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

## **Challenges and Trends**

Odette Nyiramuzima

## 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.<sup>1</sup> 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...”*<sup>2</sup>

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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<sup>1</sup> 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.

<sup>2</sup> 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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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.

## TABLE OF CONTENTS

<b>PREFACE</b>	<b>IV</b>
<b>TABLE OF CONTENTS</b>	<b>VI</b>
<b>LIST OF ABBREVIATIONS</b>	<b>X</b>
<b>CHAPTER 1: INTRODUCTION</b>	<b>1</b>
1.1. Background	1
1.2. Aim and objectives of the study	2
1.3. Significance of the study	2
1.4. Scope and limitation of the study	4
1.5. Exploring the research problem	4
1.6. Research questions and study structure	5
1.6.1. First research question	5
1.6.2. Second research question	6
1.6.3. Third research question	6
1.6.4. Study structure	6
1.7. Research methodology	6
1.7.1. Doctrinal legal research	7
1.7.2. Comparative legal research	8
1.8. Contribution of the study	8
<b>CHAPTER 2: OLD-AGE PUBLIC PENSION BENEFITS PROVISION: AN ESSENTIAL GUARANTEE ESTABLISHED BY INTERNATIONAL PUBLIC LAW INSTRUMENTS</b>	<b>10</b>
2.1. Introduction	10
2.2. Old-age pension benefits in international public law instruments: The influence of ILO social security standards on regional social security legislation	12
2.2.1. ILO tripartite structure: The strength of adopted Conventions	13
2.2.2. The unique nature of ILO Social Security (Minimum Standards) Convention, 1952 (No.102)	15
2.2.3. The influence of the ILO Social Security Minimum Standards on regional and national social security legislation	19
2.3. The structure of social security pension schemes and the crucial role of public pensions in ensuring basic income security	23

2.3.1. The types and components of pension schemes: The relevance of publicly financed pension schemes in closing the coverage gap in developing countries-----	24
2.3.2. Progress in extending universal non-contributory old-age pension schemes in low-income countries -----	26
2.3.3. Pension systems and financing mechanisms: Defined-Benefit and Defined-Contribution-----	27
2.3.4. Contrasting views between the ILO and the World Bank on defined-benefit and defined-contribution pension systems-----	30
2.3.5. The ILO Multi-Pillar pension Model -----	31
2.3.6. The Stockholm Initiative -----	32
2.4. Conclusions and Discussion -----	33
<b>CHAPTER 3: REVIEW OF RWANDA’S LEGISLATION ON OLD-AGE PENSION AND AN ANALYSIS OF ITS COMPATIBILITY WITH THE ILO’S SOCIAL SECURITY STANDARDS -----</b>	<b>35</b>
3.1. Introduction-----	35
3.2. Review of Rwanda’s national legislation on pensions regarding old-age benefits in the light of international social security standards-----	36
3.2.1. The Rwanda’s Constitution and the incorporation of international treaties in the domestic legislation-----	37
3.2.2. The evolution of the pension legislation in Rwanda and the particular aspects of the current 2015 pension legislation -----	38
3.2.3. Rwanda’s Pension Pillars in comparison with the ILO Multi-Pillar Pension Model	41
3.2.4. Social protection policies in Rwanda: Addressing the need to cover ‘the missing middle’-----	45
3.3. Comparison of Rwanda’s legislation on pension schemes with the ILO Social Security Standards -----	49
3.3.1. Personal scope of protection under Rwanda’s pension legislation in comparison with ILO Convention, 1952 (No.102) and Convention, 1967 (No.128) -----	49
3.3.2. Qualifying conditions and level of old-age benefit provided under Rwanda’s Pension legislation in comparison with ILO Convention No.102 and Convention No.128 -----	52
3.3.3. Critical analysis of the qualifying periods for access to pensions and of the multivariable definition of the adequacy of the benefits -----	55
3.4. The overall evaluation -----	61



3.4.1. Progress made by Rwanda in establishing social security pension systems and identified gap -----	61
3.4.2. Looking beyond statistical data in assessing the level of pension coverage and benefits: The relevance of the multivariable definition of the adequacy of the benefits----	62
3.4.3. Lack of a legislation guaranteeing basic income security in old-age -----	63
3.5. Conclusions and discussion -----	64
<b>CHAPTER 4: OLD-AGE PUBLIC PENSION IN RWANDA, KENYA AND MAURITIUS IN THE LIGHT OF THE ILO TWO-DIMENSIONAL APPROACH FOR THE EXTENSION OF SOCIAL SECURITY: A COMPARATIVE ANALYSIS</b>	<b>66</b>
4.1. Introduction-----	66
4.2. The relevance of the ILO Two-dimensional strategy for the extension of social security coverage for Rwanda, Kenya and Mauritius -----	68
4.2.1. ILO approach to guidance and coverage -----	69
4.2.2. The innovative approaches of old-age pension coverage extension: Characteristics and limitations -----	71
4.3. A comparative analysis of the legal approaches to old-age public pensions coverage extension in Rwanda, Kenya and Mauritius -----	80
4.3.1. Similarities and differences between the schemes -----	81
4.3.2. Lessons learned and suggestions for legislative reform -----	85
4.4. Comparative dimension of social security pension in other countries across the world -	86
4.4.1. The experience of other African countries -----	87
4.4.2. The pension reform in developed countries -----	88
4.4.3. Lessons learned -----	90
4.5. Conclusions and discussion -----	90
<b>CHAPTER 5: IMPROVING THE LEGAL FRAMEWORK AND POLICIES OF OLD-AGE PENSION PROVISION IN RWANDA</b> -----	<b>92</b>
5.1. Introduction-----	92
5.2. Barriers to the effective application of national pension legislation and policies -----	93
5.2.1. Legal barriers-----	93
5.2.2. Administrative barriers and limited awareness or knowledge of the social security programmes -----	102
5.3. Strategies to improve the legal framework and policies of old-age pensions provision	102

5.3.1. Legal and administrative reform: Strengthening the existing contributory pension schemes-----	104
5.3.2. Guaranteeing in national legislation basic income security to all elderly through a variety of financing options-----	106
5.3.3. Policy reform: Job creation and decent work promotion through formalization --	110
5.4. Conclusions and discussion -----	116
<b>CHAPTER 6: CONCLUSION -----</b>	<b>119</b>
6.1. Key answers to the research questions -----	120
6.1.1. The first research question -----	120
6.1.2. The second research question-----	121
6.1.3. The third research question -----	124
6.2. Concrete suggestions for legislative and policy reform for Rwanda -----	125
6.2.1. Consideration of universality, progressiveness, Pluralism and outcome focus for extending pension coverage to all -----	125
6.2.2. Investing in social security and involving stakeholders-----	126
6.2.3. Area for future research-----	127
6.2.4. Added value -----	128
<b>CHAPTER 7: RECOMMENDATIONS-----</b>	<b>130</b>
7.1 The Government of Rwanda-----	130
7.2. Social security institutions -----	131
7.3. Employers and workers' unions -----	133
7.4 Civil society, Non-Government Organizations (NGOs) and communities -----	133
7.5 The ILO-----	133
<b>SUMMARY-----</b>	<b>135</b>
SAMENVATTING (DUTCH SUMMARY) -----	140
CURRICULUM VITAE -----	145
<b>APPENDICES-----</b>	<b>146</b>
<b>REFERENCES-----</b>	<b>155</b>

## LIST OF ABBREVIATIONS

Art.	Article
A.R.R	<i>Association Rwandaise des Retraités</i> (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	<i>Caisse Sociale du Rwanda</i> /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