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

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Propositions

Propositions relating to the dissertation *Legal Analysis of Access to Old-Age Public Pension Benefits in Rwanda: Challenges and Trends* by Odette Nyiramuzima:

1. Guaranteeing legal and effective access to old-age public pension benefits for everyone is essential for the realization of the human right to social security for all, through a rights-based approach.
2. In developing countries, the extension of old-age pension coverage to the entire population is achievable. Pre-requisites include strong political will and financial commitment, as well as appropriate strategies.
3. Since there is a strong link between contributory old-age pension coverage and labour force participation, job creation and formalization of the informal economy are a prerequisite to increase coverage.
4. To be effective, access to old-age pension benefits requires a combination of contributory and non-contributory mechanisms.
5. Since women generally do not enjoy the same economic, social, cultural and political rights as men, they experience greater poverty.
6. Academic legal studies on the provision of pension are scarce. Pension reforms have focused on fiscal sustainability at the expense of other social security basic principles embodied in international social security standards and their influence on national legislation.
7. The lack of pension protection for all is a threat to social security rights embodied in international human rights instruments and the international social security standards, which aim to transform that right into a legal obligation for the State.
8. Despite the general appreciation of the role of social security in national development, limited studies have been conducted to quantitatively illustrate the socio-economic impact of RSSB activities.

9. As long as Rwanda only gives priority to contributory pension schemes, coverage gaps will persist and unprotected elderly will fall into poverty and become a burden to society.

10. To assess comprehensiveness of pension systems from a legal perspective, coverage level and benefit adequacy are two important aspects to be considered.

11. Social security provision is not a charity. It is a matter of justice, a prerequisite to long-lasting peace and security, and to sustainable development.

12. In most developing countries, the lack of social security is at the same time a cause and a consequence of poverty, which is the most pressing human rights challenge.