



Universiteit
Leiden
The Netherlands

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

Nyiramuzima, O.

Citation

Nyiramuzima, O. (2022, December 1). *Legal analysis of access to old-age public pension benefits in Rwanda: challenges and trends*. Retrieved from <https://hdl.handle.net/1887/3492612>

Version: Publisher's Version

License: [Licence agreement concerning inclusion of doctoral thesis in the Institutional Repository of the University of Leiden](#)

Downloaded from: <https://hdl.handle.net/1887/3492612>

Note: To cite this publication please use the final published version (if applicable).

CURRICULUM VITAE

Odette NYIRAMUZIMA studied Law and obtained her LLM (2010) degree from the National University of Rwanda (NUR), currently University of Rwanda (UR). She also studied gender studies and obtained a Master degree of Social Sciences in Gender and Development (2012) from Kigali Institute of Education (KIE), Rwanda, currently College of Arts and Social Sciences (CASS), University of Rwanda (UR).

Since 1995, Odette has been working for a public institution (Rwanda Social Security Board (RSSB)) managing a social security system at the national level in Rwanda. She has occupied different posts respectively in Contributions Section, and in charge of the public sector affiliates; she has been in charge of Communication, Information and Documentation Bureau. She has published different articles on labour and social security rights; she has been RSSB District Branch Manager and currently works in RSSB Research and Development Unit.

In June 2017, she was admitted as an external PhD candidate at the Department of Labour and Social Security Law, Institute of Public Law of Leiden Law School, The Netherlands, supervised by Prof. dr. Barend Barentsen and Prof.dr. Nick Huls. The title of her research is: *Legal Analysis of Access to Old-Age Public Pension benefits in Rwanda: Challenges and Trends*.

Odette participated in different international conferences on social security development such as The World Social Security Forum (2019) under the theme 'Protecting people in a changing world', organized by the International Social Security Association (ISSA) and hosted by the public social security institutions of Belgium. The forum was the largest and most important international event for social security involving decision-makers and researchers. She benefited from exchanging thoughts and opinions with experts in social security and the Forum provided unparalleled source of exclusive networking for ISSA member organizations and researchers.

Odette also participated in the Official launch of the Regional Strategy for Accelerating Social Protection in Africa, which took place online from 16-17 November 2021, organized by the ITC/ILO. This high-level event was an opportunity to her to be granted unlimited access to a dedicated knowledge-sharing platform on the extension of social protection in Africa.³⁴⁴

Disclaimer:

The views expressed in this study are solely those of the author.

³⁴⁴ ITC/ILO, 'Social Protection: Africa's hope for achieving the Sustainable Development Goals', Launch of the Regional Strategy for Accelerating Social Protection in Africa, 16-17 November 2021 <<https://www.itcilo.org/events/social-protection-africas-hope-achieving-sustainable-development-goals>>.

APPENDICES

This study has three appendices: Below is Appendix I, which is the letter addressed to the Legal Representative of The Rwandan Association of the Retired (A.R.R) to allow discussion with members of the Association and facilitate the selection of those who are a valid source of information and to contact them. Appendix II is related to ten open-ended questions formulated from the research questions to guide the Focus Group Discussion while Appendix III deals with the Focus group discussions process and findings.

APPENDIX I : LETTER FOR FACILITATION TO CONDUCT FOCUS GROUP DISCUSSION

NYIRAMUZIMA Odette

PhD Law Candidate at Leiden Law School

Netherlands

Tel 0788652791

Email: odettemuzima@yahoo.fr

September 3rd, 2019

The Legal Representative of The Rwandan Association of the Retired (A.R.R)

KIGALI-RWANDA

Dear Sir,

Re: Request for facilitation to conduct Focus group discussion with a group of 8 retired members of A.R.R

This is to inform you that I am a PhD Law Candidate at Leiden Law School in The Netherlands. My research topic is *“Legal Analysis of access to old-age public pension benefits in Rwanda: Challenges and Trends”* under Supervision of Prof.dr. Barend Barentsen. Focus group Discussion is one of the data collection techniques I have chosen. Therefore, I request your cooperation to conduct Focus group Discussion with a group of eight retired who are valid source of information related to pension benefits. The FGD will be held on September 7th, 2019 at Centre Saint Paul Kigali, from 9:00-12:00am.

Sincerely yours,



Odette Nyiramuzima

PhD Law candidate

APPENDIX II: GUIDING QUESTIONS FOR FOCUS GROUP DISCUSSION

PhD Research topic: LEGAL ANALYSIS OF ACCESS TO OLD-AGE PUBLIC PENSION BENEFITS IN RWANDA: CHALLENGES AND TRENDS

Leiden Law School (The Netherlands)

By Nyiramuzima Odette

Questions discussed with informants members of The Rwandan Association of the Retired (A.R.R) during focus group discussion held on September 7th, 2019 at Centre Saint Paul, Kigali-Rwanda. *(Ibibazo biganirwaho n'abanyamuryango b'Ishyirahamwe nyarwanda ryabari mu kiruhuko cy'izabukuru mu kiganiro n'itsinda ryabo cyo ku itariki ya 7 Nzeli 2019 kuri Centre Saint Paul, Kigali-Rwanda).*

- What benefits do you get from membership, is it relevant to be member of A.R.R, what advocacy does the Association provide to its members? *(Kuba umunyamuryango wa A.R.R bibamariye iki, ese hari ubuvugizi A.R.R ibakorera bujyanye na Pansion)?*

- In your opinion, what is the reason behind the limited coverage of old-age public pension in Rwanda?

(Ese mutekerezako ari izihe mpamvu zituma mu Rwanda hari umubare muto wabari mu bwiteganyirize bwa Pansiyo y'izabukuru butangwa na Leta)?

- Do you find old-age public pension systems in Rwanda compatible with International Labour Organization standards?

(Ese musanga u Rwanda rwubahiriza amahame n'ibipimo by'ubwiteganyirize bwa Pansiyo y'izabukuru bishyirwaho n'Umuryango Mpuzamahanga wita ku Murimo (ILO)?

- How can the existing legal framework and policies be improved to effectively extend old-age public pension coverage to the excluded population? *(Ese nigute amategako na politiki by'ubwiteganyirize byanzwe kugirango ubwiteganyirize bwa pansiyi y'izabukuru butangwa na Leta bugere kubantu bose)?*

- Do you think that the ILO standards protect women on retirement at the same level as men?

(Ese musanga ibipimo ngenderwaho by'ubwiteganyirize bishyirwaho n'Umuryango Mpuzamahanga wita ku Murimo (ILO) birengera abagore kimwe n'abagabo kurugero rumwe)?

- What are the problems or barriers for women to have access to old-age pension benefits? *(Nibihe bibazo cyangwa imbogamizi abagore bahura nazo zituma batabona pansiyi y'izabukuru?)*

- What are the social security old-age pension policies and practices in place that you know? *(Nizihe politiki ziriho muzi zerekeranye noguteza imbere ubwiteganyirize bwa pansiyi y'izabukuru?)*

- What are your opinions on the improvement of the old-age pension system in Rwanda? *(Murasanga ari icyi cyakorwa kugirango ubwiteganyirize bwa pansiyi y'izabukuru burusheho gutera imbere)?*

- In your opinion, what are the strategies to extend the pension coverage to workers in the informal economy? *Ese mubona ari izihe ngamba zafatwa kugirango abakora imirimo iciriritse nabo bajye mu bwiteganyirize bwa pansiyi?*

- Is it reasonable for the State to leave the management of the pension schemes to private insurance companies to develop pension schemes and merely support voluntary systems? *(Ese ko ibigo byigenga nabyo bifite uburenganzira bwo gucunga za pansiyi, murasanga Leta yabyegurira gucunga pansiyi yizabukuru kugirango abantu kugiti cyabo bwiteganyirize muri ibyo bigo)?*

APPENDIX III : FOCUS GROUP DISCUSSION FINDINGS

1. Focus group discussion process and findings

Different sources and methodology are used in this thesis to analyse from legal perspective challenges related to low application of international social security minimum standards in national legislation with regard to old-age pension coverage and benefits adequacy. In this regard, primary sources (field research) through Focus Group discussion is one of the techniques used to gather information. This technique provided opportunity for participants and the facilitator to exchange information related to the topic. The following sections introduce the relevance of Focus Group discussion, the design and the process of Focus Group Discussion, the analysis and the reporting of findings.

1.1. Introduction

In this study, the choice of focus group discussion was motivated by the fact that data related to the topic could be collected among a small group of people (who are a valid source of information) in a short time. Focus group discussion is advantageous because it is a cost-effective technique. Therefore, to gather data on the access to old-age pension with the focus on the two components coverage extension and benefits adequacy, the focus group discussion was conducted among a small group of ten people who responded to the invitation. The focus group discussion helped to obtain maximum participation for all focus group members about their perceptions of coverage gaps and adequacy in old-age public pension. Despite that focus group discussion helped to gather a large amount of information over a relatively short period of time, Focus group discussion has some limitations.

1.2. Focus Group Discussion design

The design of Focus Group Discussion is an important step to decide whether focus groups are appropriate for the research. In this regard, the choice of this technique was discussed with the supervisor at the beginning of the research project. Therefore, ten questions to guide the discussions were elaborated, based on research questions of the thesis. This helped to verify the hypothesis of the research and to link the theory to the practice in order to evaluate the law in book and law in action.

1.2.1. Elaboration of guiding questions, selection of target group and logistics

The design of Focus Group Discussion started with the elaboration of questions (see appendix II) and the selection of participants. Therefore, ten focus group guiding questions were designed based on the research problem and research questions and were written in two languages, English and Kinyarwanda. The information to be gathered and the general questions to be answered were designed based on research questions. Therefore, ten “open-ended” questions were elaborated to provide a wide variety and depth of responses and to help stimulate discussion or exchange of ideas (See appendix 1). Questions were clearly stated to avoid confusion and to avoid influencing the responses of participants. At the beginning of the sessions the guiding questions were read to the participants.

The research targeted members of the Rwandan Association of the Retired (A.R.R.) composed of retired people who worked in public and private sector during their active lives. They are a valid source of information as most of them had been managers of institutions or companies during their active lives and currently have responsibilities in the Association. They coordinate A.R.R. activities at district level and participate in different national programs in the community as they are considered opinion leaders. In addition, they advocate for decent pension and in their General Assembly they formulate recommendations to the national institution managing public pension systems. Their Association is a well-organized Non-Profit making Organization created in 2006. It was legally recognized by the Ministerial Order No.50/11 of 9/04/2008 granting legal status to Rwandan Association of the Retired (A.R.R.) and approving its legal representatives. The main objectives of

A.R.R. are mainly to defend the rights of its members and to promote their welfare. Among the mission of A.R.R., the advocacy for its members for a decent pension which is in line with ILO principles is included.

A.R.R. operates under decentralization structure and has representation in all 30 districts of the country. To contact participants, on September 3th, 2019, an official letter explaining the purpose of the research was addressed to the President of the Rwandan Association of the Retired (A.R.R.). The letter was supported by the recommendation letter from the research supervisor. The legal representative of A.R.R. responded positively by providing a list of all coordinators of the A.R.R. in three districts of Kigali City (Gasabo, Kicukiro and Nyarugenge). The legal representative of the Association helped to make a good selection of participants to the Focus Group Discussion by mentioning the names of those who are active and who are a valid source of information. Each invited participant was contacted by phone to confirm his/her availability and two days before the discussion, each invited participant was contacted again to remind him/her to attend the FGDs on specified time.

To avoid that the selected number of participants would not be attained, twelve persons were contacted so that in case some would be absent, the required standard number of participants to the FGD would attend the discussion. This prediction happened as some participants were not able to attend FGD and presented their interest and apology with the reason that they had to participate in social activities, especially marriage ceremonies, as it was a Saturday (the day on which marriage takes place in Rwanda in general). In total, a number of ten participants (four (4) men and six (6) women) were able to attend the Focus Group discussion held in Kigali City, Centre Saint Paul on September 7th, 2019 from 9:00 to 12:00 am. Focus Group discussion was held in a comfortable environment with circle seating creating appropriate atmosphere.

To ensure the success of the Focus Group Discussions, appropriate logistics were available. These included a conference room and tea break, pen, papers for note taking, copies of focus group guiding questions, plus transport facilitation. The discussion was adapted to the category of people (older) so that they were treated with respect, and to the facilitator who responded to their requirements by respecting their choice. For example they expressed their preference of using note taking rather than using tape recording.

1.2.2. Population, Sampling strategies and sample size

During the selection of participants, the study used purposive sampling which is suitable for a group of people, with particular characteristics. The researcher samples on the basis of wanting to interview people who are relevant to the research questions. Therefore, the study targeted people aged 60 years and above (men and women) who are pensioners who have worked both in public and private sector. The recruited participants include men and women who are a valid source of information considering their background and their responsibilities in the Association and all participants in the study live close to Kigali City.

1.2.3. Ethical procedures

At the beginning of Focus Group Discussion, the facilitator welcomed the participants and introduced the assistant and her responsibility of taking notes. The facilitator took the opportunity to introduce herself explaining the purpose of the research and emphasized on how their participation would be useful for them and for the community by advocating for access to decent pension.

Participants were asked for verbal consent to use audio and to take notes of the discussion. However, participants expressed their idea of not using the tape recorder but accepted the procedure of taking notes. One of the participants was selected to take notes throughout the discussion and was asked to capture as much as possible with attention on the key phrases. After agreement by all, participants were given guiding questions and were encouraged to give their opinions or idea on the topic. They were assured that there were no right or wrong answers to questions and that all opinions were

valuable. Only one person spoke at a time and the facilitator exercised neutrality as much as possible. Facilitator read guiding questions and asked the participants to provide their perceptions respecting the way the questions are organized from 1 to 10 to facilitate the analysis and report.

To assure confidentiality and anonymity, codes were provided to participants who answered the questions and initials of their names were used in place of participants' full names. Participants were assured that the information they provided would be treated as confidential. The minutes of their arguments were read at the end of the session to be sure that all answers to the questions were noted well and participants were informed that their recommendations would be taken into consideration in this thesis.

1.2.4. Analysis and reporting

After gathering participants' perceptions, the transcripts were read immediately and several views were identified and organized in accordance with each guiding question and initial names of the speakers were placed before the quotations. This process facilitated the presentation of the results of field research by summarizing findings from Focus group discussion and linking them to the research problem, the research objectives and research questions.

Focus-group interviews generated a huge amount of data quickly, that had to be reduced in order to maintain the data which are necessary to provide evidence to the relevance of the research problem. In this regard, the analysis of the data was done in a systematic way: considering that some guiding questions may have a common idea and that participants provided huge information and may share the same idea, the main views of participants were grouped in themes and the data were linked to the research question and to the other scholars' findings. This helped to summarize the different responses to the guiding questions used in the Focus Group Discussions which were also elaborated and grouped according to the research questions and the structure of the chapters of the thesis.

Direct quotations from participants are mentioned and analysed and then a conclusion is drawn as follows:

The first guiding question: Quotation, analysis and conclusion

What benefits do you get from being a member, is it relevant to be member of the Rwandan Association of the Retired (A.R.R.)? What advocacy does the Association make for the members? (Kuba umunyamuryango wa A.R.R. bibamariye iki, ese hari ubuvugizi A.R.R. ibakorerwa bujyanye na Pansion)?

KGP said: 'You may already know the objectives of our Association, for us we benefit from being members as the Association makes advocacy and helps the retired to avoid isolation and allows them to socialize with others. Most of the members are those who receive low pension, we address our needs through the Association and we provide mutual support through tontines organized in small groups in our respective villages. We need to be represented in social security management. Decent pension and access to basic income security in old age should be guaranteed. The government, the employers and the employees are represented in the Board of Directors of Rwanda Social Security Board, but the retired workers are left out of the social security representation.'

The first question provides general information on the advantages of membership in the Rwandan Association of the Retired (A.R.R.). No specific theme is associated with this question and no various views were provided for this first question. The majority of participants shared the same views with KGP and the mission of the Association is indicated in the Constitution of the Association. However, the response to the question is informative as it generates the idea of isolation and vulnerability of old persons and the lack of income security for those who have not worked to be able to contribute to social security for their retirement. Participants also indicate the issue related to the inadequate benefits for some pensioners whose salaries were low during their active life. Their initiative to complement their retirement benefits through tontines reflects the need for the social security institution to provide adequate pension benefits periodically adjusted, following substantial changes in general levels of earnings and or cost living.

Different scholars highlight the importance of a national legislation that would give effect to the right to pension in order to ensure income security to all in need in old age. The International Labour Organization (ILO) indicates that pension for older persons is a key element in Sustainable Development Goals SDG 1.3 which calls for the implementation of a national social protection system for all including floors with special attention to the poor and the vulnerable.

From the perceptions of the participants, some key points are noted: retiring with dignity is important and the respect of periodical adjustment of pension benefits in accordance with article 16 of Rwanda's Pension Law is necessary. Addressing old persons concerns is important to avoid a generation conflict, poverty and isolation of old persons.

Tripartite participation of the Government, the representative organizations of employers and workers as well as consultation with other relevant and representative organizations of the concerned persons in social security management is important to ensure that their needs are well addressed and it is in line with the ILO tripartite principle. From the analysis of the composition of the Board of Directors of Rwanda Social Security Board (RSSB), it appears that pensioners are not represented. Therefore, the active role of partners in social security governance through social dialogue is required to ensure efficiency and transparency in the management of schemes. Particularly, the strength of the retired Association was evidenced by their advocacy for the increase of pension benefits realized in April 2018 after a long period as the previous increase of pension benefits was done in 2002.

Reasons behind the limited Old-age pension coverage: Quotations from FGD, analysis and conclusion

This theme refers to the guiding question No. 2 linked to research question No. 1.

Participant MP answered: *'To have access to pension benefits you must have employment and comply with qualifying period of contribution. There is a big number of people working in informal sector not covered in pension schemes. Ignorance is a challenge because even if there is a possibility for self-employed people to contribute to voluntary insurance available in public pension schemes, most of people think that social security is only the privilege of civil servants. There is progress in establishing Long-Term Savings Scheme 'EjoHeza', but still there are older persons who are over pensionable age and who have no capacity to contribute.'*

Participant MC said: *'There are some employers who do not declare their workers, considering that they are casual and have no written contract. The social security institution should provide strong penalties and educate the public on employers' obligations and employees' rights.'*

The right to social security, including the right to pension, is recognized by international social security standards and the international human rights instruments. Therefore, the national legislation must give effect to that right. From the views of the participants, the relationship between employment and access to social security benefits including old-age pension is emphasised, and it supports the different scholars' perceptions on the strong link between employment, decent life and poverty alleviation which are among the objectives of social security. Therefore, access to decent work is a strategy to earn income and to regularly contribute to social security schemes for future retirement benefits.

The analysis of participants' views on pension benefits entitlement conditions helps to respond to research question No.2 requesting to find out how can the existing legal framework and policies on pensions in Rwanda be improved to comply with the international social security standards. Therefore, the study finds out the legal reasons behind the limited coverage of old-age public pension in Rwanda. It appears that the limitation of contributory pension schemes to those who have contributory capacity and employment contract, the high incidence of informal economy, noncompliance by employers (evasion of contributions), the ignorance (legal illiteracy) of employees and the public about their social security rights are mentioned as the main challenges to access old-age pension benefits. The perceptions of the participants (where they mention the importance of having formal employment to be registered in social security) reflect the need to achieve high

coverage through the transition from the informal to the formal economy as indicated in ILO Recommendation, 2015 (No. 204).

Pensions are not only a right for salaried workers who contributed to the social security System but also a fundamental human right recognized for every human being, even those who have not contributed. Therefore, there is a need to put in place a legal framework establishing non-contributory pension systems in combination with existing contributory pension schemes to extend a legal and effective coverage to all old persons in need.

Compatibility of Rwanda's legislation on old-age pension with the ILO Standards

Reference to guiding question No.3 linked to the research question No.2, quotations from participants, analysis and conclusion are provided as follows:

MD said: *'Our main interest is to advocate for decent pension linking benefits to the market price in order to maintain our family in health and decency. As for those who receive a pension, the delay of pension adjustment has impact on their living conditions. Most of the pensioners earned a low salary during their active life. The issue of the non-updated minimum wage impacts on minimum pension setting.'*

The perceptions of participants helped to respond to research question No 2 related to the compatibility and compliance of Rwanda's pension legislation with the ILO Social Security Minimum standards. The participants know the ILO principle of periodical adjustment of pension benefits and mentioned the challenge of delay in adjusting pension benefits as the recent adjustment was done in 2018 while the previous one was done in 2002. They also mentioned the problem of setting the minimum pension based on the inexistence of updated minimum wage which influences low pension benefits.

The effective application of the legislation is necessary and the establishment of a legal framework setting a minimum wage is important to ensure that pension benefits are calculated based on the updated salaries and that they respect the labour legislation. Participants had the same consensus that the formula of pension benefits calculation under Rwanda's pension legislation meets the requirement of ILO C102 but the problem lies in the delay of pension benefit adjustment and the absence of indexation of benefits to the cost of living; salaries base on which contributions are calculated during the active life and inadequate minimum pension influenced by the low level of minimum wage.

The effectiveness of existing old-age pension legal framework and policies

The analysis refers to guiding question No.4, No.7, No. 8 and No.9 and to the research question No.3:

Participant KJC said: *'We know that there is a possibility to adhere to voluntary pension schemes such as the Long-Term Savings Scheme / EjoHeza. But for those who are already old, they will miss the opportunity to fulfil certain requirements like the minimum savings for regular pension benefits. For me I think that reducing the unemployment rate among young people will be a good solution, because you can have a commitment / the willingness to contribute but if you don't have a stable work it is difficult to continue to contribute. Also for those who are working, Rwanda Social Security Board should enforce compliance as Rwanda Revenue Authority does, it has strong penalties.'*

From the views of participants, the existing legal framework and policies can be improved to effectively extend the old-age public pension coverage to the excluded population by supporting employment policies, reducing the unemployment rate and putting in place strong social security enforcement mechanisms.

ILO principle of equal treatment with regard to pension

This theme is linked to guiding questions No. 5 and 6

Participant KC said: *'Women and Men now have the same rights. During our time, it was not the case. Due to social norms, few women were educated and employed. They were supposed to stay home performing household responsibilities and for maternity reason, while men were expected to be*

in public sphere as breadwinners. It was not easy to have employment which guarantees social security rights. Most of the women receive survivors' pension rather than Old age pension". Today, the problem regarding access to pension is that most of the women live in rural areas and perform non recognized and non-paid work for example in household and in agriculture'.

From the perceptions of the participant, the pension legislation recognizes equal rights between men and women. However, gender gaps are visible in the labour market because women are a majority in informal sector and perform household work not recognized and not remunerated to guarantee social security right including pension. Gender disparities are visible in accessing pension where women are a majority to receive survivors' pension rather than receiving old-age pension. This is the consequence of their lower education and employment access in past time. The Participant mentioned the case of women working in household who may be domestic workers and women working in agriculture. The statement of the participant reaffirms that the gender division of labour creates disparities between men and women during their working life as to wages, career and work conditions, which bring about disparities in social security contributions and consequently in future retirement benefits.

The analysis of the participant's view reflects the idea of gender dimensions of social protection programmes indicating indirect discrimination evidenced by the situation where women and men face different constraints and barriers that can limit access to pension rights, social and economic opportunities for women and girls. In this regard, it is important to identify barriers to the effective application of the legislation and to its adaptation to the specific category of workers.

The principle of the General responsibility of the State in pension scheme management

This theme refers to guiding question No.10

Participant NC said: *'Pension schemes must remain under the State control and guarantee because if they are privatized they will have a profit making aspect and private companies may not respect the period of payment or may use our contributions for other purpose.'*

From the view of the participant, the State guarantees regular payment of pension benefits and supervises the good governance of social security systems, including pensions.

The general responsibility of the Governments for the due provision of benefits is defined in article Art.71 (3) of ILO Convention, 1952 (No.102). The Convention requires proper functioning of the social security system (Art. 72 (2) of C. 102), which includes the provision of an appropriate legal framework of the social security system and a rule of law guarantee of the sustainability of the social security system (e.g. through regular actuarial valuations), and adequacy of contributions and benefits.

Conclusion

Findings from the Focus Group Discussion revealed the advantage of using FGDs with the participants who are organized and are a valid source of information. This was evidenced by the fact that participants managed to respond to all the guiding questions. The analysis of the participants' views reaffirms the strong link between employment and social security legal framework and policies with regard to old-age pension coverage.

Findings revealed disparities between legal coverage and effective coverage and some obstacles to the effective application of the legislation in compliance with international human rights instruments and the ILO Social Security Minimum Standards. These are the high incidences of the informal economy, gender gaps in labour market, legal illiteracy, evasion of contribution, lack of legislation guaranteeing basic income security for all in old age, etc. Therefore, the access to old-age pension benefits for all is possible if there is a combination of different pension schemes of both contributory and non-contributory nature. According to the participants' views, the financing of the existing voluntary pension insurance is a challenge, especially for the older and disabled persons who are no longer active or cannot work as well as other categories of workers with low financial capacity to regularly contribute to pension schemes.

The participants introduced the idea of the representation of the retired persons in the social security governance with reference to the ILO Principle of tripartism and social dialogue, stipulating that only active employees are represented in the governance of the social security through their associations or trade unions representatives. Clearly, the tripartite aspect of the social security governance refers to the representation of the government, the employers and employees in the Board of Directors of social security institutions. Therefore, from the analysis of the participants' views, it appears that workers representatives in the Board of Directors of social security institutions should extend their advocacy to retired workers. ILO R202 recognizes the tripartite participation with representative organizations of employers and workers, as well as consultation with other relevant and representative organizations of the concerned persons.

REFERENCES

NORMATIVES INSTRUMENTS

International instruments

ILO Conventions

Social Security (Minimum Standards) Convention, 1952 (No.102), Geneva.

Equality of Treatment (Social Security) Convention, 1962 (No.118), Geneva.

Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No.128), Geneva.

Minimum Wage Fixing Convention, 1970 (No.131), Geneva.

Convention on the Elimination of All Forms of Discrimination Against Women, UN General Assembly Resolution No.34/180 of 18 December 1979.

International Convention on the Protection of the Rights of All Migrant Workers and Their Families, General Assembly Resolution No.45/158 of 18 December 1990, UN, New York.

Domestic Workers Convention, 2011 (No.189), Geneva.

ILO Recommendations

Income Security Recommendation, 1944 (No.67), Geneva.

Invalidity, Old-Age and Survivors' Benefits Recommendation, 1967 (No.131), Geneva.

Domestic Workers Recommendation, 2011 (No.201), Geneva.

Recommendation, 2012 (No.202) concerning National floors of Social Protection, Geneva.

Recommendation, 2015 (No.204) Concerning the Transition from the Informal to the Formal Economy, Geneva.

ILO Constitution, Declarations and Resolutions

Constitution of the International Labour Organization, 1 April 1919.

Declaration concerning the aims and purposes of the International Labour Organization (Declaration of Philadelphia), International Labour Conference, 26th Session, 10 May 1944.

Declaration on Social Justice for a Fair Globalization, International Labour Conference, Ninety-seventh Session, Geneva, 2008 <https://www.ilo.org/wcmsp5/groups/public/---dgreports/---cabinet/documents/genericdocument/wcms_371208.pdf>, accessed 11 April 2020.

Resolution and Conclusions concerning social security, International Labour Conference, 89th Session, Geneva, 2011.

Resolution and Conclusions concerning the recurrent discussion on social protection (social Security), International Labour Conference, 100th Session, Geneva, 2011.

Resolution concerning efforts to make social protection floors a national reality worldwide, International Labour Conference, 101th Session, Geneva, 2012.

Resolution and Conclusions on employment and social protection in the new demographic context, International Labour Conference, 102nd Session, Geneva, 2013.

ILO Centenary Declaration for the Future of Work, International Labour Conference, 108th Session, Geneva, 2019.

Relevant international human rights instruments

Universal Declaration of Human Rights, 1948, UN, New York.

European Social Charter (Council of Europe, 1961), revised in 1996.

European Code of Social Security (Council of Europe, 1964), revised in 1990.

Convention on the Elimination of all Forms of Racial Discrimination, (1965), UN General Assembly Resolution 2106 (XX) of 21 December 1965.

International Covenant on Economic, Social and Cultural Rights, 1966, UN, New York.

Regional legal instruments

The General Social Security Agreement between The Republic of Rwanda, The Republic of Burundi and The Democratic Republic of the Congo, concluded in 1978 in the context of Economic Community of Great Lakes Countries (ECGLC), <<http://www.oit.org/dyn/natlex/docs/SERIAL/34374/26718/F1419032599/INT-34374.pdf>> accessed 2 February 2021.

RWANDA, BURUNDI AND ZAIRE, *Convention establishing the Economic Community of the Great Lacks Countries (CEPGL)* concluded at Gisenyi on 20 September 1978 <<https://wits.worldbank.org/GPTAD/PDF/archive/CEPGL.pdf>> accessed 2 February 2021.

General Social Security Convention between The Republic of Rwanda and The Republic of the Congo (also called Congo-Brazzaville), signed on December 23rd, 2016.

ILO, The CARICOM Agreement on Social Security (1996), <<https://www.ilo.org/dyn/migpractice/docs/93/Info.pdf>>, accessible 3 April 2020.

Code on Social Security in the SADC, 2008.

<https://www.sadc.int/files/2513/5843/3198/Code_on_Social_Security_in_SADC.pdf>, accessed 23 March 2020.

Domestic legal instruments and Courts judgments

Rwanda

Constitution of the Republic of Rwanda of 2003 revised in 2015, *OG* No. Special of 24/12/2015.

Law No.06/2003 of 22/03/2003 modifying and completing the Decree Law of August 22.1974 concerning organization of social security, *OG* No. 12bis of 15 June 2003.

Law No.45/2010 of 14/12/2010 establishing Rwanda Social Security Board (RSSB) and determining its mission, organization and functioning, *OG* No.09 bis of 28/02/2011.

Law No.04/2015 of 11/03/2015 modifying and complementing Law No.45/2010 of 14/12/2010 establishing Rwanda Social Security Board (RSSB) and determining its mission, organisation and functioning, *OG* N° 15 of 13/04/2015.

Law No.05/2015 of 30/03/2015 governing the organization of pension schemes, *OG* No. 20 of 18/05/2015.

Law No.04/2016 of 19/7/2016 regulating the registration of voluntary pension schemes and licensing of pension scheme service providers, *OG* No.32 of 08/08/2016.

Law No.05/2016 of 26/09/2016 regulating National Bank of Rwanda establishing operational and other requirements for pension schemes, *OG* No.41 of 10/10/2016.

Law No.29/2017 of 29/06/2017 establishing The Long-Term Savings Scheme and determining its organization, *OG* No. Special of 18/08/2017.

Law No. 66/2018 of 30/08/2018 regulating Labour in Rwanda, *OG* No. Special of 6/09/2018.

Law No.017/2020 of 7/10/2020 establishing the general statute governing public servants, *OG* No special of 8/10/2020.

Law No.009/2021 of 16/02/2021 establishing Rwanda Social Security Board, *OG* No. Special of 17/2/2021.

Decree Law of August 22/1974 concerning organization of social security.

Presidential Decree No.164/06/2 of 22/08/1974 fixing percentages rates of contributions in the branch of Pensions and in the branch of Occupational hazards, *OG* No.18, 1974, 558.

Presidential Order No.36/01 of 8/04/2002 determining revalorization of pensions and annuity allocated by Social Security Fund of Rwanda.

Presidential Order No.009/01 of 10/05/2016 determining contributions rate to mandatory pension scheme, *OG* No.22 bis of 30/05/2016.

Presidential Order No.069/01 of 13/04/2018 increasing pension and occupational hazards benefits granted by Rwanda Social Security Board, *OG* No.16 bis of 16/4/2018.

Prime Minister's Order No.58/03 of 04/04/2018 determining the administrator of the Long-Term Savings Scheme, *OG* No.15 of 09/04/2018.

Prime Minister's Order No.078/03 of 25/7/2019 related to the Community-Based Health Insurance Scheme subsidies, *OG* No. Special of 26/7/2019.

Ministerial Order No.50/11 of 09/04/2008 granting legal status to the Rwandan Association of Retired (A.R.R) and approving its Legal Representatives, *OG* No.12 bis of 15 June 2008.
Ministerial Instructions No.002/11/10/TC of 24/05/2011 governing health insurance of old age pensioners.

Ministerial Order No.002/16/10/TC of 19/04/2016 determining compensatory benefits and cash value of benefits in kind under mandatory pension scheme, *OG* No.18 of 02/05/2016.

Ministerial Order No. 005/16/10/TC of 19/04/2016 determining modalities of forced recovery of contributions arrears under mandatory pension scheme, *OG* No.18 of 02/05/2016.

Ministerial Order No.003/16/10/TC of 19/4/2016 determining procedures for application and mode of payment of benefits under mandatory pension scheme, *OG* No. Special of 05/05/2016.

Ministerial Order No.004/16/10/TC of 19/4/2016 determining modalities of registration with mandatory pension scheme, *OG* No. Special of 05/05/2016.

Ministerial Order No.001/18/10/TC of 05/12/2018 determining modalities of granting Long-Term Savings Scheme Benefits, *OG* No.50 of 10/12/2018.

Ministerial Order No.001/19/10/TC of 14/01/2019 determining other incentives for the Long-Term Savings Scheme and terms for their administration, *OG* No.03 of 21/01/2019.

Mauritius

National Pension Act 1976 (Act No. 44 of 1976 adopted 1976-09-17), Part IV, P.9, *Government Gazette, 1976-09-18, Legal Supplement*,
<https://www.ilo.org/dyn/natlex/natlex4.detail?p_lang=en&p_isn=13649&p_country=MUS&p_count=667&p_classification=15.02&p_classcount=83>, accessed 11 March 2020.

Social Aid Act (1983) <<https://socialsecurity.govmu.org/Pages/Department/Social-Aid.aspx>> accessed 10 September 2021.

The National Saving Act

14/1995<<http://socialsecurity.govmu.org/English/Documents/Act/National%20Savings%20Fund%20Act%201995/nsf95.pdf>> accessed 3 December 2019.

Kenya

The Constitution of Kenya, 2010, published by the National Council for law reporting with the Authority of the Attorney-General <www.kenyalaw.org>, accessed 24 December 2019.

National Social Security Fund Act No. 45 of 2013

<<https://www.ilo.org/dyn/natlex/docs/ELECTRONIC/97350/115470/F463813696/KEN97350.pdf>> accessed 8 September 2021.

Court Judgments

The Judiciary of Rwanda, High Court Decision RSOCA0171/15/HC/KIG *Twagiramungu Telesphore v ECOBANK Rwanda Ltd* [2016]

<https://www.judiciary.gov.rw/uploads/tx_publications/law_d7c6beba6c2283f4ef1e8cc43783f3201469522852.pdf> accessed 20 September 2021.

The Judiciary of Rwanda, Court of Appeal Decision N° RS/INJUST/RSOC 00001/2019/CA *Twagiramungu François v AKAGERA BUSINESS GROUP LTD*, RS/INJUST/RSOC 00001/2019/CA, <https://www.judiciary.gov.rw>

BOOKS, REVIEW, WORKING PAPERS AND PhD THESIS

African Union, 'First Session of the AU Conference of Ministers in charge of Social Development' (Windhoek, Namibia on 27-31 October 2008) <<https://www.un.org/esa/socdev/egms/docs/2009/Ghana/au2.pdf>> accessed 8 August 2021.

AISS, 'Le point sur la réforme des pensions' (2000) *Revue Internationale de la Sécurité Sociale* 53 (1).

AISS, 'Développement et réforme des régimes de retraite de la sécurité sociale: L'approche du Bureau International du Travail' (2000) *Revue Internationale de la Sécurité Sociale* 53 (1).

Allieu M A, 'Implementing nationally appropriate social protection systems and measures for all: gaps and challenges facing rural areas' (A presentation at the UN DESA Expert Group Meeting on Eradicating Rural Poverty to implement the 2030 Agenda for Sustainable Development, Addis Ababa, 27 February 2019).

Ansiliero G & Paiva L H, 'The recent evolution of social security coverage in Brazil' (2018) *International Social Security Review* 61 (3).

Bailey C, 'Extending social security coverage in Africa' (2004), Extension of Social Security Paper No.20.

Barr N and Diamond P, 'Reforming pensions: Principles, analytical errors and policy directions' (2009) *International Social Security Review* 62 (2).

Behrendt C et al., 'Social protection systems and the future of work: Ensuring social security for digital platform workers' (2019) *International Social Security Review* 72 (3).

Bishumba N, 'Citizens demand for special category of Ubudehe' *The New Times* (Kigali, 04 September 2019) <<https://www.newtimes.co.rw/news/citizens-demand-special-category-ubudehe>> accessed 11 November 2021.

Bizimungu J, 'New ubudehe categories: What you need to know' *The New Times*, Rwanda's Leading Daily, (Kigali June 25, 2020).

- BNR, 'The National Bank of Rwanda: Insurers' < www.bnr.rw/index.php> accessed 3 March 2019.
- Bloom D E and McKinnon R, 'The Design and Implementation of Public Pension Systems in Developing countries: Issues and Options' (2013) IZA Policy Paper No.59. <<https://www.iza.org/publications/pp/59/the-design-and-implementation-of-public-pension-systems-in-developing-countries-issues-and-options>> accessed 3 January 2020.
- ____ et al., 'Global employment and decent jobs, 2010-2030: The forces of demography and automation' (2019) *International Social Security Review* 72(3), p.43.
- Bonilla G A and Gruat J V, *Social Protection: A life cycle continuum investment for social justice, poverty reduction and sustainable development* (ILO 2003), Version 1.0,12, <<https://www.ilo.org/public/english/protection/download/lifecycl/lifecycle.pdf>>, accessed 6 March 2020.
- Bonnet F et al., *Women and Men in the Informal Economy: A Statistical Brief* (WIEGO 2019).
- Brimblecombe S, 'A multivariable definition of adequacy: Challenges and opportunities' (2013) *International Social Security Review* 66 (3-4).
- Chelugui S K, 'Brief on Inua Jamii cash transfer Programme' (2019), Republic of Kenya, Ministry of Labour & Social Protection, <<http://www.socialprotection.go.ke/wp-content/uploads/2020/05/BRIEF-ON-INUA-JAMII-CASH-TRANSFER-PROGRAMME.pdf>> accessed 2 February 2021.
- Cichon M et al., *Financing Social Protection, Quantitative Methods in Social Protection Series* (ILO 2004).
- ____ et al., *Financing Social Protection* (International Labour Office and International Social Security Association 2005, <<https://www.socialprotection.org/gimi/gess/RessorcePDF.action?id=80>> accessed 2 February 2021.
- ____ and Hagemejer K, 'Changing the development policy paradigm: Investing in a social security floor for all' (2007) *International Social Security Review* 60 (2).
- ____ 'The Social Protection Floors Recommendation, 2012 (No.202): Can a six-page document change the course of social history?' (2013) *International Social Security Review* 66 (3-4).
- CSR, 'Getting to know better the National Social Security Fund of Rwanda (Memorandum)' (1999) *Solidarité-Nta Mugabo Umwe*, Revue Semestrielle de la Caisse Sociale du Rwanda 13.
- Dijkhoff AA, 'International social security standards in the European Union: The cases of the Czech' (PhD thesis, Tulburg University, Antwerpen: Intersentia 2011).

- Durán V F et al., *Innovations in extending social insurance coverage to independent workers: Experience from Brazil, Cabo Verde, Colombia, Costa Rica, Ecuador, Philippines, France and Uruguay* (ILO 2013) ESS Document No. 42.
- ECASSA, 'Ecassa Update' (2008), A Newsletter for the Social Protection Schemes in East and Central Africa 5.
- _____, 'Mission and Vision' <<https://www.ecassa.org/index.php/about-us/mission-and-vision>> accessed 31 March 2020.
- European Commission, 'An Agenda for Adequate, Safe and Sustainable Pensions' (White Paper) COM (2012) 55 final <<https://op.europa.eu/en/publication-detail/-/publication/32eda60f-d102-4292-bd01-ea7ac726b731/language-en#>>, accessed 2 September 2022.
- Frankel J A, 'Mauritius: African Success Story' (2010) NBER Working Paper No. 16569 <<http://www.nber.org/pub/franke16569>> accessed 2 February 2021.
- Gillion C et al. (eds), *Social Security Pensions Development and reform* (International Labour Office 2000).
- Ginneken W V, 'Social security for the informal sector: A new challenge for the developing countries' (1999a) *International Social Security Review* 52 (1).
- Goveia L and Sosa A, 'Developing a compliance-based approach to address error, evasion and fraud in social security systems' (2017) *International Social Security Review* 70 (2).
- Government of Rwanda, *Vision 2020 Umurenge*, An integrated Local Development Program to Accelerate Poverty Eradication, Rural Growth and Social Protection, EDPRS Flagship Document, August 2007 <<https://www.undp.org/content/dam/rwanda/docs/povred/VUP-VISION-2020-UMURENGE-DOCUMENT.pdf>> accessed 29 March 2020.
- Grandolini G M, *Can developing countries increase pension coverage to prepare for old age?* (2016) <<http://blogs.worldbank.org/voices/can-developing-countries-increase-pension-coverage-prepare-old-age>> accessed 8 November 2019.
- Guvan M, *Extending Pension Coverage to the Informal Sector in Africa* (Social Protection & Jobs, Discussion Paper, No. 1933 July 2019) International Bank for Reconstruction and Development/The World Bank, World Bank Group. <<http://documents.worldbank.org/curated/en/153021563855893271/Extending-Pension-Coverage-to-the-Informal-Sector-in-Africa>> accessed 13 January 2020.
- Hagemeyer K and McKinnon R, 'The role of social protection floors in extending social security to all' (2013) *International Social Security Review* 66 (2-4).
- Hallward-Driemeier M, 'Where you work: How does Gender matter?' (2011) <<http://blogs.worldbank.org/allaboutfinance/where-you-work-does-gender-matter>> accessed 5 April 2017.
- Harris E, 'Financing social protection floors: Considerations of fiscal space' (2013) *International Social Security Review* 66 (3-4).

- Hirose K, *Pension Reform in Central and Eastern Europe. In times of crisis, austerity and beyond* (2011) ILO, Decent Work Technical Support Team for Central and Eastern Europe.
- Holzmann R, 'Global pension systems and their reform: Worldwide drivers, trends and challenges' (2013) *International Social Security Review* 66 (2).
- ____ 'L'approche de la Banque Mondiale quant à la réforme des pensions' (2000) *Revue Internationale de la Sécurité Sociale* 53 (1).
- ____ and Stiglitz E Joseph, *New Ideas about Old Age Security, Toward Sustainable Pension Systems in the 21st Century* (The World Bank 2001).
- ____ and Richard Hinz, *Old age income support in the 21st century: An international perspective on pension systems and reform* (World Bank 2005).
- ILO, 'ILO Constitution'
(1919)<https://www.ilo.org/dyn/normlex/en/f?p=1000:62:1546169504103::NO:62:P62_LIST_ENTRIE_ID:2453907:NO> accessed 26 August 2021.
- ____ *Social Security: A new consensus* (ILO 2001)
<https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---soc_sec/documents/publication/wcms_209311.pdf> accessed 30 April 2020.
- ____ *Decent Work Agenda in Africa 2007-2015*, adopted at the Eleventh African Meeting, April 2007.
- ____ *Can low-income countries afford basic social security?* (2008b) Social Security Policy Briefings, Paper 3, International Labour Office – Social Security Department.
- ____ *Setting Social Security Standards in a Global Society: An analysis of present state and practice and of future options for global social security standard setting in the International Labour Organization* (2008a) Social Security Policy Briefings, Paper 2, International Labour Office – Social Security Department.
- ____ *Rules of The Game: A brief introduction to International Labour Standards* (Revised Edition, ILO 2009) <http://www.ilo.int/wcmsp5/groups/public/---ed_norm/---normes/documents/publication/wcms_108393.pdf> accessed 30 April 2020.
- ____ *Extending social security to all: A guide through challenges and options* (2010) .
- ____ 'Building a Social Protection Floor with the Global Jobs Pact', 2nd African Decent Work Symposium 2010, 06-08 October 2010, Yaounde-Cameroon, p.xvi.
- ____ *Social protection for older persons: Key policy trends and statistics (2011)* Social Protection Policy Papers, International Labour Office – Social Security Department.

- ____ ‘Resolution and conclusions concerning the current discussion on social protection (social security)’, *International Labour Conference, 100th Session Geneva 2011*, in Previsional Record (Geneva 2011), No. 24: Report of the Committee for the Recurrent Discussion on Social Protection <https://www.ilo.org/wcmsp5/groups/public/---ed_norm/--relconf/documents/meetingdocument/wcms_157820.pdf> accessed 18 March 2020.
- ____ *Social Security for social justice and a fair globalization: Recurrent discussion on social protection (social security) under the ILO Declaration on Social Justice for a Fair Globalization* (Report VI, ILC, 100th Session, Geneva, June 2011a), International Labour Office.
- ____ *Social protection floors for social justice and a fair globalization* (Report IV (1), International Labour Conference, 101th Session, Geneva, June 2012), International Labour Office.
- ____ *Social Security for all: Building social protection floors and comprehensive social security systems. The strategy of the International Labour Organization* (2012) <https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---soc_sec/documents/publication/wcms_secsoc_34188.pdf>, accessed 18 March 2020.
- ____ *The Strategy of the International Labour Organization, Social Security for All: Building social protection floors and comprehensive social security systems* (ILO 2012).
- ____ *Social protection for older persons: Key policy trends and statistics (2014)* Social Security Policy Papers, Paper No.11, International Labour Office – Social Protection Department.
- ____ *Women and men in the informal economy: A statistical picture*, Second edition (ILO 2014).
- ____ *World Social Protection Report 2017-19: Universal social protection to achieve the Sustainable Development Goals* (2017) <<https://www.social-protection.org/gimi/RessourcePDF.action?ressource.ressource=54887>> accessed 15 May 2020.
- ____ ‘The ILO Multi-Pillar pension model: Building equitable and Sustainable pensions systems’ (2018) <<https://www.social-protection.org/gimi/RessourcePDF.action?id=55234>>, accessed 15 May 2020.
- ____ /OECD, ‘Promoting adequate social protection and social security coverage for all workers, including those in non-standard forms of employment’ (Paper presented at the 1st Meeting of the G20 employment working paper, Buenos Aires, Argentina, 20-22 February 2018).

- ____ ‘Decent work country programme for Rwanda 2018-2022’, *Memorandum of Understanding between the Government of Rwanda*, International Labour Organization (ILO), Centrale de Syndicat de travailleurs au Rwanda, Representing other Federations of Trade Unions and The Private Sector Federation <https://www.ilo.org/wcmsp5/groups/public/---ed_mas/---program/documents/genericdocument/wcms_674581.pdf> accessed 23 April 2020.
- ____ *Social Protection for Older Persons: Policy trends and statistics (2018)* Social Protection Policy Papers, Paper No.17, International Labour Office – Social Protection Department.
- ____ *Rules of game, An Introduction to the Standards-related work of the International Labour Organization* (Centenary Edition, ILO 2019) <[http://www.ilo.org/global/standards/introduction to labour standards, lang.../index,htm](http://www.ilo.org/global/standards/introduction%20to%20labour%20standards/lang.../index.htm)> accessed 21 June 2019.
- ____ *Extending social security to workers in the informal economy: Lessons from international experiences* (2019) A living Document< <https://www.social-protection.org/gimi/RessourcePDF.action?id=55728>> accessed 20 January 2020.
- ____ *Universal social protection for human dignity, social justice and sustainable development: General Survey concerning the Social Protection Floors Recommendation, 2012 (No.202)*, First edition (2019), Report III (Part B), International Labour Conference, 108th Session.
- ____ ‘Country profile, Rwanda’ <<https://www.ilo.org/dyn/normlex/en/f?p=1000:11003::NO:>> accessed 21 April 2020.
- ____ /NORMLEX ‘Ratifications of C102 Social Security Minimum Standards Convention, 1952 (No.102)’ <https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:11300:0::NO::P11300_INSTRUMENT_ID:312247> accessed 31 October 2019.
- ____ Social Protection Department, ‘Inua Jamii Senior Citizens’ scheme’, Country Brief <<https://www.social-protection.org/gimi/ShowPublications.action>> accessed 23 December 2019.
- ____ *Promoting Employment and decent work in a changing landscape* (2020) International Labour Conference, 109th Session <https://www.ilo.org/wcmsp5/groups/public/---ed_norm/---relconf/documents/meetingdocument/wcms_736873.pdf,accessed> accessed 18 May 2020.
- ____ *Extending social security to self-employed workers: Lessons from international experience* (Social Protection Spotlight, ILO brief, March 2021)<<https://www.social-protection.org/gimi/gess/RessourcePDF.action?id=55726>>accessed 13 September 2021.

- ____ *World Social Protection Report 2020-22: Social protection at the crossroad in pursuit of a better future* (2021)
<https://www.ilo.org/wcmsp5/groups/public/@dgreports/@dcomm/@publ/document/s/publication/wcms_817572.pdf> accessed 5 November 2021.
- ____ *Extending social security to workers in the informal economy: Lessons from international experience* (2nd edn, ILO 2021)<<https://www.social-protection.org/gimi/RessourcePDF.action?id=55728>> accessed 18 November 2021.
- ____ ‘Africa Regional Social Protection Strategy, 2021-2025. Towards 40%-a social protection coverage acceleration framework to achieve the SDGs’, International Labour Organization, 2021 p.25,<https://www.ilo.org/africa/information-resources/publications/WCMS_828423/lang--en/index.htm>, accessed 23 August 2022.
- International Training Centre of the International Labour Organization (ITC), *Governance of Social Security Systems: a Guide for Board Members in Africa*, (ILO/ITC 2010).
- ____ ‘Social Protection: Africa’s hope for achieving the Sustainable Development Goals’, Launch of the Regional Strategy for Accelerating Social Protection in Africa, 16-17 November 2021<<https://www.itcilo.org/events/social-protection-africas-hope-achieving-sustainable-development-goals>> accessed 16 November 2021.
- ISSA, ‘Pension system reform’ (2009) *International Social Security Review* 62 (2).
- ____ *Mbao Pension Plan: A case of the Retirement Benefits Authority, Good Practices in Social Security* (2011)< www.issa.int> accessed 10 January 2021.
- ____ ‘Good Practices in Africa. Mbaio Pension Plan: A case of the Retirement Benefits Authority’. Retirement Benefits Authority, 2011 <www.issa.int/en_GB/africa/gp/-/asset_publisher,...> accessed 17 September 2019.
- ____ *Handbook on the extension of social security coverage to the self-employed* (2012)
<https://ww1.issa.int/sites/default/files/documents/publications/2_handbook-extension-selfemployed-26571.pdf> accessed 22 September 2021.
- ____ ‘ISSA Guidelines: Contribution collection and compliance’ (2013)
<<https://ww1.issa.int/guidelines/ccs>>, accessed 23 January 2020.
- ____ *10 Global challenges for social security, Development and innovation* (ISSA 2019)
<www.issa.int/10> accessed 21 November 2020.
- ____ ‘Closing the gap, Global challenges for social security development and innovation’ (2019), p.16, available at www.issa.int/10.
- ____ ‘International Social Security Review’<https://www.issa.int/en_GB/resources/international-social-security-review>accessed 28 September 2019.

- ____ ‘Achieving universal social protection by 2030’ (2019) <<https://ww1.issa.int/news/achieving-universal-social-protection-2030>> accessed 15 November 2019.
- ____ ‘Rwanda wins ISSA Award for Outstanding Achievements in Social Security’ (World Social Security Forum, Brussels, 14-18 October 2019) <<https://ww1.issa.int/news/rwanda-wins-issa-award-outstanding-achievements-social-security>> accessed 8 October 2020.
- ____ ‘Priorities for social security-Africa 2021: Trends, challenges and solutions’ (Virtual Social Security Forum for Africa, 5-7 October 2021) <<https://ww1.issa.int/sites/default/files/documents/2021-09/2Four%20Priorities%20Africa%20WEB.pdf>> accessed 6 November 2021.
- ____ ‘ISSA regional structures’ <<https://ww1.issa.int/regions>> accessed 2 September 2022.
- Jiménez L F and Cuadros J, ‘Expanding the coverage of pension systems in Latin America’ (2003) *Cepal Review* 79.
- Johnson J K M and Williamson J B, ‘Do universal non-contributory old-age pensions make sense for rural areas in low-income countries?’ (2006) *International Social Security Review* 59 (04).
- Kabare K, ‘The Mbao Pension Plan: Savings for the Informal-Sector’ (Development Pathways, Working Paper, October 2018) <<https://www.developmentpathways.co.uk/wp-content/uploads/2018/10/Mbao.pdf>> accessed 10 January 2020.
- Kakwani N and Subbarao K, ‘Ageing and poverty in Africa and the role of social pensions’ (United Nations Development Programme Working Paper No.8, August 2005), Brasilia, United Nation Development Programme, International Poverty Centre.
- Kambanda M, ‘Evolution de la Sécurité Sociale au Rwanda’ (1987) *Solidarité- Nta Mugabo Umwe*.
- Katja H et al., ‘Introduction: Reflecting on the human right to social security’ (2017) *International Social Security Review* 70 (4).
- Kidd S and Kabare K, ‘Social Protection and Disability in Rwanda’ (2019) Development Partways Limited Working Paper: August 2019. <<https://www.developmentpathways.co.uk/wp-content/uploads/2019/08/Social-Protection-and-Disability-in-Rwanda.pdf>> accessed 4 November 2020.
- Kulke U, ‘Filling the coverage gap of social security for migrants workers: ILO’s strategy’ (2006) <<https://www.social-protection.org/gimi/gess/ShowRessource.action?ressource.ressourceId=1490>>
- ____ and Guilbault E.S-P, ‘The Social Protection Floors Recommendation, 2012 (No.202): Completing the standards to close the gap’ (2013) *International Social Security Review* 66 (3-4).

- ____ 'The Social Protection Floors Recommendation, 2012 (No.202): Completing the standards to close the gap' (2013) *International Social Security Review* 66 (3-4).
- Local Administrative Entities Development Agency (LODA), 'Ubudehe', <<https://loda.prod.risa.rw/ubudehe>> accessed 31 August 2022.
- Mauritius, "Country profile-Mauritius" <<http://www.iopsweb.org/resources/MauritiusPensionSystemProfile.pdf>, 3> accessed 31 December 2019.
- Mauritius Revenue Authority, 'Contributions Sociale Généralisée', <<https://www.mra.mu/index.php/business/csg>> accessed 04 March 2021.
- McKinnon R 'Pension system reform' (2009) *International Social Security Review* 62 (2).
- MINALOC, 'MINALOC launches National Consultations on Ubudehe Categorization Review' <<https://www.minaloc.gov.rw/news-detail/minaloc-launches-national-consultations-on-ubudehe-categorisation-review>> accessed 22 August 2022.
- Mi-young A, 'The gender impact of National Pension reforms in the Republic of Korea' (2009) *International Social Security Review* 62 (2).
- Musonye Kwena R and Turner J A, 'Extending pension and savings schemes coverage to the informal sector: Kenya's Mbao Pension Plan' (2013) *International Social Security Review* 66 (2).
- Gilbert N, *Gender and Social Security Reform: What's fair for women?*, Vol 11 (Transaction publishers 2006) International social security series.
- Ngarambe F-X, 'Social security in Rwanda: Overcoming indifference' (2003) *International Social Security Review* 56 (3-4).
- Nnaemeka O and Ngozi E J, *Engendering Human Rights, Cultural and Socio-economic Realities in Africa* (Palgrave Mackmillan 2005).
- Ntirenganya E, 'Calls grow to lower retirement age' *The New Times* (Kigali, 27 March 2018).
- Nyiramuzima O, 'Explaining Rwanda's Pension Structure: The choice of Defined-Benefit System' (2015) *The RSSB Magazine* 2, A Publication of Rwanda Social Security Board.
- OECD, 'Maintaining Prosperity In An Ageing Society: OECD study on the policy implications of ageing' (1998) Working Papers, AWP 3.1), p.10 <<http://www.oecd.org/pensions/public-pensions/2428459.pdf>> accessed 23 March 2020.
- ____ *Pension at a Glance 2021: OECD and G20 indicators* (2021) <<https://www.oecd-ilibrary.org/docserver/ca401ebd-en.pdf?expires=1664718606&id=id&accname=guest&checksum=5B16C849365637FDC5C5EBEA190A7115>> accessed 10 September 2022.
- Okulo L, 'RBA Launches Sh 20 Pension Scheme for Informal Sector' (2011), *Star* (June 29) <<https://allafrica.com/stories/201106300044.htm>> accessed 7 January 2020.

- Ortiz I, 'Social protection in the 2030 agenda and global initiatives: ILO Flagship programme on social protection Floors' (Geneva, 26 October 2016) <<file:///C:/Users/USER/Downloads/54107.pdf>> accessed 20 January 2021.
- ____ et al., 'Universal Social Protection Floors: Costing Estimates and Affordability in 57 Lower Income Countries' (2017) ESS-Extension of Social Security, ESS-Working Paper No.58<https://ilo.org/wcmsp5/groups/public/---ed_protect/---soc_sec/documents/publication/wcms_614407.pdf> accessed 6 November 2021.
- ____ et al., 'Universal Basic Income proposal in light of ILO standards: Key issues and global costing' (2018) ESS Working Paper No.62, 2.
- Overbye E, 'Extending social security in developing countries: A review of three main strategies' (2005) *International Journal of Social Welfare* 14 (4).
- Paul-Anthelme A, 'The Social security number: A small device underpinning big systems' (2017) *International Social Security Review* 70 (1).
- Pennings F, *Between Soft and Hard Law: The Impact of International Social Security Standards on National Social Security Law* (2006) KLUWER LAW INTERNATIONAL <<https://books.google.nl/books?hl=en&lr=&id=We26kJ2FFskC&oi=fnd&pg=PR1>> accessed 11 October 2019.
- ____ Republic of Rwanda, *National Social Security Policy* (Ministry of Finance and Economic Planning 2009) <https://www.ilo.org/dyn/travail/docs/522/Social_Security_Policy%20Rwanda.pdf> accessed 26 March 2020.
- ____ 'National Social Protection Strategy' (MINALOC 2011) <https://www.minaloc.gov.rw/fileadmin/documents/Minaloc_Documents/National_Social_Protection_Strategy.pdf>, Accessed 20 April 2020.
- ____ National Institute of Statistics of Rwanda, *Fourth Population and Housing Census, Rwanda 2012* (RPHC4 Thematic Report: Population Size, Structure and Distribution, NISR January 2014) <<https://www.statistics.gov.rw/publication/rphc4-thematic-report-population-size-structure-and-distribution>> accessed 20 January 2021.
- ____ *Fourth Population and Housing Census, Rwanda 2012* (Thematic Report: Labour force participation, NISR January 2014) <http://statistics.gov.rw/sites/default/files/publications/1200ecca-4bab-4334-b196-aaa2ff55814a/RPHC4_labour_Force.pdf> accessed 20 January 2021.
- ____ MINECOFIN, *7 Years Government Programme: National Strategy for Transformation (NSTI 2017-2024)* <http://www.minecofin.gov.rw/fileadmin/National_Strategy_For_Transformation_-_NSTI.pdf> accessed 20 January 2020.

- ____ Gender Monitoring Office, *The State of Gender Equality in Rwanda: From Transition to Transformation* (March 2019) 47
<http://gmo.gov.rw/fileadmin/user_upload/Researches%20and%20Assessments/State%20of%20Gender%20Equality%20in%20Rwanda.pdf> Accessed 22 September 2021.
- ____ National Institute of Statistics of Rwanda, *Labour Force Survey Report 2020*, March 2021 <<https://www.statistics.gov.rw/publication/labour-force-survey-annual-report-2020>>, p. ii, accessed 25 August 2021.
- ____ *National Social Protection Policy* (Ministry of Local Government, June 2020)<https://nyarugenge.gov.rw/fileadmin/user_upload/REPORT/Approved_Social_Protection_Policy.pdf> accessed 2 February 2021.
- ____ *National Older Persons Policy* (MINALOC 2021)
<https://www.minaloc.gov.rw/fileadmin/user_upload/Minaloc/Publications/Policies/National_Older_Policy_final.pdf> accessed 6 November 2021.
- ____ National Institute of Statistics of Rwanda, ‘Rwanda toward achieving 1.500.000 job creation’<<https://www.statistics.gov.rw/publication/rwanda-toward-achieving-1500000-job-creation>> accessed 29 September 2021.
- RSSB, *Rwanda Social Security Board Annual Report and Financial Statements for the year ended 30 June 2019*
<https://www.rssb.rw/fileadmin/user_upload/Annual_Report_Financial_Statements_2018_-_2019.pdf> accessed 2 September 2021.
- ____ *Action Plan Fy 2020-2021*, June 2020
<https://www.rssb.rw/fileadmin/user_upload/RSSB_Action_Plan_2020_-_2021.pdf> accessed 1 March 2021.
- ____ *Rwanda Social Security Board Strategic Plan July 2020-June 2025*, (Report and Publications), <<https://www.rssb.rw/index.php?id=38>> accessed 1 March 2021.
- Ruhumuriza E, ‘A glance at the Social Security General Convention in the Great Lakes Countries (Burundi, DRC, Rwanda) (2002) *Solidarité Nta Mugabo Umwe* 17, Revue Trimestrielle de la Caisse Sociale du Rwanda.
- ____ ‘A glance at the Genesis of Social Security in the World’ (2005) *Solidarité Nta Mugabo Umwe*, Revue Trimestrielle de la Caisse Sociale du Rwanda.
- Rwanda Civil Society Platform, *Social Security in the Informal Sector in Rwanda* (2013)
<[http://www.rcsprwanda.org/MG/pdf/final-report_CSPII-2-RCSP_doc](http://www.rcsprwanda.org/MG/pdf/final-report_CSPII-2-RCSP_doc.pdf) pdf>
Accessed 20 April 2020.
- Sabates–Wheeler R and Koettl, J, ‘Social protection for migrants: The challenges of delivery in the context of changing migration flows’ (2010) *International Social Security Review* 63 (3-4).

- Salditt F et al., 'Pension Reform in China' (2008) *International Social Security Review* 61 (3).
- Scherman KG, 'A New Social Security Reform Consensus? The ISSA's Stockholm Initiative' (2000) *International Social Security Review* 53 (1).
- Sebates-Wheeler, R et al., 'Challenges of Measuring Graduation in Rwanda' (2015), IDS Bulletin Volume 46 (2).
- Servais J-M 'International Standards on Social Security: Lesson from the past for a better implementation' (2014) Working Paper, Manila <https://islssl.org/wp-content/uploads/2014/12/Servais_2014_Asian_Conf.pdf> accessed 13 April 2020.
- ISSA and SSA, *Social Security Programs Throughout the World: Asia and the Pacific, 2018* (SSA 2019) <<https://www.ssa.gov/policy/docs/progdesc/ssptw/2018-2019/asia/ssptw18asia.pdf>>.
- _____. *Social Security Programs Throughout the World: Africa, 2019* (SSA 2019).
- Soto M et al., 'Pension Reforms in Mauritius: Fair and Fast Balancing social protection and Fiscal Sustainability' (2015) IMF Working Paper WP/15/126 <<https://www.imf.org/external/pubs/ft/wp/2015/wp15126.pdf>> accessed on 7 May 2020.
- The Republic of Mauritius, Ministry of Social Security and National Solidarity, 'Social Aid' <https://socialsecurity.govmu.org/Pages/Department/Social-Aid.aspx> accessed 10 September 2021.
- The World Bank, 'World Bank classifies Mauritius as High-Income Country' (News Release, July 1, 2020) <https://www.bom.mu/sites/default/files/pr_mauritius_high_income_econ_classification.1.pdf> accessed 18 May 2021.
- Townsend P (ed), *Building Decent Society: Rethinking the Role of Social Security in Development* (ILO, Palgrave Macmillan 2009).
- UNDP/ILO, *Informality and Social Protection in African Countries: A Forward-looking Assessment of Contributory Schemes* (UNDP 2021) <<file:///C:/Users/USER/Downloads/SP%20and%20Informality.pdf>>, accessed 18 November 2021
- _____. *Sharing Innovative Experiences: Successful Social Protection Floor Experiences* Vol.18 (South-South Development Academy 2011).
- UNICEF/Rwanda, 'Social Protection Budget Brief: Investing in inclusiveness in Rwanda 2019/2020' (December 2019) <<https://www.unicef.org/rwanda/media/1926/file/Social-Protection-Budget-Brief-2019-2020.pdf>>, accessed 22 November 2021.

- Van Stolk C Tesliuc E, 'Toolkit on tackling error, fraud and corruption in social protection programs' (2010), Social Protection discussion paper, No. 1002, Washington, DC, World Bank <https://www.rand.org/pubs/working_papers/WR746.html> accessed 23 January 2020.
- Vonk G, 'The 2012 Recommendation concerning national floors of social protection (No.202): The human rights approach to social security' (ILO Wrapping Paper, 2013) *International Journal of Social security and Workers Compensation* 4 (1) <[https://www.rug.nl/research/portal/en/publications/the-2012-recommendation-concerning-national-floors-of-social-protection-no-202\(72260ca0-0bb9-4f93-8cbd-b0ac8501cedb\).html](https://www.rug.nl/research/portal/en/publications/the-2012-recommendation-concerning-national-floors-of-social-protection-no-202(72260ca0-0bb9-4f93-8cbd-b0ac8501cedb).html)> accessed 6 April 2020.
- WIEGO, OECD, ILO, 'Achieving SDGs 1.3 and Universal Social Protection (USP2030) in the Context of the Future of Work (2019)' Global Social Protection Week, 27 November 2019 <https://socialprotectionweek.org/wp-content/uploads/2019/11/Agenda_session-1.1_EN_18102019.pdf> accessed 30 April 2020.
- Williamson J B and Howling S A, 'The notional defined contribution approach to public pension reform: implications for women and low-wage workers' (2003) Technical paper 23 (12) *International Journal of Sociology and Social Policy* 1-18 <<http://www.emeraldinsight.com/journals.htm?issn=0144-333x&volume=12&articleid=850474&show=abstract>> accessed 20 March 2017.
- Willmore L, Universal pensions in low-income countries (2001), Initiative for Policy Dialogue, Working Paper Series, IPD-01-05, New York, NY, Columbia University, <https://papers.ssrn.com/sol3/papers.cfm?abstract_id=381180> accessed 29 March 2020.
- ____ 'Universal age pensions in developing countries: The example of Mauritius' (2006) *International Social Security Review* 59 (4).
- World Bank, 'Pensions Overview' <<http://www.worldbank.org/en/topic/pensions/overview>> accessed 16 November 2019.
- World Bank Group and International Labour Office, 'Universal Social Protection: Country Cases, Global Partnership for Universal Social Protection USP2030' (2016) <<https://www.social-protection.org/gimi/gess/RessourcePDF.action?id=55072>> accessed 4 May 2020.

