



NSINDAGIZA is a Rwandan NGO, promoting the rights and welfare of older persons in Rwanda, since July 2014.

Social Protection and Social Security

Definition

- 1. What is the definition of the right to social security and social protection (including social protection floors) for older persons in the national legislation in your country? Or how should such a right be defined, considering existing national, regional and international legal framework?**

Social protection consists of policies and programs designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people's exposure to risks, and enhancing their capacity to manage economic and **social** risks, such as unemployment, exclusion, sickness, disability and old age

In Rwanda, Social protection is sector what has a mission

“To ensure that all poor and vulnerable men, women and children are guaranteed a minimum standard of living and access to core public services, those who can work are provided with the opportunities for escaping poverty, and that increasing numbers of people are able to access risk sharing mechanisms that protect them from crises and shocks’. Rwanda SP national policy

Social security:

Social security is a program that provides income and health insurance to retired persons, the disabled, the poor, and other groups.

In Rwanda we have Rwanda Social Security Board (RSSB) which has a mission:

“To provide high quality social security services, ensure efficient collection, benefits provision, management and investment of members’ funds

Scope of the right

2. What are the key normative elements of the right to social protection and social security for older persons? Please provide references to existing standards on such elements as below, as well as any additional elements:

a) Availability of contributory and non-contributory schemes for older persons

In addition to the pension and occupational hazards schemes which targeted only the salaried people, the Government of Rwanda established the Long Term Saving Scheme (LTSS) for salaried and non-salaried people, poor and rich people, in formal and informal sector. The main purpose of this law was to reduce the number of citizens not covered by social security and protection to ensure an adequate, standard of living in older age.

The vulnerable older persons who are unable to work, they receive the direct income support under the national program so called “Vision 2020 Umurenge Program (VUP)” to ensure their living conditions and their benefiting from various social protection programs (FARG, One cow per poor family, community-based health insurance).

b) Adequacy of benefits to guarantee older person’s access to adequate standard of living access to health care

Increase of social security benefits to meet the standards of living conditions is provided by governing the organization of pension schemes in Rwanda.

For those in social security, they get their pensions on monthly basis. Regarding the older persons in vulnerable situation, they get also their income support on monthly basis from social protection programs and complementary social protection package. However the scheme is not adequate compared to the living conditions.

“My husband’s monthly contribution to pension had an equivalent of a cow, and my monthly pension can’t allow me to buy milk for a week” older person of 90 years old.

c) Accessibility, including older person’s coverage by social security system, eligibility criteria, and affordability of contributions

Pension schemes proposed by insurance companies are quickly developing but are too new and too young to have yet a significant impact for health insurance, Rwanda has one of the best coverage with all workers in formal sector covered either through public or through private schemes; the rest of the population is estimated to be covered at 85% by the community based health mutual insurances. However, certain groups of the Rwandan population continue to face financial

Constraints in obtaining access to medical care, despite the existence of mutual health care insurances.

d) **Equitable access by older persons to the enjoyment of the right to social security and social protection, paying special attention to groups in vulnerable situation.**

Though it is not clearly documented because the data in Rwanda are shy in regards of older people, various programs have been set up by different institutions to contribute to poverty Reduction and the improvement of Rwandans' living conditions, targeting mainly older people, people with disabilities, etc. In the health sector, different schemes co-exist and complement one another.

In addition to these schemes, there are some other social transfers. Among them, formal sector employees contribute for their pension. A flagship programme was also developed As part of the Rwanda Economic Development and Poverty Reduction Strategy: the Vision 2020 Umurenge Programme (VUP). It has three components: public works, direct support and financial services. This Programme has shown results in reducing poverty among Beneficiaries. Another Rwandan initiative is the Ubudehe programme and approach (Community targeting/classification through social mapping). To support the genocide survivors, The Fund for the Support and Assistance to the Survivors of the Tutsi Genocide and Other Crimes against Humanity was established and supported them in different areas (Housing, education, health, social assistance, income-generating activities). To contribute To the reintegration of demobilized soldiers, the Rwanda Demobilization and Reintegration Commission has developed programs to support this specific group composed mainly by older persons.

e) **Participation of older persons in the design and administration of the social security system**

Older people are not given the opportunity to participate to the design and administration of the social security system.

State obligations

3. **What are the measures that should be undertaken by the State to respect protect and fulfill the right of social security and social protection for older persons, regarding the normative elements as provided above?**

Considering that gender inequality is a cause of and a factor that perpetuates poverty, effective social protection strategies must be designed to promote gender equality and the protection of women's full range of rights. The impacts of social protection systems are not gender neutral; States must therefore ensure that programmes are designed, implemented and monitored taking into account the different experiences of men and women. Many social protection schemes specifically target women within households or female-headed households, it is widely understood that targeting women as recipients of social protection benefits significantly improves the education, health and nutritional levels of children. However, channeling social protection to women does not ensure that the root causes of gender inequality will be adequately addressed, and may even have unintended impacts on gender relations.

Special considerations

4. What special measures and specific considerations should be considered in developing the normative content of the right of older persons to social protection and social security?

Social protection plays a particularly important role in realizing the human right to social security for older persons, in ensuring income security and access to essential services including health and care services in a way that promotes their rights and dignity. Reliable sources of income security play a particularly important role for older persons. As people grow older, they can rely less and less on income from employment for a number of reasons: while highly educated professionals may often continue well-remunerated occupations until late in their life, the majority of the population is usually excluded from access to well-paid jobs at older ages. Private savings and assets (including housing ownership) make a difference, but for most people are usually not sufficient to guarantee an adequate level of income security until the end of their lives. Private, intra-family transfers may be important as an additional source of income security but are very often far from sufficient and not always.

For all these reasons, in many countries public pension systems became a foundation on which at least basic income security has been built. Income security in old age depends also on the availability of and access to publicly provided social services – provided free or at low cost – including health care and long-term care. If secure and affordable access to such services is not provided, older persons and their families are often pushed into poverty.

5. How should the responsibilities of non-State parties such as private sector be defined in the context of the right of older persons to social protection and social security?

Throughout the world, large numbers of older persons face challenges such as discrimination, poverty and abuse that severely restrict their human rights and their contribution to society. The world has not been quick to respond: a lack of political will and the prioritization of the special rights of other disadvantaged groups have often been at the expense of the case for older people. Although concerns involving the ageing population are not new, they have traditionally been seen as problems requiring solutions that are functional, piecemeal and reactive. In a climate where the human rights field has become increasingly specialized, disadvantaged groups such as children, migrant workers, persons with disabilities and women have had their particular needs recognized by the United Nations. More and more people argue it is time that older persons were also identified as a distinct category, deserving special care and attention under human rights law. While older persons historically have been neglected by human rights law, their rights are becoming a part of the public agenda. International and domestic non-government organizations (NGOs) as well as some nation-states have been pushing for a stronger human rights instrument to protect the rights of older persons. The topic has also been given increasing attention in academic and professional media.

Implementation

6. What are the best practices and main challenges faced by your country in the adoption and implementation of the normative framework on social security and social protection for older persons?

Social protection policies have proven effective in reducing poverty and inequalities. They facilitate access to health and education, promote decent work and gender equality and contribute to strengthening people's rights and dignity. The evidence presented in this Social protection for older persons: A key policy trend demonstrates that social protection does not only enhance older persons' material well-being through pensions and effective access to health care, but has a much wider impact. Social protection also contributes to reducing vulnerability to exclusion, marginalization and discrimination, and can enable older persons to participate more fully in the lives of their families, communities and societies.

Access to income security in old age is closely associated with existing inequalities in the labor market and in employment. Such inequalities become evident from examination of a disaggregation of coverage rates by gender and by area of residence (rural/urban), which are the focus of this section