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

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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

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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 amategeko 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 biteganyirize 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. ibakorera 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.

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