

EFFECT OF SOCIAL SECURITY CONTRIBUTION AND QUALITY SERVICE DELIVERY ON ECONOMIC CONDITIONS OF BENEFICIARIES IN RWANDA

SOCIAL SECURITY BOARD IN
RUHANGO BRANCH

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ABSTRACT:

The study examined the Effect of Social Security Contribution and Quality Service Delivery on Economic Conditions of Beneficiaries in Rwanda Social Security .Board (RSSB) in Ruhango Branch. A total number of 256 respondents from beneficiaries of Rwanda Social Security Board in Ruhango Branch participated in the study.

The objectives of the study were (a) to examine beneficiaries' attitude toward social security and services delivery in Ruhango Branch, (b) to assess the economic conditions of social security beneficiaries in Ruhango Branch, and (c) to examine the quality of social security services delivery in Ruhango Branch, and (d) to establish the correlation among the social security contribution, quality service delivery and economic activities of social security beneficiaries in Ruhango Branch.

The study findings showed that the provision of social security is acknowledged by many Rwandans. During the study, only 41.4% of respondents displayed a positive attitude toward social security, while 67.2% of respondents reported that the government has relaxed and flexible requirements for retirement pensions in Rwanda, while 71.6% of respondents reported that they appreciate the provision of social security services, and they have been helpful to them personally. Still, 67.2% of respondents admitted that retirement pensions are important to economic growth, development and welfare of a country, and 66.3% of respondents reported that social security services are helping beneficiaries either in the crisis of unemployment or in the period of retirement.

Regarding the quality of social security service delivery, 56.9% of respondents reported that social security services are performed with fairness, and 65.5% of respondents reported that workers in RSSB in Ruhango Branch are respectful, time conscious, and considerate of beneficiaries' needs. According to findings, there is a good rapport between social security service providers and customer beneficiaries.

As for the effect of social security and service delivery on beneficiaries' economic conditions, 44.2% of respondents reported that the pension money helped them to run or sustain economic business activity, while 44.2% of respondents said that the pension they received after their retirement was enough to help their children develop economically. Multiple regression analysis was used to establish the relationship among variables. The strongest predictor in the model was (quality service delivery; $t = 2.634$, sig. = .009), but social security contribution was the weakest predictor of variance in dependent variable. The high beta weight (.239) for quality service delivery score also showed it was the strongest predictor. Social security contribution, in contrast, was not a good indicator of a change (or effect) in beneficiaries' economic

conditions, as in particular of regression model the beta weight for the Social Security Contribution score was less than low (-.014), as is its t value (-.159) with a level of significance (sig.=.874). That is, other factors also account for the economic and financial growth of social security beneficiaries in Ruhango Branch.

Finally, the study made practical recommendations to the key stakeholders of social security policy in Rwanda. A suggestion for a further research study on factors affecting economic and financial growth of beneficiaries of National Social Security in Rwanda was as well made in the study.

Key words: Social security, quality service delivery, effect, economic conditions, beneficiaries.

Introduction:

The United States of America (USA) has a good reputation of sustainable social security programs in the world. Social Security helps older Americans, workers who become disabled, and families in which a spouse or parent dies. Most of American beneficiaries are retirees and their families about 42 million people (US Social Security Administration, 2015). Social Security is a critical federal program that promotes income stability among millions of households in the United States. It does so by providing a steady stream of income to replace wages lost due to retirement, disability, or death. A recent study by Raymond (2009) in US, however, indicated that as workers often do not have enough savings for retirement, increasing the Social Security eligibility ages may leave early retirees without adequate sources of income.

The evolution of social security systems in Europe took three stage, namely; charity was the main source of social protection for the poor, in the aftermath of industrial revolution social insurance schemes were introduced to cover the social risks of the old age, occupational disability and illness of workers in particular industries, and then after World War II, prevention of social risk became important and social protection was expanded to cover all aspects of occupational and private life in Europe, and then social security policy became a tool for macro-economic policy (Butter & Kock, 2003). Generally, social security purports to protect workers and their families from extreme income losses and enhances economic welfare for individuals. For most social security beneficiaries in the world, social security is the foundation of their economic security, and it is the lifeline that keeps them out of poverty (Gary Koenig & Al Myles, 2013). But the great challenge to social security systems in Europe and US is continuous trend of population-aging since twentieth century on.

There are several reasons for creating Social Security systems. Social security may be provided with a view to sustaining civil servants' income after their retirement. The link between Social Security incentives and labor supply behavior has long been of interest to economists (Bac Viet Tran, 2004). A report published by the International Labor Organization (ILO) in 2014 estimated that only 27% of the world's population has access to comprehensive social security. Studies reveal that over the past half century, labor force participation among older men has declined dramatically while in 1950 nearly 60% of men between the ages of 65 and 69 were in the labor force, by 1990, the number stood at only 26%. This large decrease has often been attributed to the growth of jobs covered by Social Security as well as the increasing share of household income Social Security benefits constitute among households with heads age 65 or older (Diamond, et al, 2000).

Still at a globally scale, social security has contributed significantly to one of the greatest achievements of society the tremendous decrease in poverty among the elderly who are covered by social security scheme. Additionally, labor participation of people who have reached retirement age or qualified for some retirement benefits has declined as a result of the availability of social security benefits and this has made it possible for

such people to slow down and enjoy the fruits of their past labor in later life of retirement (John-Jean Barya, 2011).

The pattern of social security provision in Africa reflects colonial preferences and considerations. There are several African countries that have chosen to adopt a type of pension scheme, which places greater emphasis on universality. A report by the International Labor Conference of 2001 pointed out that in sub Saharan Africa and South Asia, statutory social security personal coverage is estimated at 5 to 10 per cent of the working population and in some cases is decreasing (ILC, 2001).

Concepts and Definitions:

This chapter consists of the review of literature related to the topic of Social Security and quality service delivery. The review focuses on the overview of effect of Social Security contribution collection, quality service delivery and the benefits that beneficiaries get from this social protection program in Rwanda and other parts of the globe. This section compares various literatures on social protection and Social Security policies from different countries.

Overview of Social Protection Frameworks and Programs:

Worldwide, every person is faced with social problems and risks, whether he or she lives in a highly developed or an economically less developed country. The typical problems and risks are sickness, accident, unemployment, need for nursing care in old age, poverty and other forms of social plight. As a rule such problems require material and non-material help from society, and measures and expenditures for social security are intended to mitigate or provide cover for these problems and risks. Such provisions thus have a lasting influence on the situation in life of the vast majority of the populations of industrial countries. The social protection strategy plays an important role in enabling the government to tackle poverty and inequality across Rwanda. It complements other sector strategies already in place, and is focused on enabling Rwanda to achieve its commitments as set out in the Economic Development and Poverty Reduction Strategy (Ministry of local government, 2011) Social protection policy is one the strategies to solve such social problems.

People and societies have developed different forms of social protection, depending on their needs and their pattern of social and economic development (International Labor Conference, 2001). Social protection can be provided within family and community networks, as well as by institutions of civil society, by enterprises and the commercial market, and by public institutions. In more recent years, the international community as was made clear by the World Summit for Social Development (Social Summit) in Copenhagen in 1995 and “Social Summit+5” held in Geneva in 2000 has become more concerned with global social policies.

To a greater extent, exclusion from social protection affects a significant number of the world’s population and the vast majority of poor people. For example, it is estimated that nearly 80 % of the population in sub Saharan Africa are excluded from access to adequate health care. Generally, people wish to secure a decent standard of living, within a context of security and of freedom to express their opinion and to associate. They can achieve this income security not only through productive employment, savings and accumulated assets(such as land and housing), but also through social protection mechanisms (International Labor Conference, 2001).

The “insurance concept” was introduced by Bismarck, the German leader who introduced this type of social protection for workers in the half 19th century. During World War II, the British reformer Lord Beveridge developed the “redistribution concept” of social security (Butter and Kock, 2003). Social protection has a direct impact on poverty reduction, both in risk prevention and through the provision of

compensation against its consequences. Social protection also contributes to economic growth, in that it encourages investment, in particular for small business entrepreneurs (linked to security), promotes productivity (better health status for workers for example), and sustains economic activities and wage security. It also contributes, through intellectual development and human and social capital growth (social cohesion, for example). Social protection for the poorest and the most vulnerable people can also facilitate the implementation of structural reforms aimed at economic growth and development. Furthermore, it has a key function in promoting equity and reducing inequality (and thus on the reduction of absolute but also relative poverty) and it represents a powerful instrument for redistributing wealth between different population categories.

On the other hand, Social Security is a prototype of social protection program. For instance in Mozambique, the Social Protection Law organizes the social protection system at three levels, namely, basic social security, obligatory social security and complementary social security (Mausse and Cunha, 2011). The right to social security in Kenya is explicitly stated, binding the State to provide appropriate social security to persons who are unable to support themselves and their dependents (Ministry of Gender, Children and Social Development, 2011). Social protection interventions usually include measures to provide adequate housing and nutrition, ensure access to education and health and promote social inclusion and political stability. For instance in Lesotho, a number of social protection related policies and program address specific aspects of poverty (Omilola & Kaniki, 2014). There is direct social action in Mozambique which consists of social transfers used to address the needs of the most vulnerable (older people, people with disabilities, the chronically ill, and households with orphans and vulnerable children) and to tackle situations of transitory vulnerability. To a greater extent, exclusion from social protection affects a significant number of the world's population and the vast majority of poor people. For example, it is estimated that nearly 80 % of the population in sub Saharan Africa are excluded from access to adequate health care.

Furthermore, Social protection has a direct impact on poverty reduction, both in risk prevention and through the provision of compensation against its consequences. Social protection also contributes to economic growth, in that it encourages investment, in particular for small business entrepreneurs (linked to security), promotes productivity (better health status for workers for example), and sustains economic activities and wage security. It also contributes, through intellectual development and human and social capital growth (social cohesion, for example). Social protection for the poorest and the most vulnerable people can also facilitate the implementation of structural reforms aimed at economic growth and development. Furthermore, it has a key function in promoting equity and reducing inequality (and thus on the reduction of absolute but also relative poverty) and it represents a powerful instrument for redistributing wealth between different population categories.

Social Security Funds for Survivor Benefits:

Basically, social security funds for survivors are not existent in many countries. However, in the context of Rwanda, survivor benefits from social security targets normally 1994 genocide survivors. The Genocide Survivors Support and Assistance Fund (FARG) is a para-statal organization that provides vulnerable genocide survivors with support in of education, health, shelter, social assistance and income generation. The social assistance cash transfer payments provide people with RwF5, 000 per month; the education scholarships and support for *mutuelle de santé* payments enable people to access other public services; and the income generating projects (Ministry of Local Government, 2011).

Following a referendum, a new Constitution was adopted by Rwanda in 2003. Article 14 states that "The State shall, within the limits of its capacity, take special measures for the welfare of survivors of genocide who were rendered destitute by genocide committed in Rwanda from October 1st, 1990 to December 31st, 1994, the disabled, the indigent and the elderly as well as other vulnerable groups" Focus is also given to

children through Article 28, which stipulates that “Every child is entitled to special measures of protection by his or her family, society and the State that are necessary, depending on the status of the child, under national and international law.”

Besides social protection and social security benefits to genocide survivors, survivor benefits may as well include payable to eligible survivors if the deceased was a pensioner, met the qualifying conditions for an old age pension or a disability pension, or had 180 months of insurance coverage at the time of death (Dushime, 2015). Still as for survivor pension, 50% of the deceased's pension is payable to the widow(er). Concerning orphan's pension, 25% of the deceased's pension is payable for each eligible orphan; 40% for a full orphan. As with parent's pension (in the absence of other eligible survivors), 25% of the deceased's pension each. The total survivor pension must not exceed 100% of the deceased's pension. Eligible survivors are the widow(er), children younger than age 18 (age 25 if a student, no limit if disabled), and parents (including adopting parents) in the absence of a surviving spouse and orphans (Dushime, 2015). Currently, thousands of 1994 genocide survivors have benefited from social protection and social security systems in Rwanda, and particularly in Ruhango Branch.

Unemployment Insurance:

Social services include benefits from both social protection and social security, and social security partially includes unemployment insurance. There is, however, considerable controversy about the social and economic effects of social security, and most of the current debate is focused on its supposedly negative effects. Social security is said to discourage people from working and saving, to reduce international competitiveness and employment creation, and to encourage people to withdraw from the labor market prematurely. On the other hand, social security can also be seen to have a number of very positive economic effects (International Labor Conference, 2001).

Most importantly, unemployment is one of the greatest social risks facing people who depend for their livelihood on the sale of their labor power. Yet unemployment benefit systems exist only in a minority of countries and many workers, including almost all the self employed, and are not covered by them. Protection against the risk of unemployment is provided not only by benefits but also by measures of employment protection (such as protection against dismissal) and promotion. Much of the concern about social protection's economic impact centers on the effect on unemployment and on economic objectives such as productivity growth. Unemployment benefit provides unemployed workers with the breathing space they need in order to find suitable work which makes full use of their talents and potential; the associated employment and training services are also highly relevant in this respect. Unemployment crisis is a social issue that also requires attention from social protection policy in Rwanda.

Social security schemes offering income replacement for the unemployed working age population are rare: from 184 countries for which information is available a mere 78 have some sort of unemployment scheme in place. If at all, in most low income countries social security benefits are only accessible to a small minority, usually the formally employed. The access to such schemes needs to be eased, made universally accessible in the long run, and target the vulnerable in the informal sector now (Scholz, et al., 2009). However, in Rwandan context, such social security schemes on unemployment are not made available because of the economic stand of the country.

Disability Insurance:

The most common national social security programs in Africa are old age grants (found in Botswana, Lesotho, Mauritius, Namibia, South Africa and Swaziland, and being introduced in Kenya, Tanzania,

Uganda and Zambia). Mauritius, Namibia and South Africa have also introduced child grants and disability benefits.

The Ministry of Finance oversees the Social Security Fund of Rwanda, a mandatory defined benefit fund that was founded in 1962. It provides *old age, disability and survivors' pensions* to members, among other services. The SSFR is a semi-autonomous para-statal organization which, in 2007, had 216,000 active contributors and provided pensions to 24,200 people (SSFR, 2008).

Access to Health Care:

Social protection and social security provides access to health care. According to law, all Rwandans must be covered by health insurance. The health insurance schemes can be divided broadly into two categories as those covering the formal sector and those covering the informal sector. Formal sector coverage falls under three main groups: civil servants covered by the Rwanda Health Insurance Scheme; members of the armed forces covered by Military Medical Insurance; and other workers of the formal sector covered by private insurance. The informal sector is catered for by community based health insurance (CBHI) schemes. In 2004, the Government adopted a national policy for the development of CBHI schemes, and the following year, CBHI schemes were extended to all 30 districts. As of 2010, the CBHI schemes covered 91% of the population (Ruberangeyo et al, 2011).

Locally in Rwanda, all beneficiary medical care is provided by the S.S.F.R once it is confirmed that beneficiary are a victim of work-related accident or work-related disease. This medical care consists of: Medical and surgical assistance, X-rays and Laboratory Medical examinations, Pharmaceutical products, Treatment in approved hospital plus feeding, Dental health care, Supply and renewal of prosthesis and Orthopedics, Transport expenses from the place of accident to medical center, hospital or beneficiary residence (Social Security Fund of RWANDA Guide 2002).

Additionally, daily sickness allowances are also provided. During the duration of beneficiary not working, the employer may stop paying beneficiary. In this case the S.S.F.R will give beneficiary some daily allowance. This daily allowance is calculated with role from the day after beneficiary accident. The daily allowance is equal to 75% of the average of beneficiary daily remuneration. It is paid at the same intervals as the salary. The payment of this daily allowance does not go beyond the period of 180 days. To calculate the daily allowance reference is made to the salaries of the 3 months before the month during which the accident occurred (Social security fund of RWANDA Guide 2002, p.47). Access to medical care has greatly improved the life and health of thousands of disadvantaged Rwandan citizens in the past few years since the inception of Social Security programs.

Assurance:

This considers the knowledge and courtesy of employees as well as their ability to convey trust and confidence. The assurance dimension includes the following features: competence to perform the service, politeness and respect for the customer, effective communication with the customer and the general attitude that the server has the customer's best interest at heart (Fitzsimmons & Fitzsimmons, 2001).

Findings:

This chapter presents the results of the study and their discussion in line with research objectives. This discussion of the study results is done while comparing present research findings with those of previous and recent-related research studies. Still in discussing the study results, the findings were used to answer the research questions from which the objectives of the study evolved.

Beneficiaries' Attitude toward Social Security and Quality Service Delivery:

The first objective of the study was to examine the beneficiaries' attitude toward social security service delivery in Ruhango Branch. Respondents were asked how they feel about and view Rwanda Social Security Fund and programs. Table 3 summaries the results of the study. Respondents were asked to agree or disagree with the indicators of their feeling toward social security system in Rwanda, particularly in Ruhango Branch.

Table 4 Beneficiaries' attitude toward Rwanda Social Security Fund and service delivery

Category variable	Scale	Freq	%	Mean	Std. Deviation
RSSF is helpful and makes Rwandans optimistic about retirement life in future.	Yes	106	41	1.5862	0.49465
	No	150	59		
RSSF are enough to help beneficiaries develop economically and financially.	Yes	221	86	1.1379	0.34632
	No	35	14		
Rwanda Social Security Funds benefit only few people.	Yes	146	57	1.431	0.49737
	No	110	43		
RSSF are fairly distributed among all intended beneficiaries.	Yes	161	63	1.4483	1.01592
	No	95	37		
I am satisfied with the provision of social security, and social security service delivery is efficient and effective.	Yes	106	41	1.5862	0.49465
	No	150	59		

Source: *Primary data from research participants (2015)*

Study results presented in Table 3 indicate that 58.6% of respondents with low mean ($\mu = 1.5862$) and standard deviation ($SD = .49465$) do not feel that RSSF are helpful and make Rwandans optimistic about retirement life in future; 86.2% of respondents with low mean ($\mu = 1.1379$) and standard deviation ($SD = .34632$) feel that RSSF are enough to help beneficiaries develop economically and financially; 56.9% of respondents feel that Rwanda Social Security Funds benefit only few people; 62.9% of respondents feel RSSF are fairly distributed among all intended beneficiaries, while

58.6% of respondents with low mean ($\mu = 1.5862$) and standard deviation ($SD = .49465$) acknowledge that they satisfied with the provision of social security, and feel that social security service delivery is efficient and effective. Taken all together, these findings suggest that beneficiaries have a relatively positive attitude toward social security fund and RSSF service delivery.

Perceived Major Economic Activities of Social Security Beneficiaries:

The second objective of the study was to assess the current economic conditions of social security beneficiaries in the Ruhango Branch. Beneficiaries' economic conditions were indicated by the economic activities or income generating activities in which social security beneficiaries initiate or engage. Respondents were asked questions related to business activities, agro farming activities, and other economic activities that help them earn income to sustain their standard of living.

Only descriptive statistics were used in analyzing data and presenting study results on economic activities of social security beneficiaries in Ruhango Branch. Only key categories as indicators of economic activities of social security beneficiaries were considered in the study. Table 4 presents summary of the study results on this variable of the quality of social security service delivery.

Table 5 Economic activities of social security beneficiaries

Variable category	Scale	Freq	%	Mean	Std. Deviation
Wholesale trading and stock market;	Yes	84	32.8	1.6724	0.47137
Small-scale enterprise & shop retailing	No	172	67.2		
Large & small-range carpentry	Yes	99	38.8	1.6121	0.48939
workshop	No	157	61.2		
Large & small range tailoring	Yes	88	34.5	1.6552	0.47737
workshop	No	168	65.5		
Mechanized crop growing and selling	Yes	183	71.6	1.3621	1.00777
	No	73	28.4		
Traditional and modern livestock	Yes	150	58.6	1.4138	0.49465
rearing	No	106	41.4		
Traditional and modern poultry-	Yes	205	80.2	1.1983	0.40043
keeping	No	51	19.8		
Livelihood & other economic activities	Yes	75	29.3	1.7069	0.45716
	No	181	70.7		

Source: Primary data from research participants (2015)

Study results in Table 4 indicate show that only 32.8% of respondents reported with a low mean ($\mu = 1.6724$) and standard deviation($SD = .47137$) reported that they engage in wholesale Trading and stock market, mall scale enterprise and shop retailing; only 38.8% of respondents with low mean ($\mu = 1.6121$) and standard deviation ($SD=.48939$)n reported that they run either large or small-range carpentry workshop, 65.5% of respondents with low mean ($\mu = 1.6552$) and standard deviation($SD=.47737$) reported that they do not run either large or small range tailoring workshop, 71.6% of respondents with low mean ($\mu = 1.3621$) and standard deviation ($SD = 1.00777$) reported that they engage in mechanized crop growing and selling, 58.6% of respondents with low mean ($\mu= 1.4138$) and standard ($SD = .49465$) reported that they run either traditional or modern livestock rearing, 80.2% of respondents with low mean ($\mu = 1.1983$) and standard deviation ($SD = .40043$) reported that they have either traditional or modern poultry-keeping, and only 29.3% of respondents with low mean ($\mu = 1.7069$) and standard deviation ($SD = .45716$) reported that they have either livelihood or other economic activities to generate income. Taken all together, these study findings indicate that to a great extent, social security beneficiaries are engaging in some economic activities to generate income by means of pension or retirement monetary benefits.

Social Protection and Social Security Service Provision:

The study was interested in finding out level of social protection and social security provision in Ruhango Branch. During the study, research participants were asked to whether strongly agree, or agree, or be undecided, or disagree, or strongly disagree with statements related to the provision of social protection and social security. As noted earlier in the review of related literature, social security is a prototype of social protection program. For instance in Mozambique, the Social Protection Law organizes the social protection system at three levels, namely, basic social security, obligatory social security and complementary social security (Mausse and Cunha, 2011). As in the context of Rwanda, particularly in Ruhango Branch, these two systems are not easily separated because of their nature and functions in the economic system of the country. Table 5 presents the study results on the provision of social protection and social security.

Table 6 Level of social protection and social security provision

Variable Category	Scale	Freq.	%	Mean	Std. Deviation
The government has relaxed and flexible requirements for retirement pensions in Rwanda	SD	29	11.2	3.681	1.33579
	D	27	10.4		
	U	29	11.2		
	A	86	33.6		
	SA	86	33.6		
I appreciate the provision of social security services, and they have been helpful to me personally	SD	20	7.8	3.7414	1.27259
	D	38	14.7		
	U	15	6		
	A	99	38.7		
	SA	84	32.8		
My family is satisfied with free medical care and treatment they are getting because of my health insurance from social security	SD	15	6	3.5603	1.189
	D	42	16.4		
	U	42	16.4		
	A	97	37.9		
	SA	60	23.3		
The free 9-year basic education is enough for an individual to succeed in business economic activities	SD	15	6	3.6379	1.23286
	D	49	19		
	U	18	6.9		
	A	106	41.4		
	SA	68	26.7		
Regardless of the free 9-year basic education in Rwanda, many children from poor families still fail in economic activities after their basic education.	SD	26	10.3	3.5603	1.34027
	D	40	15.5		
	U	31	12.1		
	A	82	31.9		
	SA	77	30.2		
Retirement pensions are important to economic development and welfare of a country.	SD	9	3.4	3.9569	2.97933
	D	55	21.6		
	U	18	6.9		
	A	93	36.2		
	SA	79	31		
Social security services have improved genocide survivors' economic condition and standard of living	SD	38	14.7	3.4655	1.34766
	D	24	9.5		
	U	38	14.7		
	A	95	37.1		

	SA	62	24.1		
Social protection and social security	SD	20	7.8	3.6034	1.27094
insurance help beneficiaries to get	D	42	16.4		
shelter					
after natural calamities like fire	U	31	12.1		
outbreak,					
landslide, destructive storms etc.	A	90	35.3		
	SA	73	28.4		
Social protection and social services	SD	26	10.3	3.6034	1.31135
are	D	35	13.8		
helping Rwandans in the crisis of	U	24	9.5		
unemployment in Ruhango Branch	A	97	37.9		
	SA	73	28.4		
Persons with disability in Rwanda are	SD	18	6.9	3.569	1.26645
sufficiently being assisted financially	D	49	19		
and	U	31	12.1		
economically by means of disability	A	88	34.5		
insurance.	SA	71	27.6		

Source: *Primary data form research participants (2015)*

The researcher selected some import indicators of the provision of social protection and social security. As presented in Table 5 above, 67.2% of respondents with a high mean ($\mu=3.6810$) and standard deviation ($SD=1.33579$) reported that government has relaxed and flexible requirements for retirement pensions in Rwanda, while 10.3% of respondents disagreed with the stamen, 38.8% of respondents with high mean ($\mu = 3.7414$) and standard deviation ($SD = 1.27259$) appreciated the provision of social security services, and reported that they have been helpful to them personally,

37.9% of respondents with high mean ($\mu = 3.5603$) and standard deviation ($SD = 1.18900$) reported that their families are satisfied with free medical care and treatment they are getting because of their health insurance from social security, while 16.4% of respondents disagreed with the stamen, 31.9% of respondents with high mean ($\mu = 3.5603$) and standard deviation ($SD = 1.34027$) reported that regardless of the free 9 year basic education in Rwanda, many children from poor families still fail in economic activities after their basic education, 36.2% of respondents with high mean ($\mu = 3.9569$) and standard deviation ($SD = 2.97933$) reported that retirement pensions are important to economic development and welfare of a country, 37.1% of respondents with a high mean ($\mu = 3.4655$) standard deviation ($SD = 1.34766$) agreed that Social security services have improved genocide survivors' economic condition and standard of living, 35.3% of respondents with a high mean ($\mu= 3.6034$) and standard deviation ($SD = 1.27094$) reported that Social protection and social security insurance help beneficiaries to get shelter after natural calamities like fire outbreak, landslide, destructive storms among others, 66.3% of respondents with a high mean ($\mu = 3.6034$) and standard deviation ($SD=1.31135$) agreed that social protection and social services are helping Rwandans in the crisis of unemployment in Ruhango Branch, while 10.4% disagreed with the statement saying that

social protection and social services do not help much beneficiaries in the crisis of unemployment, 34.5% of respondents with a high mean ($\mu = 3.5690$) and standard deviation ($SD = 1.26645$) reported that persons with disability in Rwanda are sufficiently being assisted financially and economically by means of disability insurance, while only 6.9% of respondents disagreed that persons with disability in Ruhango Branch are sufficiently being assisted financially through the provision of disability insurance.

The findings of this study are supported by other studies and reports on the provision of social protection and social security in different parts of the world. As said earlier, generally the term *social security* describes a program that uses public funds to provide a degree of economic security for the public. Social security (in the US) is a federal insurance scheme providing benefits for pensioners and those who are unemployed or disabled while (in the UK) it is monetary assistance from the state for people with an inadequate or no income. Social Security is a great pillar of social protection and covers many social aspects of life that can be improved through social services (Dushime, 2015).

Sustaining the economic development is one of the keys why social security policies are being implemented in many countries. For instance in Lesotho, a number of social protection related policies and program address specific aspects of poverty (Omilola & Kaniki, 2014). There is direct social action in Mozambique which consists of social transfers used to address the needs of the most vulnerable (older people, people with disabilities, the chronically ill, and households with orphans and vulnerable children) and to tackle situations of transitory vulnerability. Social protection programs have played significant role in the development of many countries. As it is in the Ethiopian context, social protection has to play a significant role in addressing the challenge of food security. In 2004, the Government of Ethiopia introduced its National

Food Security Program (NFSP). The NFSP includes the flagship social transfer program, the Productive Safety Net Program (Gavrilovic & Jones, 2012). However, Jäger et al. (2001) contend that the goal throughout the globe cannot be to develop a universal or uniform concept of social security. Rather, each country must develop its own system of social security aligned with the economic, social and cultural conditions of the country.

Quality Service Delivery in Social Security Systems in Ruhango Branch:

The third objective of the study was to assess the quality of service delivery in social security services in Ruhango Branch. During the study, research participants were asked how always, or frequently, or sometimes, or seldom, particular quality services are performed in the social security system in Ruhango Branch. Responses to this variable depended greatly on the beneficiary's experience with the services of Social Security Fund of Rwanda. Table 6 presents the summary of the study results on this variable under study. During the study, frequency, weighted mean, percentage, and standard deviation were used in analyzing and in the presentation of results.

Table 7 Quality Service Delivery in Social Security Systems in Ruhango Branch

Variable Category	Scale	Freq.	%	Mean	Std. Deviation
Social security services are performed fairly.	Never	31	12.1	3.3966	1.3047
	Seldom	38	14.7		
	Sometimes	42	16.4		
	Frequently	90	35.3		
	Always	55	21.6		
Customers don't wait for long on line to be served, and there is a good rapport	Never	18	6.9	3.4569	1.32791
	Seldom	64	25		

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between Service Providers and customers.	Sometimes	33	12.9		
	Frequently	66	25.9		
	Always	75	29.3		
Workers in RSSB in Ruhango Branch are respectful, considerate and time conscious.	Never	26	10.3	3.5172	1.2405
	Seldom	33	12.9		
	Sometimes	29	11.2		
	Frequently	117	45.7		
	Always	51	19.8		
Workers of RSSB rare sociable and ender prompt service to customers.	Never	20	7.8	3.5948	1.29197
	Seldom	44	17.2		
	Sometimes	33	12.9		
	Frequently	82	31.9		
	Always	77	30.2		
Beneficiaries are helped to understand well terms and conditions of social security services.	Never	22	8.6	3.569	1.24568
	Seldom	38	14.7		
	Sometimes	31	12.1		
	Frequently	104	40.5		
	Always	62	24.1		
Workers of RSSB have ability to inspire trust and confidence in colleagues and customers.	Never	33	12.9	3.2931	1.332
	Seldom	49	19		
	Sometimes	35	13.8		
	Frequently	88	34.5		
	Always	51	19.8		
Workers in the RSSB are considerate of beneficiaries' needs and feelings with regard to Social Security policy.	Never	35	13.8	3.3623	1.36131
	Seldom	42	16.4		
	Sometimes	38	14.7		
	Frequently	86	33.6		
	Always	55	21.6		
Updates and customer information from RSSB is available at every point of contact with beneficiaries.	Never	28	10.9	3.2754	1.34419
	Seldom	65	25.4		
	Sometimes	28	10.9		
	Frequently	80	31.2		
	Always	56	21.7		
The Social Security organization has well-designed procedures to listen to and handle customer complaints.	Never	31	12.3	3.1667	1.3486
	Seldom	69	26.8		
	Sometimes	31	12.3		
	Frequently	74	29		
	Always	50	19.6		
Services in Social Security systems are delivered with courtesy, respect and empathy from workers.	Never	33	13	3.2391	1.35923
	Seldom	56	21.7		
	Sometimes	39	15.2		
	Frequently	72	28.3		
	Always	56	21.7		

Source: *Primary Data from research participants (2015)*

As shown in Table 6, study results indicate that 56.9% of respondents with a high mean ($\mu = 3.3966$) and standard deviation ($SD = 1.30470$) reported that social security services are performed fairly, while 14.7% of respondents reported that social security services are performed fairly in the in their district, 29.3% of respondents with a high mean ($\mu = 3.4569$) and standard deviation ($SD = 1.3279$) reported that customers don't wait for long on line to be served, and there is a good rapport between service providers and customers, while 65.5% of respondents with high mean ($\mu = 3.5172$) and standard deviation ($SD = 1.24050$) reported that workers in RSSB in Ruhango Branch are respectful, considerate and time conscious, and 40.5% of respondents reported with a high mean ($\mu = 3.5690$) and standard deviation ($SD = 1.24568$) reported that beneficiaries are helped to understand well terms and conditions of social security services while 14.7% of respondents reported that beneficiaries are seldom helped to understand well terms and conditions of social security services, 34.5% of respondents with a high mean

($\mu = 3.2931$) and standard deviation ($SD = 1.33200$) reported that workers of RSSB frequently inspire trust and confidence in colleagues and customers, 33.6% of respondents with a high mean ($\mu = 3.3623$) and standard deviation ($SD = 1.36131$) reported that workers in the RSSB are considerate of beneficiaries' needs and feelings with regard to Social Security policy, 31.2% of respondents with a high mean ($\mu =$

3.2754) and standard deviation ($SD = 1.34419$) reported that updates and customer information from RSSB is available at every point of contact with beneficiaries, while

26.8% of respondents with high mean ($\mu = 3.1667$) and standard deviation ($SD = 1.34860$) reported that Social Security organization does not have well-designed procedures to listen to and handle customer complaints, and finally, 28.3% of respondents with a high mean ($\mu = 3.2391$) and standard deviation ($SD = 1.35923$) reported that services in Social Security systems are delivered with courtesy, respect and empathy from workers, while 21.7% of respondents denied that services in Social Security systems in Ruhango Branch are delivered with courtesy, respect and empathy from workers.

During the review of related literature, the researcher failed to come across studies that have been carried out on the effect of quality of service delivery in social security systems on the beneficiaries' economic conditions.

Correlation among Social Security, Quality Service Delivery and Economic Conditions of Beneficiaries:

The last objective of the study was to find the influence of social security and quality service delivery of economic activities of social security beneficiaries. During the study, respondents were asked multiple questions on how social security funds have helped to boost their economic conditions. Particularly, the researcher intended to find the effect each individual independent variable contributes to the dependent variable. To this end, the researcher used multiple regressions in analyzing the data. Table 7 presents summary of study results on this objective of the study. Frequency, weighted mean, percentage, and standard deviation were used in analyzing and in the presentation of results.

Table 8 Social security, quality service delivery and economic conditions of beneficiaries

Variable Category	Scale	Freq.	%	Mean	Std. Deviation
The role of the Social Security Fund of Rwanda	SD	41	15.9	3.1667	1.39123
scheme in enhancing the social and economic	D	54	21		

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development is of great importance	U	35	13.8		
	A	74	29		
	SA	52	20.3		
The money I got from Social Security funds helped me to run and sustain economic business activity.	SD	30	11.6	3.1087	1.34915
	D	78	30.4		
	U	35	13.8		
	A	61	23.9		
	SA	52	20.3		
	SD	37	14.5		
The retirement pension I received after my retirement was enough to help my children run an income-generating business activity.	D	70	27.5	3.0725	1.37569
	U	35	13.8		
	A	63	24.6		
	SA	50	19.6		
	SD	41	15.9		
	D	56	21.7		
With the money f got rom Social security funds in Rwanda, I am able to help others financially to run my business economic activities to earn a living	U	28	10.9	3.2029	1.42019
	A	74	29		
	SA	58	22.5		
Economic activity of carpentry workshop or tailoring can be sustained by means of funds by Social Security system after the beneficiary's retirement.	SD	41	11.6	3.029	1.34513
	D	91	35.5		
	U	24	9.4		
	A	65	25.4		
	SA	46	18.1		
	SD	43	16.7		
Many government retirees in Rwanda are using their retirement pensions to run some economic activities in Ruhango Branch or other parts of Rwanda.	D	95	37	2.8768	2.01619
	U	30	11.6		
	A	59	23.2		
	SA	28	10.9		
	SD	52	20.3		
	D	78	30.4		
With the money I received Rwanda Social Security Funds, I am able to start or sustain my farming activities like growing cash crops, vegetables, beans, maize, fruits, and many More.	U	37	14.5	2.7681	1.34702
	A	56	21.7		
	SA	33	13		
After my retirement, I was able to start or sustain income-generating farming activity of rearing livestock including cattle, or engage in	SD	46	18.1	2.558	1.24407
	D	113	44.2		
	U	30	11.6		

poultry keeping to boost my living standard.

	A	41	15.9		
	SA	26	10.1		
After my retirement, I used my pension package	SD	58	22.5	2.5217	1.27421
to help my family members to engage in	D	102	39.9		
income-generating business activities	U	24	9.4		
	A	50	19.6		
	SA	22	8.7		

Source: *Primary data from research participants (2015)*

Study results in Table 7 show that 49.3% of respondents taken together with a high mean ($\mu = 3.1667$) and standard deviation ($SD = 1.39123$) agreed that the role of the Social Security Fund of Rwanda scheme in enhancing the social and economic development is of great importance while only 15.9% disagreed with the same statement, and 23.9% of respondents with a high mean ($\mu = 3.1087$) and standard deviation ($SD = 1.34915$) agreed that the money they got from Social Security funds helped them to run and sustain economic business activity, while 30.4% of respondents disagreed with the same statement, and 24.6% of respondents with a high mean ($\mu = 3.0725$) with standard deviation ($SD = 1.37569$) reported that retirement pension I received after my retirement was enough to help my children run an income-generating business activity, while 27.5% of respondents disagreed that retirement pension I received after my retirement was enough to help my children run an income-generating business activity, and 25.4% of respondents with a high mean ($\mu = 3.0290$) with standard deviation ($SD = 1.34513$) agreed in the study that economic activity of carpentry workshop or tailoring can be sustained by means of funds by Social Security system after the beneficiary's retirement, while 35.5% of respondents disagreed with the same statement, only 21.7% of respondents with a moderately high mean ($\mu = 2.7681$) with standard deviation ($SD = 1.34702$) reported that the money they receive Rwanda Social Security Funds, they are able to start or sustain their farming activities like growing cash crops, vegetables, beans, maize, fruits, and many more, and only 16% of respondents with a high mean ($\mu = 2.5580$) and standard deviation ($SD = 1.24407$) reported that after their retirement, they were able to start or sustain income-generating farming activity of rearing livestock including cattle, or engage in poultry keeping to boost their living standard while only 19.6% of respondents with a high mean ($\mu = 2.5217$) and standard deviation ($SD = 1.27421$) agreed in the study that after their retirement, they used my pension package to help their family members to engage in income-generating business activities to boost their economic conditions.

These study findings are supported by other studies and reports on the contribution of social security on economic development. A good number of studies show that there is a significant relationship between social security and beneficiaries' economic growth and development. For instance, studies have shown that Social Security is one of America's most successful government programs that have helped people survive in the financial crisis. It has helped millions of Americans avoid poverty in old age, upon becoming disabled, or after the death of a family wage earner. Social security is one of the greatest achievements of the American government and one of the deepest commitments to the American people said President Bush (Peter A. Diamond & Peter R. Orszag, 2004).

Still, a recent research report indicated that Social Security is a critical federal program that promotes income stability among millions of households in the United States. It does so by providing a steady stream of income to replace wages lost due to retirement, disability, or death. For most of them, Social Security is the foundation of their economic security, and for 22 million people of all ages, it is the lifeline that keeps

them out of poverty (Gary Koenig & Al Myles, 2013). Social Security is also a significant source of income for disabled workers and their families. About 37 percent of people receiving disability benefits in US rely on the benefits for nearly all their family income.

Social security has the economic benefit of correcting market failure, in that the private sector is unable alone to redistribute income, to alleviate poverty, and to promote social welfare and stability of the population and promote investment (E. Philip Davis, 2004). A recent study conducted by Dushime (2015) in Rwanda revealed that RSSB made contributions to socio-economic and financial development because it has contributed significantly to economic growth, saving mobilization and investment, government tax collection and job creation. Still, the research study confirmed that RSSB contributions meet socio-economic and financial development prescribed in EDPRS (Dushime, 2015). It is as well believed that social protection is a key component of economic growth (Rwanda Ministry of Local Government, 2011).

Still with regard to the analysis of data on this objective of the study, the researcher used multiple regressions from SPSS because there were two independent variables to correlate with one dependent variable. Multiple regression analysis was used to examine individual contribution of each independent variable of Social Security and quality service delivery to economic conditions of beneficiaries. According to Gay, et al, (2009), the more independent variables we have measured, the more likely we are to explain the outcomes of the dependent variables. Multi-variant statistical analysis tells us how much of variance found in the outcome variable is attributed to the independent variables. Table 8 presents summary of the study results on influence of social security and quality service delivery on the economic conditions of social security beneficiaries in Ruhango Branch. The Table 8 and Table 9 explain in summary how each individual independent variable contributes to the criterion or dependent variable.

Table 9 multiple regression output summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
.233 ^a	.054	.040	5.83448

a. Predictors: (Constant), SOCIAL SECURITY, QUALITY SERVICE DELIVERY

The multiple regression output summary predicting influence in economic conditions of beneficiaries of RSSF is shown in Table 8. The complete model yields an R value of .233, which a calculation by SPSS from multiple regression equation. This R is quite helpful because when it is squared ($R^2 = .054$), it provided the percentage of variance in the criterion variable explained by the predictor variables social the two predictor variables explain 5.4% of variance in economic conditions of RSSF beneficiaries in Ruhango Branch.

A simple way to explain this study finding is that, first, we know that there are many reasons that RSSF beneficiaries' economic conditions change (ie., there is variance), and second, that the researcher has identified some of the reasons not all the reasons (ie., R^2 is not 1.00), but our predictive model is quite good because the two predictor variables explain or account for only 5.4% of the variance in beneficiaries' economic conditions. This percentage of variance cannot be ignored in causing effect in beneficiaries' economic conditions.

What is especially helpful about multiple regressions is that it gives information about individual contribution each variable is making to the variance in the criterion variable. To interpret the information in Table 9 we look first at the t value calculation and its level of significance. This calculation shows individual

effect of each variable in the model (“including the constant” or “Y” value, which is part of the regression equation²). The strongest predictor in the model is quality service delivery score (quality service delivery; $t = 2.634$, sig. = .009). On the other hand, social security contribution (SSC) is the weakest predictor of change in dependent variable.

These study findings are statistically significant because they suggest that there are other factors that influence the economic growth and conditions of social security beneficiaries in Ruhango Branch. That is the reason why the level of relationship is significantly low in percentage. Table 9 presents summary of the multiple regression with the analysis of coefficients.

Table 10 multiple regression: analysis of coefficients

	Unstandardized		Standardized	t	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	15.625	3.139		4.978	.000
SOCIAL SECURITY PROVISION	-.011	.070	-.014	-.159	.874
QUALITY SERVICE DELIVERY	.237	.090	.239	2.634	.009

a Dependent Variable: ECONOMIC CONDITIONS

Additionally, SPSS provides individual weights or coefficients to explain the contribution each variable has on the criterion variable. Coefficients are calculated as B and as standardized *beta*, which accounts for the standard error. As in this study, the high *beta* weight (.239) for quality service delivery score also shows it is the strongest predictor. Social security contribution, in contrast, is not a good indicator of a change in beneficiaries’ economic conditions in particular of regression model the *beta* weight for the SSC score is more than low (-.014), as is its t value (-.159) with a level of significance (sig. =.874); and the probability that this finding is due to chance is quite high (.874). It is important to consider all combinations of variables to understand the effect of each independent variable in the dependent variable. The interpretation of these statistics is that the study does not indicate a relationship between social security and beneficiaries’ economic conditions while quality of service delivery in social security systems has an effect on beneficiaries’ economic conditions in Ruhango Branch.

Additionally, it is important to remember that the results shown for social security contribution and quality service delivery are the sample used in this study only. Other samples using different regression models will likely show different results. The decision and the validity of the study are important the researcher intended to include the variables that have the most meaning or best predict the criterion variable. The regression models are only as good as the data she collected and the choices she made regarding the variables to include in her analysis. Nevertheless, this study result indicates that quality of service delivery is an effective predictor of a change in the economic conditions of RSSF beneficiaries in Ruhango Branch.

These study findings parallel with other previous research findings in other parts of the globe though the researcher did not come across a study on the effect of quality service delivery in social security systems on beneficiaries’ economic conditions. Commenting in their paper, Ellen and Mara (2009) contend that investments in social security enable societies to be better prepared for future economic crises since these tend to be cyclical. The contribution of Social Security systems to economic development is apparent in

developed and developing countries alike. As for macro-economic justification, Social Security policy plays a role in stabilizing economic development, because it stabilizes demand for consumer goods by making it constant (Vobruba, 1998).

Social Security development is one of the measures that have been adopted by developing countries including Rwanda to overcome poverty related challenges. The relevancy of social security in promoting economic growth and poverty reduction stems from its roles in saving mobilization, capital market development and income redistribution (Rusibana, 2009). For the last 15 years, Rwanda's economic development has been a success story to many people in the east African region with tremendous developments in all sectors of the economy. Rusibana contends that though this rapid economic transformation can be attributed to many factors, the Social Security Fund of Rwanda played a significant role in the socio economic development of Rwanda.

Concluding remarks:

The study concluded that retired government workers appreciate that provision of social security services in Ruhango Branch. Social security helps in the economic growth and development of the country and individuals as well. However, the beneficiaries social security policy in Rwanda have a limited picture of the benefits of paying tax that goes to social security funds in Rwanda.

Despite the minimal benefits that beneficiaries get from RSSB in the district, the quality of service delivery is appreciated much differently by individual clients. Customer care and communication affect the quality of service in the provision of social security system Ruhango Branch. The study results showed that the quality of service delivery in social security system in the district affect significantly beneficiaries' satisfaction with social security funds in Rwanda generally and in Ruhaango Branch in particular. The way social security services are rendered to beneficiaries has as well a great impact on beneficiaries' economic growth and development as the study revealed. Beneficiaries recognize a significant influence of social security in their economic conditions and growth.

Beneficiaries' satisfaction with social security services may also be affected by other important factors. That is why the study found little effect of quality of social security service delivery on beneficiaries' economic conditions.

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