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2021

EVOLVING **MANAGEMENT PRACTICES**

Priorities for social security



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EVOLVING MANAGEMENT PRACTICES

Service quality is a key priority for member organizations of the International Social Security Association (ISSA) in Africa. Social security institutions in this ISSA region are committed to responding to the public's increasing expectations for improved social security services. Staff development, innovative practices, research, process re-engineering, partnerships, employing new technologies and improving governance practices are among the main strategies and approaches that are leveraging institutional capacities for better service. E-government is growing in Africa, with more than 34 countries offering online services or at least one portal for public information. By taking advantage of new developments in various administrative areas, Africa is simultaneously raising the bar on service quality, transparency and good governance.

Online services in digital public administration

The Online Service Index (OSI) measures the technical features of national websites and the e-government policies and strategies applied both in general and by specific sectors in delivering services (UNDESA, 2020). The improvement in OSI is continuous at subregional levels (2014–2020), with Southern Africa having the highest scores over the whole period. Noticeably, for 2020, the difference between the regional averages is not particularly high, with the exception of Central Africa. Individually, the countries with the highest OSI levels in the region (as of 2020) are South Africa (0.7471) and Mauritius (0.7).

Digital inclusion developments

According to the most recent data from the United Nations Department for Economic and Social Affairs (UNDESA) E-Government Survey (UNDESA, 2020), there is a positive trend in providing more online services to vulnerable groups in all regions. In Africa, more than 22 countries provide specific online services for people living in poverty, older persons and immigrants (including refugees). Most countries provide online services targeted at women (33) and young people (36). Services are also provided to persons with disabilities in 27 countries (see infographics). The UNDESA defines e-participation as “the process of engaging citizens through ICTs in policy, decision-making, and service and delivery so as to make it participatory, inclusive and deliberative” (UNDESA, 2020). The E-Participation

Index (EPI) is composed of various indicators, namely e-information, e-consultation, and e-decision-making. At the subregional level, East, West and Southern Africa are almost at the same level, above the regional average. As with the OSI, Southern Africa has the highest score. Once again, South Africa is the country with the highest score in Africa, followed by Tunisia and Mauritius.

Access to online services: Mobile-based connectivity

From 2016 to 2019, the number of subscriptions to mobile broadband in Africa increased by 142 million. Nonetheless, access to mobile cellular telephone subscriptions is much higher (in 2019, 80.1 per cent of the African population had mobile telephone subscriptions, while 34 per cent had mobile broadband subscriptions), and the trend holds true for every year since 2010. The number of Internet users increased by 213 million in the period 2010–2019. In total, 28.2 per cent of the African population (294 million) use the Internet (see infographics). Not having a computer at home does not necessarily mean having no Internet access, at least since 2010, with the rise of smartphone ownership. ■

Online services in digital public administration



+81

Increase in OSI (Online Service Index) score in Africa.

Source: UNDESA (2020).



+131

Increase in OSI (Online Service Index) score in West Africa.



All regions in Africa increased their score during the period 2014–2020.

Digital inclusion developments



Countries in Africa offer targeted online services to vulnerable groups.

Source: UNDESA (2020).



The targeted online services varies by vulnerable group:

- ▶ **41%** poor people
- ▶ **50%** persons with disabilities
- ▶ **59%** older persons
- ▶ **50%** immigrants
- ▶ **61%** women
- ▶ **67%** youth



+39

Increase in the E-Participation Index in Africa 2016–2020.

Access to online services: Mobile-based connectivity



+142 million

Increase in people on mobile broadband subscriptions in Africa from 2016 to 2019.

Source: ITU (2020).



882 million

Persons with mobile-cellular telephone subscriptions in Africa in 2019.



34% of households

Access to mobile internet in Africa in 2019.

Source: ITU (2019).

DELIVERING SERVICES, RESPONDING TO PUBLIC EXPECTATIONS

Coverage services

African social security institutions are innovating and implementing strategies to extend social security coverage, not least to alleviate poverty, inequality and the difficulties of daily living. In Cameroon, Ethiopia, Morocco, Sierra Leone, United Republic of Tanzania (hereafter, Tanzania) and Zambia, strategic partnerships with public and/or private organizations are enabling mandatory coverage extension, as well as the coverage of difficult-to-cover groups, such as informal workers. Madagascar collaborates directly with the targeted groups to be covered, and uses various communication tools to get their buy-in. Libya has amended its programme to enable the coverage of all self-employed workers. In Algeria, specific measures are in place to facilitate the payment of contribution arrears, thus restoring eligibility to benefits.

Member benefits and services

One-stop service centres are gaining ground in Africa in line with government policy on user-centred public services. For example, in some countries, recipients of disability benefits previously had to visit multiple locations to claim disability benefits and request assistive devices. Now, claimants need only attend one meeting to receive their entitlements. Electronic, mobile and online services continue as a dominant trend in transforming client interfaces in the region. The e-DISA of Côte d'Ivoire improves the reliability of data exchanges between employers and the social security institution. Madagascar's use of a private network (VSAT) improves the reliability of internal data transmissions. Uganda's straight through processes ensures the instant receipt of collected contributions and their allocation to member's individual accounts. Algeria's CHIFA electronic card enables members to access prescribed medication anywhere in the country. Tanzania's electronic tracking system facilitates the early resolution of complaints. Tunisia's web data exchange has improved data exchange operations within the institution's own units and with external partners. Zambia's e-NAPSA has created efficiencies in contribution collection and benefit processing, and reduced backlogs and time lags. Kenya and Tunisia are using M-PESA, a mobile phone-based money transfer service, which facilitates the coverage of women, informal economy workers and other difficult-to-cover groups.

Public-public and public-private partnerships are enabling Madagascar and Mauritania to remove bottlenecks in the payment of benefits. Enhanced benefits in cash or in-kind are reinforcing public trust in social security in many countries including Kenya, Sierra Leone, Sudan, Tanzania, and Uganda. Moreover, where physical access to services by the covered population is difficult, social security institutions are taking services to remote areas. In Zimbabwe, for example, mobile clinics have been set up and equipped for health surveillance.

Good governance

Excellence in service delivery should be an institutional goal that drives the actions of every social security administrator. It projects a public image of a well-governed institution worthy of public trust. Social security institutions in Africa are strengthening governance by building staff skills and competencies, implementing anti-fraud and anti-corruption measures, enhancing transparency and reinforcing control, to mention some key areas.

Recognizing the critical role of staff in delivering excellent service, social security institutions are investing in online training environments to develop and upgrade staff skills. In Cameroon, for example, e-learning has become a very effective strategy to methodically and systematically build, and continuously improve, core competencies and institutional capacity.

Enhancing anti-fraud and anti-corruption measures is an emerging trend. This can be seen in the use of the online verification of identity cards in Tanzania, the regular verification of the beneficiary's condition as the basis for benefit entitlement in Burundi, and an anti-corruption policy that lists and defines acts that constitute corruption in Cameroon. The establishment of specialized committees at board level underscores an institution's intent to enhance governance in specific areas. The Pension Fund of Morocco (*Caisse marocaine des retraites* – CMR) is implementing the International Standard for Assurance Engagements, (ISAE) 3402, to reinforce the transparency of its board and asset allocation committee. It has also recently established an actuarial steering committee, and an appointment and governance committee for more rigour and transparency in the management of the pension fund.

To improve transparency, strengthen controls and reinforce professionalism and adherence to codes of conduct, administrators are revamping the audit function. In Morocco, external auditors are tasked with regularly validating institutional compliance with investment strategies, as well as the valuation and financial performance of portfolios. Cameroon is moving away from annual field visits and towards the digitalization of activities that can be monitored in real time through digital information monitoring systems. In Algeria, the use of electronic tablets facilitates the work of its control officers in the field.

Cameroon and Kenya's institutions are among those promoting greater environmental awareness. In Cameroon, as part of corporate social responsibility, a code of quality, safety, hygiene and environment is followed within the institution, which suppliers are also required to respect. Kenya supports clean energy consumption and invests in sustainable energy.

Investing in, and harnessing, staff skills helps to improve institutional performance. In Burundi and Guinea, capacity building and results-based management systems raise staff awareness and commitment to teamwork based on an appreciation of how individual performance contributes to the accomplishments of the institution. In Côte d'Ivoire, an audit of staff needs and available skills guides training and recruitment. Moreover, noting that the institution's staff are highly visible to the public, a "Friday dress code" is observed in Cameroon to promote the visual identity of

the institution, for which staff wear shirts and sweaters bearing the institution's colours and logo.

Visionary leadership is advancing social security in Africa. The high rate of unemployment in Namibia has led to the creation of a development fund to conduct training and job-generating activities that target disadvantaged groups. Recognition of the social security needs of women in Tunisia, especially in rural areas, led to the *Protège-moi* (Protect Me) programme that uses mobile phones for registration, payment of contributions and communication. Côte d'Ivoire has shown its determination to extend coverage to the self-employed, undertaking its first survey on the characteristics of these workers. This has enabled the Social Insurance Institute - National Social Insurance Fund (*Institution de prévoyance sociale - Caisse nationale de prévoyance sociale* – IPS-CNPS) to draft a regulatory framework and develop an enrolment strategy to enable social security coverage for this group.

IMPROVING COMPLIANCE: ADDRESSING ERROR, EVASION AND FRAUD

Despite the significant growth of African economies over the past ten years, they are challenged by high rates of error, evasion and fraud in social security.

To respond to this challenge, social security institutions, with the support of international organizations, are strengthening their policies and internal know-how to counter error, evasion and fraud, as well as diversifying data cross-checking to set legitimate levels for social security contributions.

The current situation: Low effective coverage and potentially high rates of evasion

The coverage of workers and their dependants by contributory social security schemes is low in Africa, even in countries with development levels above the continental average. The rate of contribution evasion is likely to be high. For the coverage of salaried workers, companies with fewer than five people have a coverage rate of 3 per cent of declared employees, compared with a 30 per cent rate for companies with 10 to 19 people. In small and medium-sized enterprises with 50 to 199 employees, 76 per cent are covered, while in large companies with more than 200 employees, the coverage rate falls to 53 per cent. According to a report of the Economic Commission for Africa (UNECA, 2019), large companies in sectors such as mining, agro-industry and housing manage to reduce social contributions by using sophisticated fiscal reduction mechanisms, which obstruct the monitoring of fraudulent manoeuvres. Similar issues occur with the widespread use of detached workers, which impedes local authorities' efforts to enforce anti-fraud regulations.

A growing institutional response

The size of the informal economy and high levels of income inequality complicate coverage extension in the region. There are also institutional gaps, such as a lack of adequate staff training, weak institutional awareness and internal corruption. Despite the complex legal, fiscal and social framework, institutions are responding with increased awareness of the issues involved and the political will to build and enhance institutional capacity. In 2015, the African Union adopted Agenda 2063 priorities, which include the development of sound and transparent contributory systems. The Third International Conference on Financing for Development underlined the need for improved tax policy and more efficient tax collection. At its fifth meeting, held in Accra, Ghana, in July 2018, the Africa Initiative took the decision to conduct annual follow-up on progress towards contributory transparency in Africa.

To address significant levels of informality in their national labour markets, many social security institutions have begun to extend coverage to specific groups. Algeria's National Social Insurance Fund for Employees (*Caisse nationale des assurances sociales des travailleurs salariés* – CNAS), for example, has implemented a strategy to reduce undeclared work, through implementing specific regulations, improving on-site controls for employers, and introducing tools for enforcement. In Zambia, the social security institution (NAPSA) is working to address the challenge of undeclared domestic workers. The Seychelles Pension Fund has established a Voluntary Contribution gift voucher to foster contributory coverage and compliance.

African institutions have made significant efforts to professionalize and strengthen their internal anti-corruption systems. In Cameroon, the National Social Insurance Fund (*Caisse nationale de prévoyance sociale* – CNPS) is conducting a typology of behaviours likely to indicate corruption, and identifying specific procedures and training to control and counter these.

African institutions are increasingly using information technology (ICT) tools to respond to the challenge of sophisticated fraud. In Tunisia, the National Social Security Fund (*Caisse nationale de sécurité sociale* – CNSS) has developed a multidimensional data analysis tool that optimizes the targeting of control measures. Automated cross-referencing of data is increasing. In the Democratic Republic of the Congo, the systems for managing tax declarations and payments, social security contributions, and payslips on employer contributions have been merged.

Enhancing the use of technologies to deter fraud

New technologies are increasingly being deployed to deter fraud in contribution collection as well as in the payment of benefits. In Burundi, data analysis is used to check the legitimacy of occupational accident claims. An increasing number of institutions, such as the Morocco's Interprofessional Retirement Fund (*Caisse Interprofessionnelle marocaine de retraites* – CIMAR), are using facial recognition as proof of life for the payment of pensions.

Several institutions are implementing controls on beneficiary identity and proof of life to detect identity fraud and prevent continued payments to beneficiaries after death. These include Togo's National Social Security Fund (*Caisse nationale de sécurité sociale* – CNSS), Cameroon's CNPS, Guinea's National Social Security Fund (*Caisse nationale de sécurité sociale* – CNSS), and the National Social Security and Welfare Corporation of Liberia, which are using biometrics for this purpose. The National Social Security Fund (NSSF) of Uganda uses semi-automated mechanisms to detect and resolve inconsistencies in the member statements used to calculate benefits. The system uses machine learning techniques and has already improved member statement accuracy from 49 per cent to 89 per cent, and reduced processing turnaround time from four days to one.

USING INFORMATION AND COMMUNICATION TECHNOLOGIES (ICT) TO IMPROVE SERVICES AND INSTITUTIONAL CAPACITY

ICT is playing a strategic role in the administration and delivery of social security programmes in Africa, enabling improvements in the performance and service quality of social security administration. ICT is enabling not only the automation of specific processes, but the transformation of operations and services for extending social security coverage and to deter evasion and fraud. ICT has thus become a strategic enabler of innovative solutions to respond to societal transformations and challenges.

In Africa, the main areas of technological innovation are biometrics, mobile technologies, data-driven decision support systems, emerging inter-organizational coordination, analytics and big data, and emerging artificial intelligence (AI).

In transforming social security administration, ICT supports user-centric services that are responsive to higher client expectations, and empowers users by enabling "self-service", anytime and anywhere. It also facilitates the implementation of large-scale social programmes by enabling coordination between the involved institutions. Cutting-edge ICT is enabling institutions in Africa to make significant progress. The growing use and coverage of mobile technologies is an excellent example of this, which has helped to overcome the limited landline telecommunications infrastructure.

As outlined in the section on facts and trends, a growing number of African countries have implemented online governmental services, which facilitate the implementation of increasingly comprehensive inter-institutional social security systems. These developments are supported by growing mobile-based connectivity that improves digital inclusion, particularly among vulnerable groups.

Challenges

The intensive use of ICT poses challenges at various levels. The main strategic challenges are: defining a vision for using ICT to achieve

high-impact institutional goals, defining an innovation roadmap, and identifying the key success factors and risks. Institutional medium- and long-term plans are needed, combining all related aspects, including social security objectives, human resources and technologies.

Ensuring the inclusivity of programmes implemented and closing the digital divide also constitute challenges requiring high-level and strategic decisions, not limited to questions of ICT.

Other specific challenges involve risk areas and specific barriers that hamper the application of technologies, in particular with regard to cybersecurity and access control, customer identification, protecting the personal data of contributors and beneficiaries, and ensuring business continuity.

Strategic responses and key developments

Resilient ICT systems. The increasing implementation of mission-critical social security operations through ICT systems requires those systems to be resilient to a variety of potential disruptions, such as cyberattacks and other emergencies.

The Social Security Fund of Libya has been addressing these issues by enhancing its contribution collection processes and improving the protection of information systems from cyberattacks and by implementing measures to enable the continuity of service delivery processes.

At the global level, the International Telecommunication Union makes cybersecurity recommendations, and assesses and ranks governments' commitment to cyber protection in a cybersecurity index. The top-ranked African countries implementing these recommendations are Mauritius, Egypt, Kenya, Rwanda, South Africa, Nigeria, Tanzania, Uganda, Tunisia and Morocco.

Improving quality of services through mobile payment and inter-organizational coordination. Mobile payment is becoming mainstream in African social security. Mobile money systems, such as Kenya's M-PESA and M-TIBA, have also been implemented in Democratic Republic of Congo, Egypt, Ghana, Lesotho, Mozambique, Nigeria, South Africa, and Tanzania.

Cameroon's CNPS, the Local Authorities Pension Trust (LAPT) of Kenya and the National Social Security Fund of Guinea (CNSS) also use micro-financing structures.

For social services to be comprehensive, organizations must interact with each other. This is particularly important in health services, which involve social security institutions and external medical services.

In Algeria, to improve health service quality, the National Social Security Fund for Non-Salaried Workers (*Caisse nationale de sécurité sociale des non-salariés* – CASNOS) has set up Electronic Health Records (HER) for cardiovascular conditions, which are accessible to the medical services through a secured ICT platform.



In Morocco, the social security system uses ICTs to provide personal identity validation services.

Personal identification and proof of life through biometrics and image recognition. Responding to the need to provide the right services to the right person, social security institutions are increasingly adopting digital identity and biometric technologies, which are enabling them to extend social security coverage.

Biometrics are increasingly applied to identify individuals for social security operations. Gabon's National Social Security Fund (*Caisse nationale de sécurité sociale* – CNSS) is a pioneer in the use of such applications. Biometrics are being used for identity validation and proof-of-life checks for pensioners by the National Social Security Institute of Mozambique, the CNSS of Guinea, the CNPS of Cameroon and the CNSS of Togo.

The LAPT of Kenya is collecting fingerprints, hand geometry, and retina and iris patterns to automate member verification through an e-service. At the same time, Morocco's CIMAR is using a mobile application with image recognition capabilities, to remotely validate retiree identification.

Leveraging data as a strategic asset for social security: Advanced information systems, analytics and artificial intelligence. African social security institutions are increasingly using advanced information systems to improve the effectiveness and efficiency of decision-making processes.

Tunisia's CNSS has implemented automatic control measures using analytics, while the National Pension and Occupational Risks Office for Civil Servants, Magistrates and Judicial Personnel (*Office national des pensions et risques professionnels des fonctionnaires, des magistrats et des agents de l'ordre judiciaire* – ONPR) in Burundi is using Geographic Information Systems to accurately locate accident sites. Other examples include the NSSF of Uganda, which is using machine learning techniques to identify and correct inconsistencies among the large volumes of customer statements.

As well as enhancing administrative processes and customer services, these initiatives are also strengthening institutional capacity.

Digital transformation of social security institutions. Digital transformation involves defining strategic visions for the medium- and long-term transformation of services and processes, based on an ICT strategy and aligned with institutional goals.

An increasing number of African social security institutions are following this approach. Cabo Verde's National Social Security Institute (INPS) has a strategic plan for 2017–2021 focusing on extension of coverage and quality of services by using emerging technologies (INPS, 2019). The National Social Security Fund of Morocco (CNSS), the National Social Security Fund (*Caisse nationale de sécurité sociale* – CNSS) of Djibouti and the Social Security Fund of Libya have developed similar plans.

The Eswatini National Provident Fund has conducted a large ICT-based modernization project to improve the quality of services. In Morocco, the Collective Scheme for Retirement Allowances (*Régime Collectif d'Allocation de Retraite* – RCAR) is developing a strategic plan to promote the use of agile development methodologies.

ICT is also a key enabler and facilitator of the transformation and re-engineering of institutional business processes, both within the institution, between the institution and its public, and with private external partners. It brings significant gains in efficiency and improves the transparency and integrity of institutional business processes and services.

The Democratic Republic of the Congo recently introduced a combined management system for the declaration and payment of taxes, social security contributions and payroll-based employer contributions. South Africa is using an electronic appeals information system to speed up and increase the turn-around times for the adjudication of beneficiaries' social assistance appeals.

In Morocco, a fully computerized management platform, *Usine prévoyance*, now ensures the prompt payment of benefits, effective handling of complaints, traceability of all transactions, and simultaneous dissemination of information through all branches, call centres, web-based and mobile means, and social networks. ■

GOOD PRACTICES

Good practices shared by ISSA member organizations show that most of their developments focus on improving customer service delivery. Many have also been conducting comprehensive institutional transformations comprising governance aspects, enhanced compliance enforcement and digital transformation through the application of innovative ICTs.

Côte d'Ivoire: Social Insurance Institute - National Social Insurance Fund (IPS-CNPS)

Under its e-services strategy, the Côte d'Ivoire's IPS-CNPS has developed web-based applications to improve both the collection of contributions and the delivery of medical services. The "e-Cotisations" web application simplifies the collection of contributions and automates several operations, while the "e-CM" is used to automate medical control tasks, prevent fake claims from being filed and improve controls on work-related injury medical costs. This application enables the IPS-CNPS to perform beneficiary identity control, prescriptions traceability and exchanges with physicians, as well as to manage digital versions of medical certificates. These new tools have reduced evasion and fraud in social security operations.

The digital transformation strategy has enabled to enhance the efficiency of customer services as well as the quality of the information. Supported by a collaborative platform, the IPS-CNPS has also adopted new agile software development methodologies. This approach has improved the efficiency of application development and the management of ICT incidents.

The return on investment of "e-Cotisations" and "e-CM" software applications has been very positive, and their success has encouraged further work to digitize and simplify procedures to improve customer service.

Tunisia: National Social Security Fund (Caisse nationale de sécurité sociale – CNSS)

Tunisia's CNSS has undergone a comprehensive management transformation reform encompassing governance, digitalization and compliance enforcement. The institutional governance model is based on permanent performance assessment, and is in line with the *ISSA Guidelines on Good Governance* (ISSA, 2019a). Furthermore, in line with national strategies, this model has led to the creation of a crosscutting anti-corruption unit reporting to the General Director.

The strategic transformation plan prioritizes quality project management and the definition of institutional business processes. The main goals are improving the quality of services, increasing the contributions collected and improving compliance controls through a process-based digital transformation. These are in line with *ISSA Guidelines on Information and Communication Technology* (ISSA, 2019b).

Concerning compliance enforcement, the CNSS has developed a strategy and concrete specific measures to counter evasion and fraud, in line with the *ISSA Guidelines on Error, Evasion and Fraud in Social Security Systems* (ISSA, 2019c). A system has been set up to use multidimensional analysis techniques to detect potential fraud cases. The system uses the CNSS's data and information from external organizations obtained using interoperability techniques.

Good practices on facilitating payment and controlling identity and life status

Several African social security institutions have been implementing innovative approaches to facilitate payments and to control beneficiaries' identity and life status.

The CNPS of Cameroon has set up online payment services through a mobile money model, use of which has become the preferred payment approach for both members and employers. The CNPS has also introduced biometric identification mechanisms, which have been effective in addressing identity fraud. The results have also helped to enhance the efficiency of fraud control in general.

Guinea's CNSS has set up a system of pension payment using mobile technologies and microfinance structures. This has made instant payment possible in regions with limited bank presence. Biometric identification mechanisms have also been set up to address identity fraud, not just among beneficiaries but also among employees declared by employers. Employers are now obliged to provide employees with a biometric card.

The LAPT of Kenya has implemented a "mobile wallet" for pensioners, which enables retirees to receive their pension directly, and even to request a pension advance free of charge. It also reduces overall costs by avoiding banking fees. The LAPT has also implemented biometric-based controls to enhance service delivery to members and minimize error, evasion and fraud. On retirement, a pensioner's biometric details – fingerprints, hand geometry, retina and iris patterns – are collected. This system streamlines the process of obtaining life certificates required as proof of eligibility for the pension and can be accessed using handheld devices, thereby increasing access for pensioners with disabilities or living in remote areas.



KEY MESSAGES

- Improving service delivery requires developing institutional capacity and an understanding of client needs across different population groups as well as their capacity to use mobile technologies.
- Enforcing compliance and addressing error, evasion and fraud involves developing powerful detection systems, establishing clear regulatory frameworks to formalize workers status and clarifying employers' contributory obligations.
- Inter-institutional coordination and public-private partnerships are key factors for developing comprehensive and effective social security services.
- The growing digital transformation among social security institutions is a key enabler for enhancing customer services, as well as boosting the efficiency of internal processes. Putting the transformation into practice requires a full institutional commitment – from the CEO to all the staff.
- The intensive application of cutting edge ICT, while a success factor, also involves risks and challenges. Well-defined strategies and structured plans aligned with institutional objectives must be in place when carrying out technology adoptions and digital transformation.
- New technologies and agile human resources go hand in hand. Human capital empowered by technology is key to innovation.

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