Legal analysis of access to old-age public pension benefits in Rwanda: challenges and trends

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Legal Analysis of Access to Old-Age Public Pension Benefits in Rwanda:

Challenges and Trends

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PREFACE

Some years ago, I read ILO publication on pensions and learned how pension benefits are essential to ensure rights, dignity and income security for older persons.[1] Pension provision prevents poverty and limits the growing dependence on social assistance from the State, and at the same time increases the effectiveness of the social assistance programmes.

However, the reality in developing countries is that older persons face poverty, given that the right to social security in the event of old age is still unfulfilled for many, while throughout their working life older persons contributed to national development and progress. It is unfair to leave some of them behind social security protection once they get older and are no longer productive.

Thus, when I got a chance to conduct a PhD Law research, I decided to critically review legal, administrative and behavioural barriers to universal pension provision in Rwanda, guided by international social security standards. The topic of this dissertation is motivated by my passion to promote social security rights, which is a strategy to sustainable social justice and development.

This PhD offers me an opportunity to develop my academic skills, so I can contribute to the design of comprehensive pension systems, given that "*Everyone, as a member of society, has the right to social security...*" [2]

The realization of the present PhD doctoral thesis has been made possible by the contribution of a number of institutions and individuals who accompanied me through this journey, offering comfort and confidence.

First of all, I would like to thank the Ministry of Public Service and Labour in Rwanda and my employer, the Rwanda Social Security Board (RSSB), for a study leave granted to me to accomplish this PhD research abroad. It broadened my horizon and offered me potential research and career development and has offered me to deepen my knowledge of pensions systems in other countries.

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[1] ILO, *Social protection for older persons: Key policy trends and statistics (2014)* Social Protection Policy Papers, Paper No.11, International Labour Office – Social Protection Department, p.ix.
[2] Article 22 of Universal Declaration of Human Rights, 1948 adopted and proclaimed by UN General Assembly Resolution 217 A (III) of 10 December 1948.

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I express my sincere thanks to my comrades of the PhD class for their team spirit and encouragement. I also thank informants, specifically pensioners, members of the *Association Rwandaise des Retraités* (Rwandan Association of the Retired /A.R.R) who kindly responded to focus group discussion and shared their experiences and perceptions on the research topic.

Special thanks go to my parents, my family and friends for their love, support and prayers as well as to the Bloembergen family and to the Bormans family in Leiden for their warm hospitality and to Claire C.E. Ohlenschlager. My faith has been an important source of inspiration to complete this study.

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LIST OF ABBREVIATIONS

Art.	Article
A.R.R	*Association Rwandaise des Retraités* (Rwandan Association of the Retired)
AU	African Union
C102	Social Security (Minimum Standards) Convention, 1952 (No.102)
C128	Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No.128)
CEE	Central and Eastern Europe
CSR	*Caisse Sociale du Rwanda* /Social Security Fund of Rwanda
EAC	East African Community
ECASSA	East and Central Africa Social Security Association
Edn	Edition
ESS	Extension of Social Security
EU	European Union
FGD	Focus Group Discussion
ICESCER	International Covenant of Economic, Social and Cultural Rights, 1966
ILC	International Labour Conference
ILO	International Labour Organization
ISSA	International Social Security Association
LTSS	Long-Term Savings Scheme
MINALOC	Ministry of Local Government
MINECOFIN	Ministry of Finance and Economic Planning
NETSPAR	Network for Studies on Pensions, Aging and Retirement
OECD	Organization for Economic Cooperation and Development
OG	Official Gazette

R131	Invalidity, Old-Age and Survivors' Benefits Recommendation, 1967 (No. 131)
R202	Social Protection Floors Recommendation, 2012 (No.202)
RSSB	Rwanda Social Security Board
RWF	Rwandan Francs
UDHR	Universal Declaration of Human Rights, 1948
Vol.	Volume
WIEGO	Women in informal employment: Globalization and Organizing