development have also been identified (Internet Rights Charter (2001); Internet Society, 2012; Faith, Roberts and Hernandez 2022; Africa Digital Rights Fund (ADRF), 2024); Zambia Cyber Security and Cyber Crimes ACT (2021); and Zambia National Information and Communication Technology Policy, 2006). Digital social protection systems also have the potential to compromise informal economy workers’ digital rights due to data security breaches, digital exclusions, repressive surveillance and removal of accountability (Internet Rights Charter (2001); Internet Society, 2012; Roberts, 2021; Faith, Roberts and Hernandez 2022; Lowe et.al , 2023; Africa Digital Rights Fund (ADRF), 2024). This project was established to address a series of related challenges. These are:

1. Digital rights issues have not been central to debates about workers’ social protection in Africa.
2. Workers’ rights and workers’ perspective have not been central to digital rights debates.
3. Workers’ social protection systems are being rapidly digitalised without attention to digital rights.

In order to address the above challenges and gaps, this research addresses three related questions:

1. *“What are workers’ experiences of the (dis)advantages accompanying the digitalisation of social protection?”*
2. *Who benefits and what interests are driving this process?*
3. *How can workers, particularly marginalised and excluded workers, be more influential in shaping digital social protection policy and practices in ways that secure their rights?”*.

In order to address the above questions, StreetNet selected Zambia as its country of focus. This is because of two reasons: First, according to the World Bank, Zambia is the best-performing country in the Southern Africa region in terms of digital payments of Social Cash Transfer (SCT)¹. Second, StreetNet has two of its affiliate members in Zambia namely Association of Vendors and Marketeers (AVEMA) and Alliance for Zambia Informal Economy Associations (AZIEA) which have more than one million informal economy

¹, [ZAMBIA IS THE BEST PERFORMING COUNTRY WITH DIGITAL PAYMENT OF SOCIAL CASH TRANSFER IN THE REGION – Ministry of Community Development and Social Services \(mcdss.gov.zm\)](https://mcdss.gov.zm)

workers^{2;3} , and it was thought that choosing Zambia might make it easier to collect first hand data about digitalisation of social protection, and lived experiences of informal economy workers, service providers and policy and decision makers of digitalization of social protection. Thus, it was the best country to focus on as study site.

2.0: Methodology

2.1: Research approach

In order to adequately answer the research questions and establish the challenges, the study collected two types of data, namely primary and secondary data. These approaches enabled the researcher to wider pool of data, triangulate data and arrive at strong conclusions which can be used to influence policies and practice.

Secondary data

This data was collected through desk review of literature about digital social protection in Zambia and other parts of the world and experiences of beneficiaries [workers], especially those in the informal economy.

Primary data

The study conducted conducted 19 KIIs with government officials and representatives of mother bodies of association of informal economy workers and 71 interviews with individual informal economy workers who were beneficiaries of digital social protection. In total 90 participants were interviewed, of which the majority (71) of the participants were informal economy workers. Of this number of informal economy workers, 48 were women and 23 were men. This discrepancy is explained by the fact that there are more female informal economy workers than male informal economy workers who are beneficiaries of social protection in both rural and urban Zambia These included Persons with Disabilities (PWD), Youth, Women, Cross-Border Traders, Service Providers and Policy and Decision Makers.

2.2: Participants

The study targeted members of Alliance for Zambia Informal Economy Associations (AZIEA) and Association of Vendors and Marketeers (AVEMA), and some key stakeholders, policy makers and in particular Government of Zambia line Ministries in line with the theme/focus of the research. Below are the categories of the participants:

1. Street and Market Vendors (these included Persons with Disabilities (PWDs), youth and women)
2. Mobile Vendors (these included Persons with Disabilities (PWDs), youth and women)

².AVEMA .(2020). The informal markets are already feeling the devastating impact of COVID-19. 2 April, 2020, Times of Zambia.

³.Kabelenga, I & Chola, J. (2021). Social Protection and COVID-19: Impacts on Informal Economy Workers in Rural and Urban Zambia. **Available on:** www.fes-zambia.org

3. Hawkers (these included Persons Living Disabilities (PWDs), youth and women)
4. Cross Border Traders (these included youth and women).
5. Craftsmen and Artisans
6. Mobile phone operators accredited to provide digital social protection services
7. The Ministry of Community Development and Social Services (MCDSS) - District Social Welfare Officers and Community Development Officers,
8. National Pensions Scheme Authority (NAPSA),
9. National Health Insurance Management Authority (NHIMA)
10. Zambia Agency for Persons with Disabilities (ZAPD),
11. Association of Vendors and Marketeers (AVEMA),
12. Alliance for Zambia Informal Economy Associations AZIEA),
13. Associations for the Blind and other Persons with Disabilities (PWDs),
14. Women's Clubs/Associations/Village Banks in the informal economy under Supporting Women's Livelihood Programme (SWL).

2.3: Inclusion criteria, Data collection approaches, and Total number of interviews conducted by gender

Participants were those who participated in digital social protection either as beneficiaries of digital social protection services or those who wanted to register for digital social protection in different Government of Zambia line ministries that provide different forms of social protection such as social cash transfers (SCT), health insurance, farming inputs, Citizens Economic Empowerment Fund, Constituency Development Fund, and other poverty reduction empowerment funds, and Government line ministries and institutions that were responsible introduction and/or implementers of digital social protection. Beneficiaries and service providers such as mobile phone operators were identified with the assistance of District Social Welfare Officers, District Community Development Officers, District Agriculture Officers and Local Community Welfare Assistance Committees (CWACs). These approaches enabled us to select for the study participants who had experiential knowledge about digital social protection in Zambia. Although in qualitative study there is no agreed upon number of total number of interviews that can be conducted for any particular study (Creswell, 2009), this number of participants enabled us to reach saturation point where we were no longer collecting new insights and only repetition of earlier insights. This enabled us to make conclusions about the phenomenon under study. In terms of data collection approaches, the study conducted Individual In-depth Interviews (IDIs) and Key Informant Interviews (KIIs).

In total, the study conducted 90 interviews which were distributed as follows: 19 were KIIs with government officials and mother bodies of associations for informal economy workers, and 71 were individual informal economy workers who were either beneficiaries or potential beneficiaries of digitalization of social protection. Of this number of informal economy workers, 48 were women and 23 were men. This discrepancy is explained by the fact that there are more female informal economy workers than male informal economy workers who are beneficiaries of social protection in both rural and urban Zambia, especially female headed households and poor but viable women who are usually targeted by various social

protection programme such as Supporting Women’s Livelihoods (SWL), Keep Girls in School (KGS), Girls Education and Women Empowerment (GEWEL), Constituency Development Fund (CDF), Marketeers Empowerment Fund and Food Security Pack (FSP) among others. Women are also the majority in the informal economy. They are also the poorest and most vulnerable due to various factors such as low levels of education, unemployment, widowhood, divorce, unmarried, heading households alone, inadequate economic activities which result into low income levels at individual and household levels. Thus, in order to reduce extreme poverty and vulnerability among women, one of the categories of informal economy workers that are usually targeted by almost all forms of social protection are women (Zambia National Social Protection Policy, 2014; SOS Children’s Village, 2019; Kabelenga & Chola, 2021; SASPEN, 2022).

2.4: Study sites

According to the Government of Zambia through the Ministry of Community Development and Social Services (MCDSS, 2022a; 22b; 2023), the Ministry targeted to reach over 1.37million beneficiaries by end of 2023 throughout the whole ten (10) provinces of Zambia transition from physical to digital payment system, meant to promote efficiency, effectiveness and transparency. This is in addition to digitalization of other social services under NHIMA, NAPSA, CEEC, and Farming Inputs under the Ministry of Agriculture and Cooperatives (GRZ, 2023). Despite this national coverage, the study was taken in five (5) study sites (two urban and three rural) with highest numbers of workers in the informal economy and where the Government of Zambia is implementing digital social protection. These were:

Urban Zambia: Lusaka and Kitwe Districts

Rural Zambia: Namwala, Solwezi and Zambezi Districts

The Government of Zambia first piloted digital social protection with focus on SCTs in Namwala and Kitwe Districts since 2023. It has now extended the project to Lusaka, Solwezi and Zambezi Districts, and other provincial Headquarters (MCDSS, 2023). Key policy and decision makers about digitalization of social protection are based in Lusaka, the Capital City of Zambia. All the districts have other forms of digital social protection such as National Pensions Scheme Authority (NAPSA), National Health Insurance Management Authority (NHIMA) and Farmers Input Support Program (FISP) e-registration and contributions. The districts have the implementers, beneficiaries and potential beneficiaries of digital social protection in the informal economy. Inclusion of rural and urban districts was meant to capture the experiences of rural and urban informal economy workers (that is, Street and Market Vendors, Mobile Vendors, Hawkers, Cross Border Traders) in accessing social protection through digital systems that were used in Zambia. That was essential to establish the rural and urban differences and similarities about digital social protection.

2.4: Timeframe for data collection

The data used in this report was collected between 16th April and 3rd June, 2024. Thus, data on digitalization of social protection in Zambia that were available after 3rd June, 2024 is not part of this study.

2.5: Data analysis

Data was analysed using content and thematic analyses approaches. These involved several steps namely transcribing all the audio interviews into transcripts, reading each transcript, understanding the content and summarizing the contents into themes, reflecting on the contents and themes, interpreting the data and drawing conclusions based on the data.

2.6: Ethical considerations

In this study, various ethical issues were taken into consideration. First, because the study involved participation of government officials and some beneficiaries of digital social protection that were provided by the Government of Zambia, permission was sought from the Government of Zambia through relevant line ministries and institutions to allow their staff and beneficiaries to participate in this study. Permission was granted. The purpose of the study was also explained to the government and all participants before starting the study. Only potential participants who were willing to participate in the study participated in the study. Anonymity of the participants are also observed throughout this study. Actual names of the participants are not mentioned in the research report. Informed consent was also obtained from participants before the starting the interview by signing informed consent form or verbally.

3.0: Study findings

3.1: History of digitalization of social protection in Zambia, its meaning and benefits

Analysis of both secondary and primary data indicate that history of digitalization of social protection, especially Social Cash Transfers (SCTs) in Zambia can be attributed to two major factors. These are: (1) Government of Zambia national plan on digital services, and (2) scandal involving theft of millions of SCT money in the Ministry of Community Development and Social Services (MCDSS) in 2017. Below are the details on these factors:

Government of Zambia National plan on digital services

Data indicates that history of digitalization of social protection and other social services in Zambia can be attributed to the Government of Zambia National plan on the need to go digital in terms of provision of social services. This is in line with Zambia National Information and Communication Technology (ICT) Policy, which arose in recognition that the world had embraced Information and Communication Technology (ICT) as an enabler of social and economic development:

“The National Digital Transformation Strategy in Zambia aims to transform the country into a digital economy. Anchored on the National Information and Communication Technology Policy of 2006, this strategy focuses on adopting digital technologies across all sectors of the economy⁴. It includes measures such as enhancing social services delivery through Digital Public Infrastructure (DPI), ensuring efficient government-to-person (G2P) payments, and reducing leakage by correctly identifying

⁴[Delivering on the promise of digitising payments in Zambia – Cenfri](#)

beneficiaries⁵. Additionally, the Zambian Government has set targets for digitizing government-to-person (G2P) payments, including salaries, refunds, and other services³. Mainstreaming ICTs in government programming is prioritized for full public sector digital transformation^{6,7}. ”

Scandal involving theft of millions of SCT money in the Ministry of Community Development and Social Services (MCDSS) in 2017

Data indicates that in order to prevent scandal which involved theft of millions of SCT money at the MCDSS, the Government of Zambia under the influence of international donor community which funded SCTs such as the International Labour Organization (ILO), the World Bank, Government of Finland, among others, decided to embark on digitalization of SCT and other forms of social protection. That was one of the measures put in place to ensure that there was proper accountability and transparency in the registration and delivery of SCT and other social protection services. One Key Informant had this to say:

“Digitalization of SCT and other social protection services goes back mainly to the SCT scandal in 2017 at the MCDSS which involved the Ministry and Zambia Post Office (ZAMPOST). The former minister first came into the spotlight of government’s corruption wings after an audit in August 2018 revealed that ZAMPOST diverted funds meant for the donor-funded social-cash transfer program. The Audit revealed that the funds were diverted without authority or consent from cooperating partners, and also that the social-cash transfer program was invaded by bogus beneficiaries in collusion with some junior civil servants. In order to avoid what happened, and keep trail of SCT transfers, donors vowed that they shall not release SCT money until proper measures to ensure that their money are not abused are put in place by the Government of Zambia. One of those measures were to go digital.”

The above voice was in tandem with what the World Bank said in the secondary data that was reviewed for this study, citing the major benefits of digitalization of social protection services, and platforms that can be used to deliver digital services:

“The government, through the Ministry of Community Development and Social Services, rolled out digital payments, enabling beneficiaries to receive money through various mobile money service platforms and other financial institutions. This transition from a physical to a digital payment system has enhanced the efficiency, effectiveness and transparency of social protection service delivery.”

⁵ . Republic of Zambia (2023). NATIONAL ELECTRONIC GOVERNMENT PLAN – 2023 – 2026

⁶ . Republic of Zambia (2023). National Digital Transformation Strategy 2023-2027

⁷ . Republic of Zambia (2023). E-Government Division Zambia: SMART Zambia Institute

From the above data, it means that the factors that explain rise of digitalization of social protection in Zambia are in line with the global discourses about digitalization of social protection (See, Roberts, 2021; 2022; Lowe, Rigolini, Castro, Bastagli 2023; Lowe, 2022; and Tanner, 2020).

In light of the above history, the study established that in the context of Zambia, digitisation of social protection refers to the process of switching from making and/or receiving payment using non-digital instruments, such as cash and cheques, to making and/or receiving payment using a digital instruments such as bank transfers or mobile money. This service has various uses across sectors ranging from SCT to agriculture to select eligible farmers participating in the government’s Farmers Input Support Programme (FISP) and other forms of electronic money transfers such as pension, health insurance and tax payments^{8, 9, 10}.

The above meaning and nature of digital services means that the scope of digitalization of social protection in Zambia is broad. This is because the scope does not only cover SCT, but other forms of social protection services. It also covers both the formal and informal economy workers. Notwithstanding this, the study established that some social protection services were still provided manually/physically especially in those parts of Zambia which do not have public infrastructure (banks, internet connection, electricity and mobile phone providers) to support digital social protection. One Key Informant had this to say about this result:

“The Government of Zambia has scaled up digitalization of social protection to all the ten (10) provinces of Zambia. However, in those districts which do not have infrastructure to support digital services, SCTs and forms of social protection are still provided manually. However, registration of all beneficiaries is purely digital. Every beneficiary or potential beneficiary is registered through Social Protection Integrated Management Information System (ZIPSIP). Whether they are literate or illiterate with digital systems, they submit their identity details through enumerators who are government workers”.

The above data suggest that Zambia has a blended (mixed) approach to delivery of social protection which involve digital and non-digital systems. This is done in recognition of the development challenges faced by the Zambian society such as inadequate public infrastructure to support digital services. Even if information was not clear about social protection systems that incorporates automated decision making, it was evident that like in other countries across Africa, social protection systems in Zambia are increasingly

⁸[Delivering on the promise of digitising payments in Zambia – Cenfri](#)

³ Republic of Zambia (2023). NATIONAL ELECTRONIC GOVERNMENT PLAN – 2023 – 2026

⁴ Republic of Zambia (2023) National Digital Transformation Strategy 2023-2027

⁹

¹⁰

incorporating digital technologies, such as automated decision-making, digitized application processes, and digital databases for personal data storage¹¹. This has implications on the digital rights and digital welfare of the beneficiaries and potential beneficiaries.

3.2: Gender of recipients of digital social protection among informal economy workers in Zambia

Analysis of data indicates that even if in theory, social protection is for every poor and vulnerable person in Zambia, in practice, the majority of the beneficiaries of Social Cash Transfers (SCT) among informal economy workers in both rural and urban Zambia are poor and vulnerable female informal economy workers. That is because women are the poorest and most vulnerable. Zambia National Social Protection Policy (2014) also clearly states that among the stand-alone category of poor and vulnerable people who are eligible for social protection in Zambia are female-headed households. This criterion is translated into reality by having social protection programmes that are specifically meant for women. Some of the dominant ones are Supporting Women's Livelihood (SWL) and Women Empowerment Fund. It was also established that women are the majority who are affected by digitalization of social protection because Zambia first piloted digitalization of social protection by piloting social protection programme (SWL) that targets only women. Primary data also established these results. For instance, one Community Welfare Assistant Committee (CWAC) members who had the responsibility for identifying and registering beneficiaries of social protection summarized gender of beneficiaries of social protection in Zambia in these words:

" Gender inequality is also more prevalent in the informal sector where women are more concentrated in the lower quality job which calls for the need to develop positive strategies to combat various forms of discrimination to which more women in the informal economy are vulnerable to. Women are generally considered to be more vulnerable than men. So it would then follow that the women beneficiaries would be more than the men."

Another Key Informant from one of the government departments that piloted digitalization of social protection also agreed with what CWAC members reported by saying this:

"The first programme to be digitalised was women empowerment... so we are 100% ahead in that area. Because women empowerment was the first to be digitalised, it follows that women are currently the majority beneficiaries."

Citing specific forms of social protection that are targeted towards women and the underlying reasons, one Key Information summarized it in these words:

"The Majority beneficiaries are women. Common reasons are as follows:

(i) GEWEL (Girls Education and Women Empowerment) package specially targeted women and girls. Not a program for men

¹¹. Amnesty International (2024). BRIEFING: SOCIAL PROTECTION IN THE DIGITAL AGE: A SUMMARY OF THE HUMAN RIGHTS RISKS OF DIGITAL TECHNOLOGIES IN SOCIAL PROTECTION SYSTEMS.

(ii) FSP (Food Security Pack) Program mainly involved women because most Girls and women were the ones heading households (single women); most of aged people seems to be women not men so they were many that qualified for 65 plus years package, its like life span for men is shorter than for women; most women were deemed more vulnerable but viable than men and were the ones keeping orphans;

(iii) KGS (Keeping Girls in School) positively discriminate girls, so it's not meant for boys.”

The above self-explanatory data imply that there is gendered nature about registration and accessibility of digital social protection in Zambia. This is because there are more females than males who are on different types of social protection that require registration and/or accessibility of social protection benefits like social cash transfer (SCT) through digital devices such as mobile phones and bank transfers.

3.3: Challenges faced by informal economy workers in Zambia to access social protection through digital systems

Having established the history, meaning and benefits of digitalization of social protection, the next section of this report focuses on establishing the challenges faced by informal economy workers in Zambia when accessing or trying to access social protection through digital systems.

In order to logically establish the challenges faced in accessing digital social protection, the used ecological model as a conceptual framework. Ecological theory/model emphasizes that any problem can be understood and prevented by digging deeper into the four levels namely individual, relationship, community and societal (national) levels. It provides a multi-level, nested systems approach to understanding the problem. That is, it highlights the importance of “levels” or layers of thinking when looking at any problem. In doing this, it attaches responsibility/responsivity to micro through macro systems. However, these levels are seen not as inseparable but rather as nested together. This is because any problem is seen to be the result of the complex interplay of individual, relationship, local community and societal (national) factors^{12,13}. Fig 1 below summaries the Ecological theory:



Majority view of association of informal economy workers about challenges of digitalization of social protection services in Zambia

Analysis of data from all five study sites indicate that overall view of associations for informal economy workers is that digitalization of social protection in Zambia had come with a number of challenges for their members. For instance, during an interview with one mother body for informal economy workers, we established the following challenges:

***Interviewer:** Can you tell us how hard or easy it is for you [and your members] to access digital social protection?*

Respondent:** Sometimes it's not easy because of our current network, you know, sometimes when I need to access it, I am not in Kitwe [urban/town], maybe somewhere in the rural areas. It's a bit of challenge. **[Here we see network and geographical location challenges. It is difficult to access digital social protection in areas where there is either poor or no network]

***Interviewer:** Okay, any other challenges apart from that?*

Respondent:** Even their platform is not mostly accessible most times. **[Here we see use of digital platforms in digital social protection as a challenge. Accessibility challenges due to digital platforms used]

***Interviewer:** Okay, how is that?*

Respondent:** Maybe you go through their platform, but it's telling you it's not available. As at now. And, you know, as informal workers, most of the people are busy, you know, finding food here and there. So, once they try, once and twice they fail it. They give it up. **[Here we see again network availability and reliability of platforms used in digital social protection as challenging]

Interviewer: Okay so do other marketeers or maybe street traders find it easy or hard to access those kind of social protection schemes.

Respondent: From the best of my knowledge, most of them, find it a bit challenging, and it's not everyone who has a phone, okay? It's not everyone who has a phone who can go through that. **[Here is see the challenge of not having personal phones as a challenge]**

Based on the primary data collected from all the study sites, this study established the following challenges, which were categorized into four (4) broad challenges according to ecological model, beginning with macro level challenges and ending with micro level challenges:

National and local community challenges

National challenges are those which exist at national and local community levels. Although actual statistics in each study site were not provided, the study established the following to be the national and local community challenges: Inadequate public infrastructure such as inadequate electricity which make some areas not to have electricity and poor phone network at the time of disbursing the social protection benefits. These challenges make mobile phones for some informal economy workers used to access SCT and other forms of social protection such as pensions and e-voucher system for FISP to be off and inaccessible. Long distances to nearest banks and mobile money booths also make it difficult for some informal economy workers who are supposed to access their SCT and other forms of social protection through bank transfers, cards and mobile money operators. As a result of these challenges, the study established that some beneficiaries of SCT do not either receive their benefits on time or do not receive it completely. This is because according to policies and laws of Zambia regarding digitalization of social protection, the benefits are only supposed to be kept by the service provider for the period of six (6) weeks to one year. If not accessed by the beneficiary, they are supposed to be electronically returned by the service provider to the Government of Zambia. One Key Informant who served as Civil Servant at national level summarized the challenges in these words:

“On average 7 – 15% of the beneficiaries of SCT do not receive their benefits per first transaction of payment that we make. This is attributed to many factors such as their phones being off due to load shedding or poor internet, long distances to banks, lost SIMCARDS, incorrect National Registration Cards (NRCs), mismatch between SIMARD and NRC, and death of owners of the mobile phones among others”

Beneficiaries of social protection also acknowledged national and local community challenges of poor network and inadequate or lack of power (electricity) as some of the major challenges they faced with regards to digitalization of social protection:

“Yes, we usually have challenges with the network. Sometimes you are far away from where electricity is and your phone is off so you can't make a transaction...We need a power bank at least to boost our phones...”

Household challenges

The study established that some informal economy workers such as the blind, people with severe disabilities, older people, and the technologically illiterate face challenges to access digital social protection because of the challenges at household level. It was established that some household members take advantage of the above categories of beneficiaries of social protection either because they do not have their own mobile phones, SIMCARDS, bank accounts, cannot walk to receive providers to claim their benefits nor cannot lodge complaints against those who abuse their benefits, family members take advantage of them by stealing their benefits without their knowledge or by deceiving them that the benefits have not yet been released by the Government of Zambia, when in fact they have been released. This challenge becomes very difficult to track and resolve by service providers on the ground that all the records will indicate that the beneficiary has received the benefits when in fact they have not received it.

“Household members take advantage of their family members such as the blind, those who are severely disabled, older people and those who are illiterate. We had cases whereby the beneficiary does not have a phone, and end up use the phone of their family member. When SCT is sent through mobile phone, the owner of the phone will just go to the mobile money booth, withdraw the money and then delete the message. Those are common challenges. The actual beneficiaries do not receive the benefits. They are used by family members to register on SCT and when the actual benefits come, they go to family members. So there is a lot of abuse in some families.”

Individual beneficiaries’ challenges

In addition to household challenges, this study established that some challenges that make it difficult for some informal economy workers to access social protection through digital systems are associated with limitations faced by individual beneficiaries. The study established severity of disability; poor sight; illiteracy; mobility difficulties; and lack of economic means to buy their mobile phones or open their own bank accounts to be major challenges:

“The blind, those with severe disabilities and older people are the worst affected. They cannot afford to buy phones to use, and are forced to depend on others.”

“But those who are illiterate. We had cases of a woman and person with disability who came here that some had misused their money. But when we counted through their money, it was the correct amount. So it was it because of illiteracy on the part of some beneficiaries.”

The above challenges make the above categories of informal economy workers to depend on others for assistance for registration on any social protection services, receiving of the benefits to lodging of grievances that they might have. Unfortunately, this dependency on others brings about a lot of challenges such as stealing of social protection benefits from the clients, and violation of digital rights of the beneficiaries such as privacy, confidentiality and non-disclosure of the clients’ information to the third parties. This is because the assistants

access all the confidential information about the client without consent or permission of the client. This result is in agreement with the studies undertaken in other countries such as Malawi, Mozambique and Democratic Republic of Congo that digital social protection has the risk of violating digital rights for some clients (See Roberts (2021; 2022); Lowe, Rigolini, Castro, Bastagli (2023); Lowe, (2022) and Tanner (2020) and Amnesty International, 2024). The finding is also in agreement with the position held by the United Nations (UN) Special Rapporteur on extreme poverty and human rights¹⁴ and Amnesty International¹⁵ that the ‘datafication’ of peoples’ lives, whereby vast amounts of personal data are collected and processed creates serious risks because it effectively forces people to give up their right to privacy and data protection to seek other human rights such as the right to social protection.

Subtle mandatory requirement to have an identify card and technological devise

The study established subtle mandatory requirements to have an identity card and a technological device as other challenges faced by some informal economy workers to access social protection services using digital systems. It was established that for anyone to register for any social protection service, they needed to have an identity card such National Registration Card (NRC), if benefits were to be received through mobile money, they needed to have a SIMCARD which was supposed to be registered using the same identity number on an NRC, and one needed to have a basic mobile phone (that is, any mobile phone even if it is not smartphone) where to put the SIMCARD. This is because the SIMCARD cannot be used without being put in a mobile phone, and the mobile phone cannot be used without a SIMCARD. Non-Zambians are not allowed to get NRCs. If the client is to receive the benefits through bank transfers, they are supposed to open a bank account. This is usually difficult in rural Zambia where banks are not found in rural communities where people live, and those who want to open bank accounts are forced to walk long distances to district administrative centres (Bomas) where few banks are found. In addition, whether the benefits were to be received through mobile money or bank transfers, the client is supposed to have a secret personal identity number (PIN number). Unfortunately, these requirements have become barriers to some informal economy workers who cannot afford them either because they are financially too poor to afford a mobile phone, cannot manage to open the bank account, illiterate, those who lose their mobile phones or SIMCARDS, those with dysfunctional phones, or forget their PIN Numbers:

“Digitalisation of social protection is another financial burden to some informal economy workers especially the poorest. This is because it they are forced to buy a

¹⁴10. UN Special Rapporteur on extreme poverty and human rights, Report: Digital welfare states and human rights, 11 October 2019, UN Doc. A/74/493, para. 64.

¹¹. Amnesty International (2024). BRIEFING: SOCIAL PROTECTION IN THE DIGITAL AGE: A SUMMARY OF THE HUMAN RIGHTS RISKS OF DIGITAL TECHNOLOGIES IN SOCIAL PROTECTION SYSTEMS.

phone, buy SIMCARD, and open bank account. If you do not have these you cannot register and access digital social protection. This is a cost to some of them. What happens if the phone is lost, when the SIMCARD is lost, if the phone cannot charge because the charging system has a fault, you are forced to buy. If you don't buy, you can receive the benefits. This is an additional financial burden to the poorest people”.

From the above data, it means that it is too expensive for some informal economy workers to register and receive social protection through digital platforms used in digitalization of social protection.

Technological complexities

The study established technological complexities as another challenge faced by both the clients and service providers. It was established that if the client's phone was either lost or non-functional due to technical faults like the phone cannot charge because the charging system had a problem or the battery had a problem, the mobile phone was stolen, or the SIMCARD was lost, the Government of Zambia did not help clients replace their mobile phones. Rather, beneficiaries were required to find their own replacements. That was costly on the part of some beneficiaries who were too financially poor to replace faulty or stolen mobile phones or SIMCARDS. It was also established that when service providers delivered the benefits whether through mobile money or bank transfers, the technology used did not allow them to confirm with the clients as to whether they had received or not received the benefits. That proved difficult and costly on the part of the clients. If they did not receive the benefits, it was the responsibility of the client to report their grievance either to Community Welfare Assistance Committees (CWACS) in their local communities or nearest District Social Welfare Office. Unfortunately, to have their grievances addressed, sometimes it took longer. During that waiting time to have their grievance resolved, the client would stay without social protection benefits:

“One of the greatest challenge we face as service providers is when you send the benefits electronically like through mobile phone, you will only receive the phone message that the payment has been transferred to a particular client. However, we do not receive confirmation that the client has actually received the benefits. So we do not know. This is because of the nature of our phones. They do not have provision for receiving an acknowledgement from the client that they have received the benefits sent to them. For us we just end at sending. What happens as to whether the client has received it or not is beyond our control.”

From the above data, it seems to imply that the Government of Zambia has digitalised the registration and payments elements of social protection systems. However, it has not adequately put in place measures to digitalise any means of error reporting by primary beneficiaries, efficient redress or other accountability mechanisms.

Relationship challenges, especially at household level

The study established that some exploitative and dubious relationships which exist at household level for social protection benefits prevent some beneficiaries from accessing the

benefits through digital systems. The study established that was common among many beneficiaries that depend on other household members to register and access benefits like the blind, persons with severe disabilities, older people, women and illiterates. These categories of people are usually taken advantage of by their households when benefits are sent through mobile phone numbers. The study established that because they use mobile phone numbers which are usually not theirs, when benefits are sent, family members either secretly go to withdraw money from mobile money booths without consent of the owners or under the pretext that they have been sent to withdraw the money on their behalf of the client when in fact not.

“The common complaint we have is some beneficiaries such as the blind, those with severe disabilities, older people, and those who are literate, the SIMCARDS are in the mobile phone numbers for their family members. When the family members receive the message on phone that the benefits have been sent, they just go to the mobile money booth to withdraw the money without knowledge of the owner and even delete the message from the phone. Those are very common.”

From the above episodes, it can be inferred that the challenges faced by some informal economy workers in rural and urban Zambia to access social protection services through digital systems can further be grouped into three namely macro, mezzo and micro levels. This is because from the above expressions, it is evident that some challenges exist at national level (which is a macro level), other challenges exist at local community and institution level such as banks and mobile money companies and booths (which is mezzo level), and at household and individual beneficiary level (which is micro level). These levels reinforce each other in producing the challenges faced by individual beneficiaries. Thus, they are nested together and inseparable. This implies that when thinking about challenges and ways of addressing the barriers associated with provision of social protection for informal economy workers through digital systems, it is important to simultaneously consider all the above layers and how they are intertwined.

Commonalities of challenges presented by female informal economy workers

Being the majority of the beneficiaries of digital social protection, we asked female informal economy workers about the common challenges they faced with digitalization of social protection. Summary of the common challenges were summarized as follows:

Yes, there were a number of challenge commonalities: Examples:

(i) Network challenge, (ii) Phones going flat due to lack of electricity to charge them, (iii) The illiteracy and lack of numeracy skills to read or count their money, (iv) Forgetting Personal Identity Numbers (PINs) and losing SIM card, (V) Disability challenges i.e. the blind people finding it difficult to use digital system, (Vi) Lack of Information Communication Technology (ICT) skills, and (VII) their mobile phones being used by other users such as children or grandchildren and in the process end up either losing or swapping their SIM cards and in turn make it difficult to access digital social protection.

3.4: Characteristics of informal workers that face the challenges

Synthesis of the data from both urban and rural Zambia brings out seven (7) categories of informal economy workers who are severely disadvantaged by provision of social protection through digital systems. These are: (1) Persons with physical disabilities, (2) the blind, (3) older people, (4) technological illiterate and technologically poor, (5) dependent on-others for assistance, (6) those far away from digital services, (7) Those who forget mobile money and bank account PIN numbers. One mother body for informal economy workers summarized the categories of workers that face the challenges in these words:

“Actually those that are illiterate are the most affected beneficiaries because they even keep on forgetting their PINs and sometimes they are even swindled by their own family members. I remember we had a case where a woman was given her money at the booth but she came complaining that she was underpaid. So when I asked her to show me the money, I counted it and it was full amount, so I just knew that she does not know how to count money”.

Another association for informal economy workers agrees with the above position, but broadens the categories of informal economy workers that face the challenges to include those without mobile phones, those in places with poor phone networks and the illiterates:

Interviewer: *Can you tell us how hard or easy it is for you to access digital social protection?*

Respondent: *Even their platform is not mostly accessible most times.*

Interviewer: *Okay, how is that?*

Respondent: *Maybe you go through their platform, but it's telling you it's not available. As at now. And, you know, as informal workers, most of the people are busy, you know, finding food here and there. So, once they try, once and twice they fail it. They give it up.*

Interviewer: *Okay so do other marketeers or maybe street traders find it easy or hard to access those kind of social protection schemes.*

Respondent: *From the best of my knowledge, most of them, find it challenging, and it's not everyone who has a phone, okay? It's not everyone who has a phone who can go through that.*

In terms of demographic characteristics of informal economy workers were negatively affected by provision of social protection through digital systems in urban and rural Zambia, service providers reported that as long as the beneficiaries fell in the above seven (7) categories, whether male or female or whether based in urban or rural Zambia or whether one had a disability or had no disability, young or old, woman or man, they were all disadvantaged. However, Key Informants reported that, women accounted for the majority of the informal economy workers who stood at 56% and men at 44% of all the disadvantaged

people. One mother body for informal economy workers had this to say about this gendered nature of the challenges:

“The problem is that the women are mostly heads of their family and they are therefore very busy selling goods in the market so they sometimes choose not to pursue the cash because they have no one to leave with their goods in the market.”

The above challenges were attributed to four factors namely: (1) low levels of education, (2) high levels of general illiteracy and technological illiteracy, (3) high levels of dependency on other household members for their survival, and (4) mobility challenges to access nearest mobile money booths, banks and government offices. Notwithstanding this, Key Informants singled out three categories of people namely: (1) the Blind, (2) Persons with severe disabilities, and (3) Older People to be the worst affected by digital social protection. That was because they were on the left extremes when it came to all the above barriers that inhibited beneficiaries and potential beneficiaries from participating in digital services. One mother body for informal economy workers summarized the worst categories of informal economy workers in these words:

“People with disability. We have got also people, our members, people with disability. And the old aged people. There's a three facet to them, but they just end up facing difficulties”

4.0: Conclusions and policy suggestions on how to influence digital social protection and practices

4.1: Conclusions

Based on the findings of this study, the following are the conclusions:

First, the study established that the field of social protection in Zambia has been digitalised in both urban and rural districts, especially in those areas which have mobile phone networks and banks. However, digitalisation of social protection has not been introduced in those districts and local communities without electricity, banks and mobile cellular coverage. This is because digital social protection requires electricity, banks and mobile phones. Digitalisation of social protection involves semi-automation of social protection services from registration and selection of beneficiaries, delivery of social protection benefits like SCT through mobile phones or bank transfers, monitoring and evaluation of delivery of benefits, and claim and grievance follow-ups. It was learnt that digitalization of social protection had many benefits such as reducing stress associated with physical delivery of social protection benefits to beneficiaries, improving efficiency, accountability, transparency, monitoring and evaluation of delivery of social protection benefits, report writing and reducing stress of walking long distances to service centres and risks of handling hard cash.

While the benefits of digitalisation of social protection services were reported by both the Key Informants and the beneficiaries, the study established that some informal economy workers had challenges in accessing social protection services using digital systems. The

major victims were the blind people, Persons with severe disabilities, Older People, the Illiterates, those who forget mobile and bank PIN numbers, most illiterates, most rural, and those who depend on other people to register and access digital social protection services. The major challenges they face are: technological barriers such as technological illiteracy, not having the abilities to manage their own technologies used in digital social protection such as mobile phones, SIMCARDS, bank accounts and PIN numbers; information barriers such as not being able to read the digital messages sent to them by social protection service providers; infrastructure barriers such as poor mobile phone network, and load shedding which make their mobile phones inaccessible, inconsistent availability of cash at mobile money booths, and long distances to banks, and mobile money booths; geographical location barriers such as long distances to nearest mobile phone booths and banks where to receive the benefits; and relationship barriers such as manipulation and theft of social protection benefits by those entrusted with powers to assist them get registered and receive social protection benefits. These challenges make some beneficiaries to be either not to consistently and timely receive their social protection benefits, or to be completely denied the right to social protection. This is because some of them end up not receiving their benefits. This is because their benefits end up either being hijacked by someone else especially those entrusted with powers to assist them get their benefits or returned by the digital platforms to the Government of Zambia.

On the overall, the findings of this study suggested that it is poorest of the poor and most marginalized informal economy workers in Zambia who are highly disadvantaged by the digitalisation of social protection, which is ironic as social protection is designed to reach the most vulnerable but going digital means that someone is left behind. Despite being extreme poor, vulnerable and marginalized, their marginalization and exclusion gets reinforced by the preconditions for accessing digital social protection benefits. When the findings of this study are linked to international and regional (Africa region) studies and discourses about the disadvantages of provision of social protection using digital systems, the findings are similar to what is reported in other studies such as those undertaken by Amnesty International (2024), UN Special Rapporteurs on Digital Welfare States and Human Rights (2019); Human Rights Watch (2023); Roberts (2021; 2022); World Bank (2022), Lowe, Rigolini, Castro, Bastagli (2023); Lowe, (2022) and Tanner (2020). These similarities in findings are not mere coincidences. Rather, they are point to the fact that provision of social protection through digital systems has its own disadvantages on the poorest, most vulnerable and marginalized people in human [Zambian] society, and call for the urgent need to revisit policies and practices about digitalization of social protection.

Notwithstanding the above, the major limitation of this study was that we could not assess the widespread of the challenges in all the five study sites using experiences of PWD, Older People, Youths and Cross-Borders in the informal economy. That was the study was qualitative in nature and participants were purposively and conveniently selected. We also had limited time and financial resources to undertake district and local community based surveys with large and well represented samples among all categories of participants. Thus, the findings of this study should not be generalized to whole Zambia. The limitations call for the need for research about digitalization of social protection in Zambia. Undertaking large

scale district-based and national surveys involving quantitative and mixed research methods (which involve either sequential or concurrent use of quantitative and qualitative research approaches) should be used in future research. Despite these limitations, the study has provided useful insights about challenges faced by informal economy workers in accessing social protection through digital platforms.

4.2: Policy suggestions on how marginalised and excluded informal economy workers can be more influential in shaping digital social protection policy and practices in ways that secure their rights

Informal economy workers, service providers and decision makers suggested similar policy suggestions on how to address the challenges associated with digitalisation of social protection in Zambia, which is represented by this voice dialogue for one of the mother bodies for informal economy workers, and further be unpacked into four:

Interviewer: *Okay, so what do you think can be done to make digitalization of social protection easier for informal economy workers?*

Respondent: *Number one, what can be done is to involve all the associations that are players in the informal sector. They can relate that information to their members and teach their members on how best they can access digital social protections and other essential services. You know, [digitalization of] social protection comes with that. But the score now is very difficult. If you go in months or two weeks ago, very few people know about National Health Scheme Management Authority (NHIMA) that even an informal worker can access NHIMA and National Pension Scheme Authority (NAPSA). Very few. Very few, I can assure you. And Mansa is a provincial capital city for Luapula Province. but what about when we go to Kawamba District, all that place of nation [one of the rural districts of Zambia in the same Luapula Province]? We have members there. But when you speak to them about that, they don't even know where to start from.*

Respondent: *The best they would have done is to call these leaders [for associations of informal economy workers] from the organization [AZIEA/AVEMA], give them training [about digitalization of social protection], and teach them on how best their members can access their products [digital social protection].*

Similar policy suggestions were made by another mother body for informal economy workers which has membership in both urban and rural Zambia, and emphasized on the need to find ways of making sure that digital services are of high quality, have user-friendly technologies for informal economy workers so that it is easier for them to register and access digital social protection, and also embark on mass education among informal economy workers about digitalization of social protection so that they can understand all the dynamics involved in digitalization of social protection:

“Yeah. You see, so you find it easy with the technology, but now the service itself, it is a problem, okay. And would want also this technology even to go further. So that it so easy.

User friendly on the phones, okay? On the phones, user friendly. Very, very important. And people need to be sensitized and also this should involve stakeholders. Very, very important to involve the stakeholders, okay?"

In line with the above representative dialogues, six (6) policy suggestions emerged from the data on how marginalised and excluded informal economy workers can be more influential in shaping digital social protection policy and practices in ways that secure their rights. These are:

1. Knowledge awareness about social protection in general and digitalisation of social protection: This study established that most of the informal economy workers do not have better understanding of social protection in general and digital social protection in particular. As a result, a number of poorest and marginalized informal economy workers are ignorant about social protection in general and digital social protection in particular. Thus, knowledge awareness among informal economy workers should be intensified. In fact it is a fundamental human right, and rights-based approach should be used to lobby Government of Zambia and other key decision makers to give full information to all categories of informal economy workers about digitalization of social protection.
2. Regarding digitalisation of social protection, data shows that most of the informal economy workers were not involved in national decisions about digital social protection. Rather policy and other decision makers made decisions about digitalization of social protection alone. As a result, current digital social protection services are not sensitive to the needs of informal economy workers. This is also a fundamental human right – ‘digital rights and the right to participation’, which cannot be denied to informal economy workers. Rather, they should enjoy their full human right to participate in digitalization of social protection. This is one of the fundamental principles for achieving SDGs. SDGs popular guiding principle is: ‘Leave No One Behind’.
3. There is need to bring together all informal economy workers through their associations/organizations such as AZIEA, AVEMA, Zambia Federation for the Blind and Persons with Disabilities, Cross-Board Traders, Senior Citizens Association of Zambia (SCAZ), Consortium on the Rights of Older People (CROP), Mobile Money Booth Operators, Womens Savings Groups among others so that they can mount pressure on policy and law makers and decision makers such as the Government of Zambia, Members of Parliament, International Labour Organization (ILO) and other UN agencies and International Development Cooperation and private companies such as Banks, Airtel, MTN and Zamtel that are supporting digitalization of social protections in Zambia so that they fully

involve informal economy workers in all their plans and activities about digitalization of social protection. The right to social protection is a fundamental universal human right, yet in practice it is denied to some of the most vulnerable workers, and digitalisation can increase exclusions and violate digital rights including privacy rights. According to participants, this approach would enable informal economy workers to be well informed about any digital social protection plans, and have an input it in the national plans in the manner that would ensure that their rights are taken into consideration and measures to protect their rights are put in place. This is only possible if the Government and other decision makers come up with open door social protection policies which allow informal economy workers to freely participate, dialogue and reach consensus with policy and law makers and other decision makers about digitalization of social protection.

4. Popularization of digitalisation of social protection in local languages: Participants were of the view that in order for the excluded and marginalized informal economy workers to influence digital social protection policies and secure their rights, there was need to popularize the phenomenon of digitalization in all local languages used by most of the informal economy workers. This would enable them to understand digital social protection, and in turn demand their rights.
5. There is a popular adage which says that ‘United we Stand, Divided we Fall’. This adage signifies the importance of unity of purpose in fighting for human well-being and fight against any man-made injustices in human society. Participants suggested the need to unite all organizations (associations) for informal economy workers so that they fight for their right to social protection. Informal workers will have greater power if they build alliances with others that are experiencing digital exclusions - disabled workers, migrant workers, older people, cross-border workers who also have no formal employer and cannot afford to contribute to social insurance schemes. This should be the another step to take. This is because when they are given their human right to social protection, they are going to fight for their inclusion in all the national plans about digitalization of social protection, and their concerns and interests are going to be brought to the attention of policy and decision makers, and some of them might be taken into consideration in the final decision about digital social protection.
6. Advocate for national policies and legislation on extension of social protection to informal economy workers and digitalization of social protection services. Currently most of the informal economy workers are not covered by formal social protection. This has made them to be less visible in social protection services. This makes them to be less influential in national social protection discourses which influence policies and legislations. Thus, in order for marginalized and excluded informal economy workers to be influential in shaping digital social

protection policies and secure their rights, they have to fight for the full inclusion in the national social protection policies and legislations.

Bibliography

Africa Digital Rights Fund Grants. (2024). *Africa Digital Rights Fund Grants* (advance-africa.com).

Alliance for Zambia Informal Economy Associations (AZIEA) (2020). Informal markets were already feeling the devastating impact of Covid-19. Times of Zambia News paper.

Amnesty International (2024). Briefing: Social Protection in the Digital Age: A summary of the Human Rights risks of Digital Technologies in Social Protection Systems.

[Delivering on the promise of digitising payments in Zambia – Cenfri](#)

Government of the Republic of Zambia. (2024). *Zambia's Presidential Address about National Values and Principals with regard to internet use and cyber-crime (2024)*. National Assembly of Zambia.

Human Rights Watch, “Automated Neglect: How The World Bank’s Push to Allocate Cash Assistance Using Algorithms Threatens Rights”, 13 June 2023, <https://www.hrw.org/report/2023/06/13/automated-neglect/how-world-banks-push-allocate-cash-assistance-usingalgorithms>.

Kabelenga, I and Chola, J (2021). Building Universal and Sustainable Social Protection Mechanisms for Informal Economy Workers in Zambia - Social protection and Covid-19: impacts on informal economy workers in rural and urban Zambia. FES.

Internet Society's Global Internet User Survey. (2012). *People's attitudes towards the Internet and online behaviour*. Global Internet User Survey 2012.

Policy Monitoring and Research Center (PMRC) (2018). The PMRC e-voucher research report 2017/2018.

Lowe, C et.a al.(2023). *Pathways toward digitalization in Social Protection and Labor (SPL) service delivery*. ODI – World Bank Group.

Lowe, C. (2022). *The digitalisation of social protection before and since the onset of Covid-19: opportunities, challenges and lessons: Working papers*. ODI.

MCDSS. (2023). *Government rolls out digital payments of Social Cash Transfer*. Ministry of Community Development and Social Services (mcdss.gov.zm). Republic of Zambia.

MCDSS. (2022a). *Ministerial Statement on the Social Cash Transfer to be delivered by the Honorable Minister, Doreen Mwamba in Parliament on 4th March, 2022*. MCDSS.

MCDSS. (2022b). *Stakeholders Engagement for Scaling up Shock Responsive Social Protection (SSRSP) in Zambia Project*. MCDSS.

Mwale Nawila Kanenga Yvonne (2020). Informal Sector and Social Security in Zambia.

Shah Manju Kedia (2012). (2012) The Informal Sector in Zambia Can it Disappear? Should it Disappear? <http://igc.soapboxserver.co.uk/wp-content/uploads/2014/09/Shah-Et-Al2012-Working-Paper.pdf> (last accessed 02/01/2016)

Roberts, T. (2021; 2022). *The Digitalisation of Social Protection in Africa: a workers' rights approach - Institute of Development Studies (ids.ac.uk)*

Tanner, J. (2020). *The digital safety net: citizens and technology in the age of Covid-19*. ODI

Republic of Zambia (2023). National Electronic Government Plan – 2023 – 2026

Republic of Zambia (2023). National Digital Transformation Strategy 2023-2027

Republic of Zambia (2023). E-Government Division Zambia: SMART Zambia Institute

Republic of Zambia (2021). Zambia Cyber Security and Cyber Crimes Act. Republic of Zambia.

Republic of Zambia (2006). Zambia National Information and Communication Technology Policy. Republic of Zambia.

UN Special Rapporteur on extreme poverty and human rights, Report: Digital welfare states and human rights, 11 October 2019, UN Doc. A/74/493, para. 64.

World Bank Group (2022). Digitizing cash transfers to remote rural populations: challenges and solutions from the experience of Zambia. The World Bank – Social Protection and Jobs.



www.streetnet.org.za



media@streetnet.org.za