



**“THE ROLE OF EJOHEZA IN SOLVING CHALLENGES OF AGING POPULATION  
IN RWANDA”**

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**ABSTRACT**

The main objectives of this study were to examine the Roles of EJO HEZA Project in solving the challenges faced by aging population. The study was guided by three objectives such as: To examine the role of Ejo Heza Project in solving the challenges faced by aging population in Rwanda, to identify the benefits of Ejo Heza Project to citizens and to government and to assess the achievements of Ejo Heza Project.

The study adopted quantitative and qualitative approaches to collect data from 30 respondents' employees and beneficiaries of Ejo Heza Project from 15 districts by using purposive sampling technique. Data collected was analyzed using SPSS, and the instruments of data collection were questionnaire, interview, and documentary techniques.

The results show that perceptions of respondents about the role of Ejo Heza Project in solving the challenges faced by aging population in Rwanda. Their perceptions show that more than 97.5% of respondents confirmed that Ejo Heza gives hope to provide well-being of aging people by giving social security at that age instead of waiting government aids.

As conclusion, based to the findings, there are significant advantages of Ejo Heza project as one of the long term saving scheme. Through giving constructive recommendations to both citizens and government Ejo Heza project should continue enlarging the project to all Rwandans by encouraging them to save more as they can so that at their old age they will access to pronounced value of money to cover a large number of the needs (both primary and secondary needs).

## Table of Contents

ABSTRACT.....	1
I. Introduction.....	4
II. Statement of the problem .....	4
II. OBJECTIVES OF THE STUDY .....	5
III. LITERATURE REVIEW .....	6
IV. RESEARCH METHODOLOGY .....	12
V. DATA ANALYSIS AND DISCUSSION.....	13
V.1. (a). The personnel information of respondents .....	13
V.1. (b): The role of Ejo Heza Project in solving the challenges faced by aging population in Rwanda...	15
V.2. The benefits of Ejo Heza Project to Rwandan citizens and to the government. ....	16
V.3. The challenges faced by Ejo Heza Project while implementing the objective and aims of the project. .....	20
V.4. The achievements attained by Ejo Heza Project from its foundation up today.....	22
V.5. The future prospects (in the coming 5 years) of Ejo Heza Project in the domain of transformation of socioeconomic development for aging people.....	23
V.6. The number of Rwandans citizens registered for Ejo Heza Project and how they register .....	25
V.7. How a member of Ejo Heza Project pays his/her contribution .....	26
V.8. How members of Ejo Heza Project access their accounts.....	27
VII. RECOMMENDATIONS .....	28
VIII. REFERENCES.....	29

## List of tables

Table V.1.(a): The personnel information of respondents .....	13
Table V.1 (b): The role of Ejo Heza Project in solving the challenges faced by aging population in Rwanda .....	15
Table V.2. (a). The benefits of Ejo Heza Project to Rwandan citizens.....	16
Table V.2. (b). The benefits of Ejo Heza Project to Rwandan government.....	18
Table V.3. The challenges faced by Ejo Heza Project while implementing the objective and aims of the project. ....	20
Table V.4. The achievements attained by Ejo Heza Project from its foundation up today .....	22
Table V.5. The future prospects (in the coming 5 years) of Ejo Heza Project in the domain of transformation of socioeconomic development for aging people. ....	23
Figure V.5. Bar graph representing the future prospects (in the coming 5 years) of Ejo Heza Project in the domain of transformation of socioeconomic development for aging people.....	24
Table V.6. The number of Rwandans citizens registered for Ejo Heza Project and how they register .....	25
Table V.7. How a member of Ejo Heza Project pays his/her contribution .....	26
Table V.8. How members of Ejo Heza Project access their accounts .....	27

## List of tables

Figure V.1.(a): The bar graph representing the personnel information of respondents .....	14
Figure V.3. The bar graph representing the challenges faced by Ejo Heza Project while implementing the objective and aims of the project. ....	21
Figure V.4. Bar graph representing the achievements attained by Ejo Heza Project from its foundation up today.....	22
Figure V.6. Bar graph representing the number of Rwandans citizens registered for Ejo Heza Project and how they register .....	25
Figure V.7: Bra graph representing how a member of Ejo Heza Project pays his/her contribution/savings .....	26
Figure V.8. Bar graph representing how members of Ejo Heza Project access their accounts .....	28

## **I. Introduction**

This research was based on investigating the role of Ejo Heza project in solving the challenges faced by aging population. The data used were based on the perceptions, opinions and ideas from aging population and employees of Ejo Heza project from various districts in Rwanda. The researcher selected this sample due to the fact that they are among beneficiaries of Ejo Heza. The study is carried in 15 districts among 30 Rwandan districts. Ejo Heza project as one of the reinforced projects that will support aging population include all categories of people government employees, private employees, self-employees (business men, drivers, artists and others).

A monthly salary is no more a requirement. This project doesn't require salaries but only request all citizens to save for their retirement with Ejo Heza by using the little money they can earn. The lowest amount needed is 1,250Rwandan francs. Ejo Heza is a simple and secure, long-term savings scheme sponsored by the Government of Rwanda and established under Law N° 29/2017. Ejo Heza will help Rwanda citizens to accumulate savings for a dignified and secure old age. Ejo Heza is an inclusive scheme which targets both salaried and non-salaried workers. The objectives of Ejo Heza Project include: The culture of saving among the citizen/residents in Rwanda, Universal access to pension and social security inclusion for old people and financial inclusion. Ejo Heza will lead to economic growth, poverty alleviation in order to attain higher standards of living.

## **II. Statement of the problem**

In Rwanda there are barely 0.5 million salaried private and public sector workers, who form less than 6 percent (6%) of the Rwandan workforce, are saving with the Rwanda Social Security Board (RSSB) for their retirement. The remaining majority workforce, including those in the agricultural sector, workers in small and micro enterprises, daily wage earners, domestic help, self-employed professionals and other informal sector non-salaried workers more generally are excluded from the Rwanda Social Security Board (RSSB) pension program and hence face a significant risk of old age poverty.

In collaboration with Access to Finance Rwanda, the Government of Rwanda launched a new, universal pension scheme for all Rwandan citizens "Ejo Heza Long Term Saving Scheme". Through this Scheme, the Government aims to provide each Rwandan citizen an equal right and opportunity to accumulate savings for his or her own old age in order to achieve a financially secure and dignified retirement.

Ejo Heza Long term Savings Scheme is currently administered by RSSB and it works with a diverse range of intermediaries spread across all Districts of Rwanda such as bank branches and agents, Umurenge SACCOs, MFIs, cooperatives, MNO agents, utility bill payment agencies and IREMBO that support citizens in education, enrolment and subscriptions to the scheme. RSSB is leveraging existing administrative capacity and infrastructure of relevant line ministries (MINALOC, Gender, Youth, etc.) as well as volunteers and community-based networks (including VSLAs set up by NGOs) for sustained, mass-scale awareness of the Ejo Heza Long term Savings Scheme and promoting key concepts of thrift and self-help and cultivating the habit of retirement savings among citizens. (Source: Ejo Heza website: [www.ejoheza.gov.rw](http://www.ejoheza.gov.rw)).

It is upon this background that this research intends to investigate the main effect of the role of Ejo Heza in solving the challenges faced by aging population, identify the benefits of Ejo Heza to citizens and government and assess the achievements of Ejo Heza.

## **II. OBJECTIVES OF THE STUDY**

- a. To examine the role of Ejo Heza in solving the challenges faced by aging population in Rwanda.
- b. To identify the benefits of Ejo Heza to citizens and government.
- c. To assess the achievements of Ejo Heza.

### III. LITERATURE REVIEW

Ejo Heza is a simple and secure, long-term savings scheme sponsored by the Government of Rwanda and established under Law N° 29/2017. Ejo Heza will help you to accumulate savings for a dignified and secure old age. Ejo Heza is an inclusive scheme which targets both salaried and non-salaried workers. (Source: <https://www.rssb.rw/index.php?id=16>)

Dr. Uzziel Ndagijimana (Minister of Finance and Economic Planning) D(2017), in his presentation “Role of Savings in Development” during the 2017 National Umushikirano Council he described the cycle between increased savings leads increased investments and this also leads to high growth and income. According to Dr. Uzziel Ndagijimana the challenges of savings in Rwanda include: Not only overall saving rate is low, but also most of savings are short to medium term. Low coverage of pension schemes (only 8% of workforce), mostly salaried employees. Rwanda's elderly population (60+) to double by 2032. And Negative impact on long-term lending and interest rates.

According to Dr. Uzziel Ndagijimana (2017), in his presentation on Long Term Saving Scheme “Ejo Heza” show that Inclusive Long term saving scheme covering salaried and non-salaried population allows low income population to save small amounts for a long period and to benefit from pension, life insurance and matching grants, and to use part of the savings for housing, education, or collateral for loans. The target for enrollment to “Ejo Heza” in Year 1 is 207,500 people with estimated savings of FRW14.5 billion; by year 5, the projected enrollment of the scheme is about 2 million people with a total savings of FRW 195 billion. He concluded emphasizing that Ejo Heza will increase long term savings and investments. It will allow many Rwandans to access pension and other benefits. Its implementation will require a comprehensive campaign across the country and this call for collaboration among all stakeholders: Government, private sector, Civil Society, and the population.

Emmanuel Ntirenganya (2019), Niyokwizerwa is among millions of informal sector workers who are excluded from Rwanda's mainstream pension scheme because their wages are not fixed. This situation means that once he is unable to work due to old age, injury or disease that leaves him with a permanent disability, he will have nothing to fall back to for a living. To put this into context, only 8 per cent of 5.4 million active Rwandans in the working age bracket have access to long-term saving through pension schemes.

The remaining 92 percent, mainly motorcycle taxi operators, drivers, masons, farmers and people involved in handcrafts, are excluded from pension schemes. This has prompted Rwanda Social Security Board (RSSB) to introduce a new long term voluntary savings scheme known as Ejo Heza which caters for both salaried and unsalaried people.

Emmanuel Ntirenganya (2019), Based on pension calculations by RSSB, if at 25 years of age, Niyokwizerwa started contributing Rwf 10,000 per month through Ejo Heza, at 55 years he would be able to earn a monthly income of Rwf198, 000 in pension benefits. Indeed, the youthful motorcycle taxi operator, who has already signed up for the scheme, is upbeat about the potential benefits of securing his retirement.

Jacques Rutsinga (2019), said that the establishment of the initiative in December 2018 was informed by a 2012 research by National Institute of Statistics of Rwanda, which indicated that the number of old Rwandans aged from 60 and above is expected to increase by 60 per cent by 2032. “As a country that is responsible for the welfare of its people, having realized that the number of old people will increase, the situation required a strategy to take care of those people because they are many, and are (physically) too weak to be able to work for their basic needs in life,” he said. He said a subscriber chooses to pay contributions based on their convenience, citing rice farmers who can make savings after each six months as they get yields twice a year. He added; “This scheme took into consideration the people we can call low-income earners. First, it is flexible in a way that you can save the little money you get, gradually.” He disclosed that the age for one to access their savings under the initiative is 55 years of old. This is contrary to the existing pension scheme where a retiree gets their benefits when they are turn 60 to 65.

Jacques Rutsinga (2019), The savings under Ejo Heza will be invested in investment generally considered to be free from risk of monetary loss such as government treasury bills and bonds, as well as bank deposits, and the profits will be given to the subscriber based on the amount of savings they have in the Fund, Rutsinga explained. On average, returns on such investments are estimated at 10 per cent. For one to receive pension, they should have saved Rwf4 million and above. In case the savings are less than that, the subscriber gets a lump sum single amount consisting of the money they saved plus the interest accrued over time.

The law setting up the scheme, Rutsinga said, provides that if your savings have surpassed Rwf4 million, you can get 40 per cent of it and use it for various purposes such as housing, paying school fees for yourself or your children or use it as collateral to get loans from financial

institutions, provided that your remaining reserve in the programme is not less than Rwf4 million.

RSSB has started encouraging Rwandans to embrace the scheme through engaging cooperatives, as one of target groups. There are over 8,400 cooperatives with over 4.9 million members countrywide. "The people gathered in cooperatives have no regular income, but get it in a given period. Those are being trained how to use this scheme," he said. He added that they are considering ways to sensitizing public and private institutions to know that there is a complementary pension scheme, adding that it has been realized that some have insufficient pension currently.

Ejo Heza is a voluntary, government-sponsored scheme available to all the citizens of Rwanda. Anyone working in the formal or informal sector, either self-employed or working for someone else, can join the scheme. The RSSB pension Scheme on the other hand is compulsory and is only available to those who are employed in public or private sector enterprises. Ejo Heza is a defined contribution scheme whereas the RSSB pension scheme is a defined benefit scheme. Members in Ejo Heza will start receiving their monthly pension at 55 years of age whereas members in RSSB start receiving their monthly pension at 65 years or at early retirement of 60. RSSB contributions are a pre-defined percentage of salary and are deducted and remitted on a monthly basis. Ejo Heza members can decide how much they want to contribute and are also permitted to make contributions anytime (daily, weekly, monthly, quarterly or annually) as per their choice.

A member who is in the first or second category of Ubudehe and has saved at least fifteen thousand (15,000) Rwandan francs has the right to a Government co-contribution equal to one hundred percent (100%) of his or her savings. A member who is in the third category of Ubudehe and has saved at least eighteen thousand (18,000) Rwandan francs has right to a Government contribution equal to fifty percent (50%) of his or her savings; The Government's contribution to long term savings scheme mentioned cannot exceed eighteen thousand (18,000) Rwandan francs. Ubudehe category 4 members who save Rwf72,000 or more in Ejo Heza in a year shall also be eligible for the special insurance benefit during the following year. Therefore, if an Ubudehe category 4 member who had saved Rwf72,000 or more in a year, unfortunately passes away next year, the member's nominated beneficiary will be paid a one-time compensation of Rwf1,000,000 along with a one-time payment of Rwf250,000 towards the member's funeral expenses. The annual insurance premium will be paid by the Government on your behalf. Only



Rwandan citizens with a permanent National ID (aged 16 years and above) issued by NIDA will be eligible for the life and funeral insurance benefits. The government co-contribution benefit will be paid into the Ejo Heza accounts of eligible members on an annual basis for the first 36 months following the date of launch of the Scheme. The life and funeral insurance benefits will also be available to eligible members on an annual basis for a total period of 36 months. The insurance benefits will however become available 12 months after the launch of the Scheme (Source: <https://www.rssb.rw/index.php?id=16>).

The major challenges of population ageing. The last 45 years could be described as a “demographic window of opportunity” or “demographic bonus” in Europe, as the proportion of working age population has been relatively large compared to the proportion of children and older persons. The social support system adapted for that period won’t suit the population age structure that is about to come. Small birth cohorts born at a time of low fertility start entering the labour market, but they are too few in number to replace the large cohorts that exit the labour market. Structures related to labour, health care and social security need reorganization. It is also a challenge to keep people of all ages integrated into society and to provide ways of participation. Mainstreaming ageing is therefore labelled as one of the important priorities to ensure that ageing is not forgotten or ignored when devising policies in any area. (Source: [https://www.unece.org/fileadmin/DAM/highlights/what\\_ECE\\_does/English/0726054\\_UNECE\\_AGEING.pdf](https://www.unece.org/fileadmin/DAM/highlights/what_ECE_does/English/0726054_UNECE_AGEING.pdf)).

Dr. Robert Butler coined the term in 1968, noting that ageism exists in all cultures (Brownell). Ageist attitudes and biases based on stereotypes reduce elderly people to inferior or limited positions.

In many modern nations, however, industrialization contributed to the diminished social standing of the elderly. Today wealth, power, and prestige are also held by those in younger age brackets. The average age of corporate executives was fifty-nine years old in 1980. In 2008, the average age had lowered to fifty-four years old (Stuart 2008). Some older members of the workforce felt threatened by this trend and grew concerned that younger employees in higher level positions would push them out of the job market. Rapid advancements in technology and media have required new skill sets that older members of the workforce are less likely to have.

Mistreatment and abuse of the elderly is a major social problem. As expected, with the biology of aging, the elderly sometimes become physically frail. This frailty renders them dependent on

others for care sometimes for small needs like household tasks, and sometimes for assistance with basic functions like eating and toileting. Unlike a child, who also is dependent on another for care, an elder is an adult with a lifetime of experience, knowledge, and opinions a more fully developed person. This makes the care-providing situation more complex.

Elder abuse occurs when a caretaker intentionally deprives an older person of care or harms the person in his or her charge. Caregivers may be family members, relatives, friends, health professionals, or employees of senior housing or nursing care. The elderly may be subject to many different types of abuse.

In a 2009 study on the topic led by Dr. Ron Acierno, the team of researchers identified five major categories of elder abuse that include: physical abuse, such as hitting or shaking, sexual abuse, including rape and coerced nudity, psychological or emotional abuse, such as verbal harassment or humiliation, neglect or failure to provide adequate care, and financial abuse or exploitation (Acierno 2010).

While elderly poverty rates showed an improvement trend for decades, the 2008 recession has changed some older people's financial futures. Some who had planned a leisurely retirement have found themselves at risk of late-age destitution. For many people in the United States, growing older once meant living with less income. In 1960, almost 35 percent of the elderly existed on poverty-level incomes. A generation ago, the nation's oldest populations had the highest risk of living in poverty. At the start of the twenty-first century, the older population was putting an end to that trend. Among people over sixty-five years old, the poverty rate fell from 30 percent in 1967 to 9.7 percent in 2008, well below the national average of 13.2 percent (U.S. Census Bureau 2009). However, given the subsequent recession, which severely reduced the retirement savings of many while taxing public support systems, how are the elderly affected? According to the Kaiser Commission on Medicaid and the Uninsured, the national poverty rate among the elderly had risen to 14 percent by 2010 (Urban Institute and Kaiser Commission 2010).

How prevalent is elder abuse? Two recent U.S. studies found that roughly one in ten elderly people surveyed had suffered at least one form of elder abuse. Some social researchers believe elder abuse is underreported and that the number may be higher. The risk of abuse also increases

in people with health issues such as dementia (Kohn and Verhoek-Oftedahl 2011). Older women were found to be victims of verbal abuse more often than their male counterparts.

In Acierno's study, which included a sample of 5,777 respondents age sixty and older, 5.2 percent of respondents reported financial abuse, 5.1 percent said they'd been neglected, and 4.6 endured emotional abuse (Acierno 2010). The prevalence of physical and sexual abuse was lower at 1.6 and 0.6 percent, respectively (Acierno 2010).

Other studies have focused on the caregivers to the elderly in an attempt to discover the causes of elder abuse. Researchers identified factors that increased the likelihood of caregivers perpetrating abuse against those in their care. Those factors include inexperience, having other demands such as jobs (for those who weren't professionally employed as caregivers), caring for children, living full-time with the dependent elder, and experiencing high stress, isolation, and lack of support (Kohn and Verhoek-Oftedahl 2011).

Francis Davis et al. (2019) I can say this is a general problem in Rwanda. We have people who are not productive but need to eat if you add the number of the elderly to the number of children who are not in age to work, and it is not easy.'70 Older citizens are possessed of great dignity, ingenuity and resilience and have overcome huge challenges of history, poverty and family damage including, but not only, loss. Food, though, can be scarce and lack variety; its availability and price can vary greatly across the seasons and harvests. It is limited to what older people have had the means to grow or can afford. Even those able to cultivate may have no land, or only have access to land of very low quality, making nutrition a pressure and the hope of growing excess cash crops a faint one. Without cash income, older people are then unable to cover, among other items, health insurance premiums and often have to offer up crops as in-kind payment for other transactions.

Emmanuel Murangira et al. (2019), Elder abuse and neglect 'I would pay someone to cultivate my land but they would cheat me, tell me that they finished the task, when in reality he hadn't done anything and I would pay that person without [him] having done any work. Fear of abuse or exploitation was widespread. This was most often expressed with regard to neighbors relations and particularly the risk of help being offered in return for payment but that help never materializing. This could include water not being collected or cultivation of basic food remaining incomplete. Some also mentioned a fear of 'poisoning.

In many cases these challenges interlock and intertwine: repeatedly, participants mentioned older people who had not left their dwellings for days while neighbors had thought they had gone out to cultivate. Or others, after falls, who had struggled without water or food for long periods, either alone or as other household members looked on because they themselves were too vulnerable to help. Even if people were insured for health support, they very often lacked the financial means and physical and psychological capabilities to travel to a health centre.

Older people can face mental problems because of loneliness'. 'Loneliness', the young person observed, 'isolation' and 'being in pain all the time' were all drivers of frailty. These were all embodied in the intersection between physical and emotional pain, as well as the intersection between consequences of 'normal' ageing processes and results of the genocide –and this reflected majority opinion across focus groups.

Madleina Daehnhardt et al (2019), Mental ill health, severe mental ill health and stigma Many interviewees were visibly struggling. One explained: 'There is something in my head that is very painful to me. I often hear loud noises in my ears. There are sounds, some like people talking, loud sounds, even now I feel it. This side of the head, it is painful and sometimes swollen. My breasts become so heavy, the noises come down all the way from the head to the breasts and the breasts become heavy.' Another elderly person described his journey as a career. His wife had become mentally ill and broken everything in the house. After admission to hospital, she stopped taking her medication because it was making her weak, and she relapsed. She was now at home but he had to be constantly vigilant for her safety. They no longer owned furniture, clothes or any other item for in her moments of peak anxiety she had broken and burnt them all.

#### **IV. RESEARCH METHODOLOGY**

This study adopted descriptive cross sectional survey design. The target population in this study concerned the 13,029,060 people of all Rwandans categories. The sample size in people was chosen using the COCHRAN formula.

$N$  = Population size

$n$  = Sample size to be determined

Z = Standard normal deviation at 90%, confidence interval which is 1.96

p = Proportion of people members of Ejo Heza Project

q = 1-p = proportion of people not concerned with Ejo Heza Project.

d = Degree of accuracy or tolerance error margin which is usually 10% Or 0.1.

We generally use probability p to equal to 0.5 leaving error margin of 5%, the 95% of confidence interval.

$$n = \frac{n_0}{N+n_0} \quad \text{When } n_0 = \frac{Z^2 pq}{d^2}$$

$$n_0 = \frac{1.96^2 * 0.5^2}{0.1^2} = 96.04 \cong 96$$

$$n = \frac{13029060 * 96}{13029060 + 96} = 95.99 \cong 96 \text{ persons}$$

The purposive sampling technique was used to select 96 respondents. The information used in this study was originated from primary and secondary sources. The data collection techniques included questionnaire and documentary techniques. The data collected were analyzed using both quantitative and qualitative technique and the provided results were presented using the descriptive methods of data analysis.

## V. DATA ANALYSIS AND DISCUSSION

The questionnaires were distributed to 96 respondents (employees of Ejo Heza project and aging people) from the 15 districts and they have been given each one 15 days of responding the questions where the researcher found the participation rate of 100.0% of respondents (i.e: all respondents returned the filled questionnaires). This section describes the summary of main findings in relation with the role of Ejo Heza in solving the challenges faced by aging people in Rwanda, the benefits of Ejo Heza to citizens and to government and the achievements of Ejo Heza.

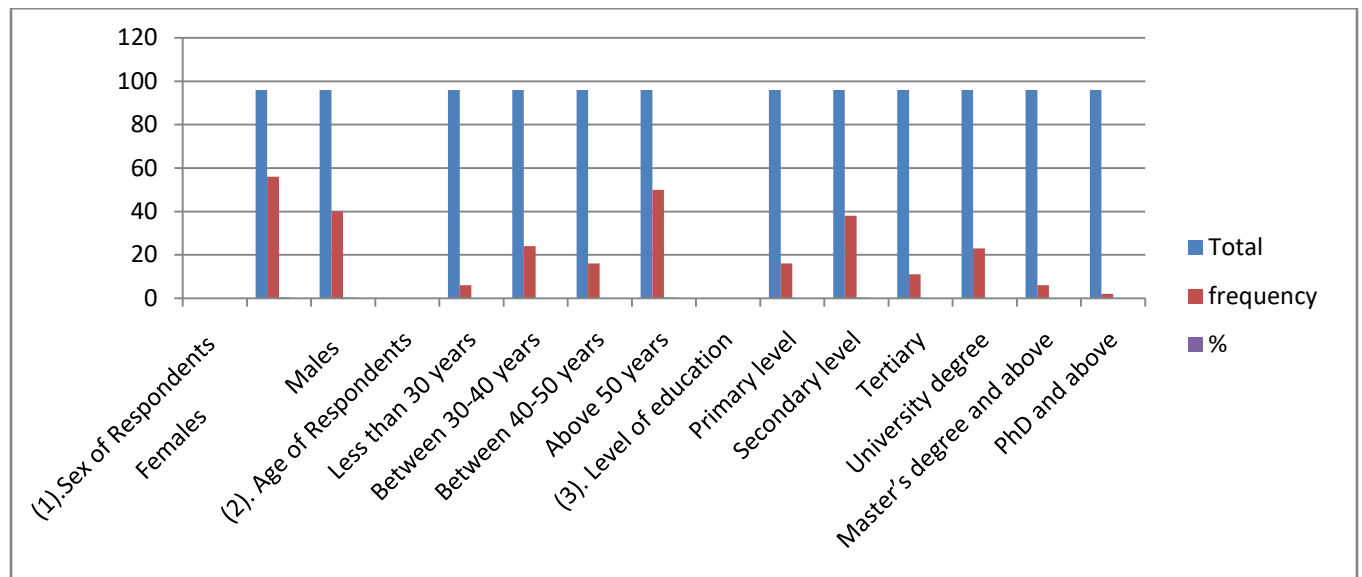
### V.1. (a). The personnel information of respondents

*Table V.1.(a): The personnel information of respondents*

Item	Total	frequency	%
<b>(1).Sex of Respondents</b>			

<b>Females</b>	96	56	<b>58.3%</b>
<b>Males</b>	96	40	<b>41.6%</b>
<b>(2). Age of Respondents</b>			
<b>Less than 30 years</b>	96	6	<b>6.2%</b>
<b>Between 30-40 years</b>	96	24	<b>2.5%</b>
<b>Between 40-50 years</b>	96	16	<b>16.6%</b>
<b>Above 50 years</b>	96	50	<b>52.0%</b>
<b>(3). Level of education</b>			
<b>Primary level</b>	96	16	<b>16.6%</b>
<b>Secondary level</b>	96	38	<b>39.5%</b>
<b>Tertiary</b>	96	11	<b>11.4%</b>
<b>University degree</b>	96	23	<b>23.9%</b>
<b>Master's degree and above</b>	96	6	<b>6.2%</b>
<b>PhD and above</b>	96	2	<b>2.0%</b>
<b>Source: Primary data, 2020</b>			

*Figure V.1.(a): The bar graph representing the personnel information of respondents*



**Source: Primary data, 2020**

The above table and bar graph illustrate the personnel information of respondents where females were 56 against 40 males or 58.3% against 41.6% respectively. The categorization of respondents by age as described above shows a large number of respondents being above 51 years (i.e: 50 out of 96 or 52.0%), 6 respondents are less than 30years old (6.2%), 24 were between 31-40years old (25%), 16 were ranged between 41-50years old. According to the level of studies there were 16 (16.6%) were with primary level, 38 or 39.5% had secondary level, 11 or 11.4% had tertiary, 23 or 23.9% have university degree, 6 or 6.2% were with master's degree level and 2 or 2% respondents were PhD holders. The data above show that all categories of people participated in the research and contributed with their opinions, views and ideas.

### **V.1. (b): The role of Ejo Heza Project in solving the challenges faced by aging population in Rwanda**

*Table V.1 (b): The role of Ejo Heza Project in solving the challenges faced by aging population in Rwanda*

Item	Total	Agreed	
		Frequency	%
Long-term saving scheme	96	96	100
Provide an equal right to make savings	96	89	92.7
Give opportunity to accumulate savings for future use	96	96	100
Help financially security and elevated retirement	96	95	98.9
Help to get money for daily living of old people	96	95	98.9
Reduce the hunger for the old people	96	67	69.7
Build the capacity of low-income households	96	70	72.9
Improve standard of living of aging people	96	95	98.9
Ensure harmony or safety society	96	89	92.7
Decrease burden from family members and government	96	96	100
Provision of at low interest	96	76	79.1
Provision of medical insurance at old age	96	75	78.1
Pay pension to the retired members	96	96	100
Provision of 250,000Frw for burial ceremony of died member	96	94	97.9
The project will be productive in the coming years	96	62	64.5

Source: Primary data, 2020

The table above illustrates the opinions and views of respondents towards the role of Ejo Heza Project in solving the challenges faced by aging population in Rwanda. The 96 or 100% respondents agreed that EJO Heza project is long-term saving scheme, the 89 or 92.7% respondents said that Ejo Heza project provides an equal right to make savings where every Rwandans has full right to save any amount of money depending on his/her financial ability. All the 96 or 100% respondents agree that Ejo Heza project gives opportunity to accumulate savings for future use. Still, 95 or 98.9% respondents said that Ejo Heza project help financially in providing security and elevated retirement for aging people. About 95 or 98.9% respondents agreed that the project of Ejo Heza will help old people to get money for their daily living of old people.

As agreed by 67 or 69.7% respondents Ejo Heza will reduce the hunger for the old people as they will use their own savings. Build the financial capacity of low-income households is another opinion agreed by 70 or 72.9% respondents. Again Improve 95 or 98.9% respondent argued that Ejo Heza project will improve the standard of living of aging people in Rwanda. Another big number of respondents of 89 or 92.7% agreed that Ejo Heza will help to ensure harmony or safety Rwandan society. All the 96 respondents agreed that Ejo Heza project will decrease the burden from aging people's family members and government. The 76 or 79.1% respondents also agreed that Ejo Heza provides loans at low interest.

About 76 or 78.1% respondents assume that Ejo Heza project will help old aged people to benefit from medical insurance at their old age. As said by all the 96 respondents, Ejo Heza will pay pension to the retired members; Ejo Hesza will provide f 250,000Frw for burial ceremony of died member as agreed by 94 or 97.9% respondents. Other 62 or 64.5% respondents said that the project will be productive in the coming years as it will cater for a large number of ageing people.

The answers or opinions of respondents to the asked questions (via interview and questionnaires) as done by researcher show that many Rwandan citizens are aware of the role played by Ejo Heza project in solving problems faced by ageing people in Rwanda. It is clear that Ejo Heza project cover a lot of problems faced by old populations.

## **V.2. The benefits of Ejo Heza Project to Rwandan citizens and to the government.**

***Table V.2. (a). The benefits of Ejo Heza Project to Rwandan citizens.***

Item	Total	Agreed	
		Frequency	%



<b>Enhance culture of saving/ long term savings</b>	<b>96</b>	<b>96</b>	<b>100</b>
<b>Accessing to pension and social security inclusion</b>	<b>96</b>	<b>96</b>	<b>100</b>
<b>Poverty alleviation</b>	<b>96</b>	<b>79</b>	<b>82.2</b>
<b>Provision of life and funeral insurance</b>	<b>96</b>	<b>96</b>	<b>100</b>
<b>Self-reliance in financial matter</b>	<b>96</b>	<b>96</b>	<b>100</b>
<b>Reduce family quarrels</b>	<b>96</b>	<b>60</b>	<b>62.5</b>
<b>Provision of funds from government to low-income people</b>	<b>96</b>	<b>89</b>	<b>92.7</b>
<b>Help the old people to get basic needs</b>	<b>96</b>	<b>96</b>	<b>100</b>
<b>Reduce dependency</b>	<b>96</b>	<b>94</b>	<b>97.9</b>
<b>Pension payment</b>	<b>96</b>	<b>96</b>	<b>100</b>
<b>Improve standard of living for old ages</b>	<b>96</b>	<b>95</b>	<b>98.9</b>
<b>Enhance financial income to families</b>	<b>96</b>	<b>95</b>	<b>98.9</b>
<b>Inactive old people access to monthly money</b>	<b>96</b>	<b>96</b>	<b>100</b>
<b>Promote an ability to own self house through loans</b>	<b>96</b>	<b>89</b>	<b>92.7</b>
<b>Support family members after death of parent member</b>	<b>96</b>	<b>90</b>	<b>93.7</b>
<b>Spouse gets 1million and 250,000frw for burial ceremony</b>	<b>96</b>	<b>89</b>	<b>92.7</b>
<b>Promote life expectancy</b>	<b>96</b>	<b>90</b>	<b>93.7</b>
<b>Promote standard of living of ageing people</b>	<b>96</b>	<b>95</b>	<b>98.9</b>
<b>Provision of job opportunities to citizens</b>	<b>96</b>	<b>66</b>	<b>68.7</b>

**Source: Primary data, 2020**

The table above illustrates the opinions and views of respondents on the benefits of Ejo Heza Project to Rwandan citizens. All the 96 respondents said that Ejo Heza Project enhances culture of saving/ long term savings. The total of 96 respondents agreed that the project will allow old people to access on pension and social security inclusion. About 79 or 82.2% of respondents agreed that Ejo Heza targets on poverty alleviation among Rwandan aging people.

Again all respondents (96 respondents or 100%) agreed that Ejo Heza project has a plan to provide life and funeral insurance. They also agreed that Ejo Heza project targets to help the society to achieve self-reliance in financial matter. The 60 respondents out of 96 or 62.5% agreed that Ejo Heza will reduce family quarrels among families.

Ejo Heza project as government project plans to provide funds to low-income old people as it was agreed by 89 respondents (92.7%). Ejo Heza will be benefited by old people as they will be

helped to get basic needs; this was agreed by all the 96 respondents. Another benefit was that Ejo Heza will reduce dependency of all kinds, this was also agreed by 94 respondents (97.9%). all respondents said that they will benefit pension from their savings hence accessing to monthly money.

Around 95 out of 96 respondents (i.e: 98.9%) agreed enhance financial income to families and promotion/improve of standard of living of ageing people are also crucial benefits of Ejo Heza project. Promoting an ability to own self house through loans and provision of 1million and 250,000frw for burial ceremony to spouse of the lost member, these have been also agreed by 89 respondents (92.7%) as crucial benefits of Ejo Heza project.

The project was also expected to promote life expectancy and support family members after death of parent member as agreed by 90 respondents (93.7%). Another benefit of Ejo Heza project agreed by 66 respondents (68.7%) is the provision of job opportunities to citizens through various activities generated by the savings of members.

The above described benefits of Ejo Heza project as mentioned by respondent show that this project if well managed will solve a great number of problems/challenges faced by aging people in Rwanda, hence sustainable development of the country at large.

**Table V.2. (b). The benefits of Ejo Heza Project to Rwandan government.**

Item	Total	Agreed	
		Frequency	%
<b>Financial inclusion</b>	<b>96</b>	<b>90</b>	<b>93.7</b>
<b>To have healthy people</b>	<b>96</b>	<b>87</b>	<b>90.6</b>
<b>To improve wealth in the country</b>	<b>96</b>	<b>91</b>	<b>94.7</b>
<b>To have enough funds to solve problems</b>	<b>96</b>	<b>83</b>	<b>86.4</b>
<b>Stimulate the economic growth</b>	<b>96</b>	<b>94</b>	<b>97.9</b>
<b>Poverty eradication among citizens</b>	<b>96</b>	<b>88</b>	<b>91.6</b>
<b>Reducing inequality of access to opportunities</b>	<b>96</b>	<b>64</b>	<b>66.6</b>
<b>Eliminating discrimination of any kind</b>	<b>96</b>	<b>59</b>	<b>61.4</b>
<b>Reduce dependence</b>	<b>96</b>	<b>87</b>	<b>90.6</b>
<b>Helps the government in budgeting</b>	<b>96</b>	<b>86</b>	<b>89.5</b>

<b>Promote social economic development of citizens</b>	<b>96</b>	<b>90</b>	<b>93.7</b>
<b>Help poor families to recover and protect their assets</b>	<b>96</b>	<b>71</b>	<b>73.9</b>
<b>Diversify and expand income generating activities</b>	<b>96</b>	<b>82</b>	<b>85.4</b>
<b>Improve life conditions</b>	<b>96</b>	<b>68</b>	<b>70.8</b>
<b>Promote long term-saving culture</b>	<b>96</b>	<b>94</b>	<b>97.9</b>
<b>Promotion of self reliance</b>	<b>96</b>	<b>96</b>	<b>100</b>
<b>Facilitate monetary circulation to all citizens</b>	<b>96</b>	<b>76</b>	<b>79.1</b>
<b>Reduction of government expenditure</b>	<b>96</b>	<b>89</b>	<b>92.7</b>
<b>Support citizens to collaborate with financial institutions</b>	<b>96</b>	<b>76</b>	<b>79.1</b>
<b>Widening financial funds/resources in the country</b>	<b>96</b>	<b>87</b>	<b>90.6</b>
<b>Facilitate domestic investment and trade</b>	<b>96</b>	<b>93</b>	<b>96.8</b>
<b>Stimulate socio-economic development of Rwanda</b>	<b>96</b>	<b>91</b>	<b>94.7</b>
<b>Improvement of social services (health, education, ...)</b>	<b>96</b>	<b>67</b>	<b>69.7</b>

**Source: Primary data, 2020**

As agreed by various respondents different rates in the above table **V.2. (b)**, through Ejo Heza project the government of Rwanda will acquire the following benefits: Financial inclusion, this was agreed by 90 respondents (90.6%), to have healthy people this was also agreed by 87 respondents (90.6%), to improve wealth in the country also agreed by 91 respondents (94.7%).

The government is also benefiting from Ejo Heza project from provision of enough funds to solve problems as agreed by 83 respondents (86.4%), stimulate the economic growth also agreed by 67 respondents (97.9%), poverty eradication among citizens, this was also indicated by 94 respondents (91.6%), reducing inequality of access to opportunities as it was agreed by 64 respondents (66.6%), eliminating discrimination of any kind also indicated by 59 respondents (61.4%).

It has been noted that the government will reduce dependence as agreed by 87 respondents (90.6%), helps the government in budgeting also shown by 86 respondents (89.5%), promote social economic development of citizens mentioned by 90 respondents (93.7%), help poor families to recover and protect their assets as it was said by 71 respondents (73.9%), diversify and expand income generating activities was agreed by 82 respondents (85.4%), improve life

conditions as approved by 68 respondents (70.8%) and promote long term-saving culture, this was also agreed by 94 respondents (97.9%).

Other benefits of Ejo Heza project include: the promotion of self reliance by facilitate monetary circulation to all citizens, this was shown agreed by 76 respondents (79.1%), reduction of government expenditure was agreed by 89 respondents (92.7%), support citizens to collaborate with financial institutions also mentioned by 76 respondents (79.1%), widening financial funds/resources in the country was agreed by 87 respondents (90.6%), facilitate domestic investment and trade was confirmed by 93 respondents (96.8%), stimulate socio-economic development of Rwanda was agreed by 91 respondents (94.7%) and improvement of social services (health, education, ...) as also confirmed by 67 respondents (69.7%).

The above mentioned benefits of Ejo Heza project illustrate and show how there is a high productivity to the economy of the country and influence of well made policies in achieving the goal and objectives of good government and charismatic leaders with prior mission and vision.

### V.3. The challenges faced by Ejo Heza Project while implementing the objective and aims of the project.

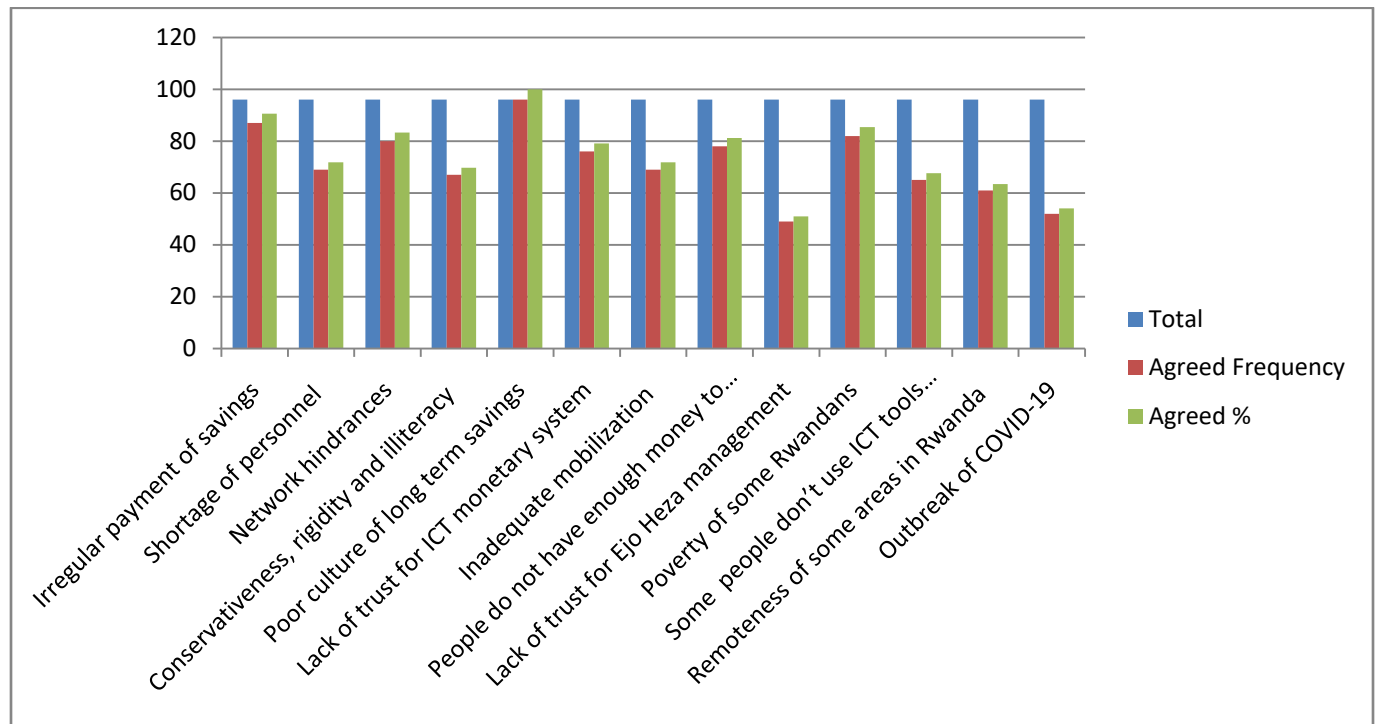
*Table V.3. The challenges faced by Ejo Heza Project while implementing the objective and aims of the project.*

Item	Total	Agreed	
		Frequency	%
Irregular payment of savings	96	87	90.6
Shortage of personnel	96	69	71.9
Network hindrances	96	80	83.3
Conservativeness, rigidity and illiteracy	96	67	69.7
Poor culture of long term savings	96	96	100
Lack of trust for ICT monetary system	96	76	79.1
Inadequate mobilization	96	69	71.8
People do not have enough money to save	96	78	81.2
Lack of trust for Ejo Heza management	96	49	51.0

<b>Poverty of some Rwandans</b>	<b>96</b>	<b>82</b>	<b>85.4</b>
<b>Some people don't use ICT tools (phones &amp; computers)</b>	<b>96</b>	<b>65</b>	<b>67.7</b>
<b>Remoteness of some areas in Rwanda</b>	<b>96</b>	<b>61</b>	<b>63.5</b>
<b>Outbreak of COVID-19</b>	<b>96</b>	<b>52</b>	<b>54.1</b>

**Source: Primary data, 2020**

*Figure V.3. The bar graph representing the challenges faced by Ejo Heza Project while implementing the objective and aims of the project.*



**Source: Primary data, 2020**

The above table V.3 and figure V.3 describe the challenges faced by Ejo Heza Project while implementing the objective and aims of the project. Such challenges include: Irregular payment of savings as agreed by 87 respondents (90.6%), shortage of personnel as agreed by 69 respondents (71.9%) where Ejo Heza employees are only found at district levels, network hindrances as agreed by 80 respondents (83.3%), conservativeness, rigidity and illiteracy as mentioned by 67 respondents (69.7%), poor culture of long term savings as agreed by 96 respondents (100.0%), lack of trust for ICT monetary system as agreed by 76 respondents (79.1%) and inadequate mobilization as agreed by 69 respondents (71.8%).

Other challenges mentioned are where people do not have enough money to save and this was agreed by 78 respondents (81.2%), lack of trust for Ejo Heza management as agreed by 49

respondents (51.0%) which a low rate, poverty of some Rwandans as agreed by 82 respondents (85.4%), some people don't use ICT tools (phones & computers) as agreed by 65 respondents (67.7%), remoteness of some areas in Rwanda as agreed by 61 respondents (63.5%), outbreak of COVID-19 as agreed by 52 respondents (54.1%).

As described in the above paragraph, it is clear that Ejo Heza project faces with obstacles while trying to implement the policy of this long term saving scheme. Therefore a need to use more effort in order many people as possible as it can.

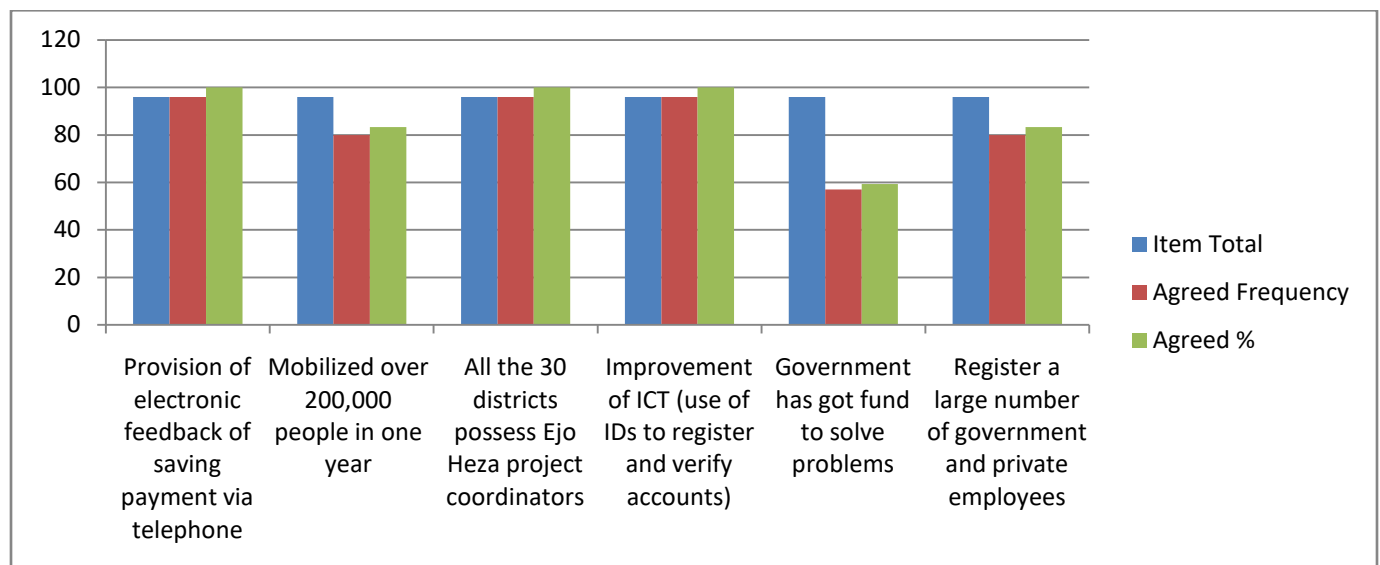
#### V.4. The achievements attained by Ejo Heza Project from its foundation up today

*Table V.4. The achievements attained by Ejo Heza Project from its foundation up today*

Item	Agreed		
	Total	Frequency	%
Provision of electronic feedback of saving payment via telephone	96	96	100
Mobilized over 200,000 people in one year	96	80	83.3
All the 30 districts possess Ejo Heza project coordinators	96	96	100
Improvement of ICT (use of IDs to register and verify accounts)	96	96	100
Government has got fund to solve problems	96	57	59.3
Register a large number of government and private employees	96	80	83.3

Source: Primary data, 2020

*Figure V.4. Bar graph representing the achievements attained by Ejo Heza Project from its foundation up today*



The above table V.4 and figure V.4 represents the achievements attained by Ejo Heza Project from its foundation up today: Provision of electronic feedback of saving payment via telephone as agreed by all the 96 respondents, Mobilization to over 200,000 people as it was agreed by 80 respondents (83.3%), all the 30 districts possess Ejo Heza project coordinators, this was also confirmed by all the 96 respondents Improvement of ICT (use of IDs to register and verify accounts), this was also confirmed by all the 96 respondents, the government has got fund to solve problems as it was agreed by 57 respondents (59.3%) and registering a large number of government and private employees, this was agreed by 80 respondents (83.3%).

After launching the long term saving scheme up to day, the project has achieved a big number of achievements as detailed and agreed by the respondents at various rates described in the above paragraphs. This shows hope that the project will achieve all of its objectives if continues performing at that extent.

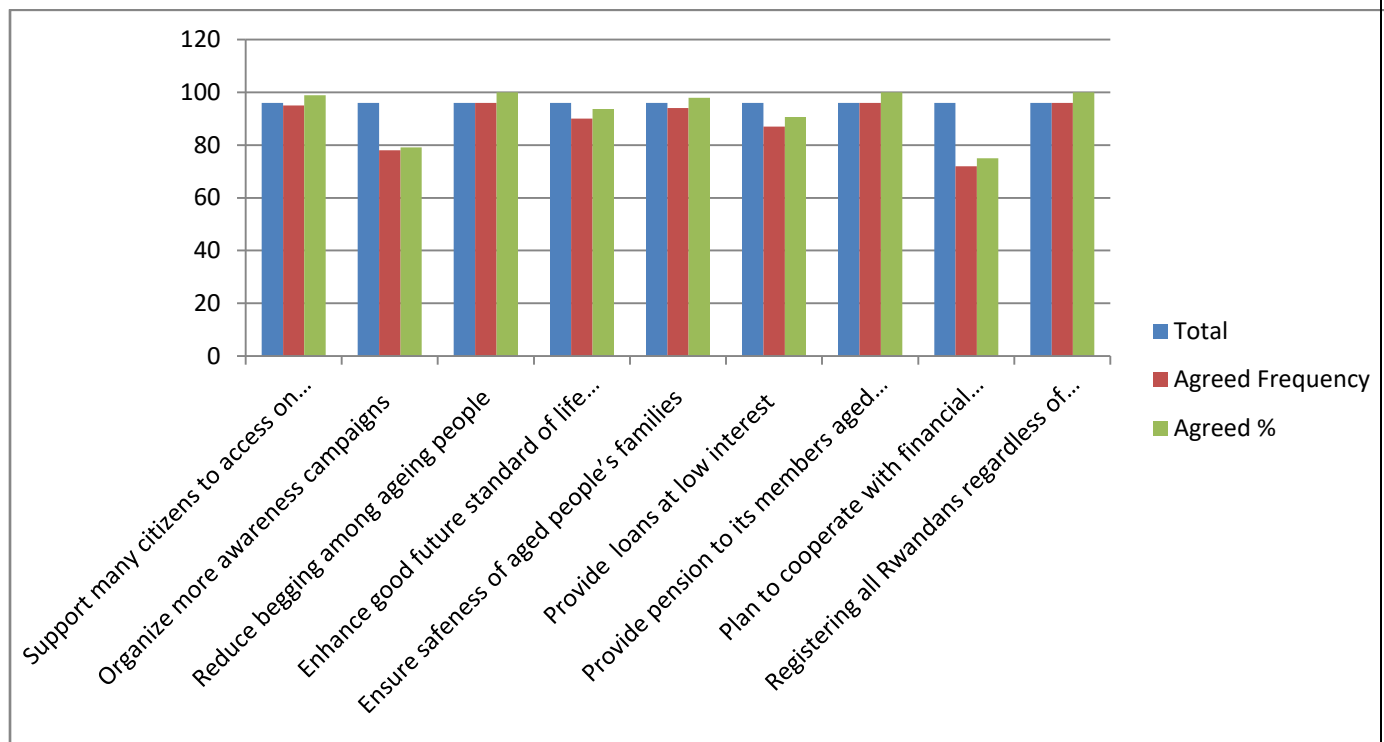
#### **V.5. The future prospects (in the coming 5 years) of Ejo Heza Project in the domain of transformation of socioeconomic development for aging people.**

*Table V.5. The future prospects (in the coming 5 years) of Ejo Heza Project in the domain of transformation of socioeconomic development for aging people.*

Item	Total	Agreed	
		Frequency	%
<b>Support many citizens to access on pension money</b>	<b>96</b>	<b>95</b>	<b>98.9</b>
<b>Organize more awareness campaigns</b>	<b>96</b>	<b>78</b>	<b>79.1</b>
<b>Reduce begging among ageing people</b>	<b>96</b>	<b>96</b>	<b>100</b>
<b>Enhance good future standard of life for citizens</b>	<b>96</b>	90	93.7
<b>Ensure safeness of aged people's families</b>	<b>96</b>	94	97.9
<b>Provide loans at low interest to its members</b>	<b>96</b>	<b>87</b>	<b>90.6</b>
<b>Provide pension to its members aged above 55 years</b>	<b>96</b>	<b>96</b>	<b>100</b>
<b>Plan to cooperate with financial institutions</b>	<b>96</b>	<b>72</b>	<b>75.0</b>
<b>Registering all Rwandans regardless of their status</b>	<b>96</b>	<b>96</b>	<b>100</b>

**Source: Primary data, 2020**

**Figure V.5. Bar graph representing the future prospects (in the coming 5 years) of Ejo Heza Project in the domain of transformation of socioeconomic development for aging people.**



The above table V.5 and figure V.5 represents the future prospects (in the coming 5 years) of Ejo Heza Project in the domain of transformation of socioeconomic development for aging people where respondents agreed to the following future prospects at different rate. About 95 respondents (98.9%) agreed that Ejo Heza project to support many citizens to access on pension money, other 78 respondents (79.1%) agreed that Ejo Heza project to organize more awareness campaigns. All the 96 respondents (100 %) agreed that Ejo Heza project to reduce begging among ageing people. Also 90 respondents (93.7%) agreed that Ejo Heza project to enhance good future standard of life for citizens.

Again 94 respondents (98.9%) agreed that Ejo Heza project to ensure safeness of aged people's families. Note also that 87 respondents (90.6%) agreed that Ejo Heza project to provide more loans at low interest to its members. All the 96 respondents (100%) agreed that Ejo Heza project to provide full pension to its members aged above 55 years. It has been also noted by 72 respondents (75.0%) agreed that Ejo Heza project to cooperate with financial institutions. At the end all the 96 respondents (100%) agreed that Ejo Heza project to registering all Rwandans regardless of their status.



The above data in the table and figure V.5 elaborated the key future prospects (in the coming 5 years) of Ejo Heza Project in the domain of transformation of socioeconomic development for aging people where respondents have shown their views described in above paragraphs.

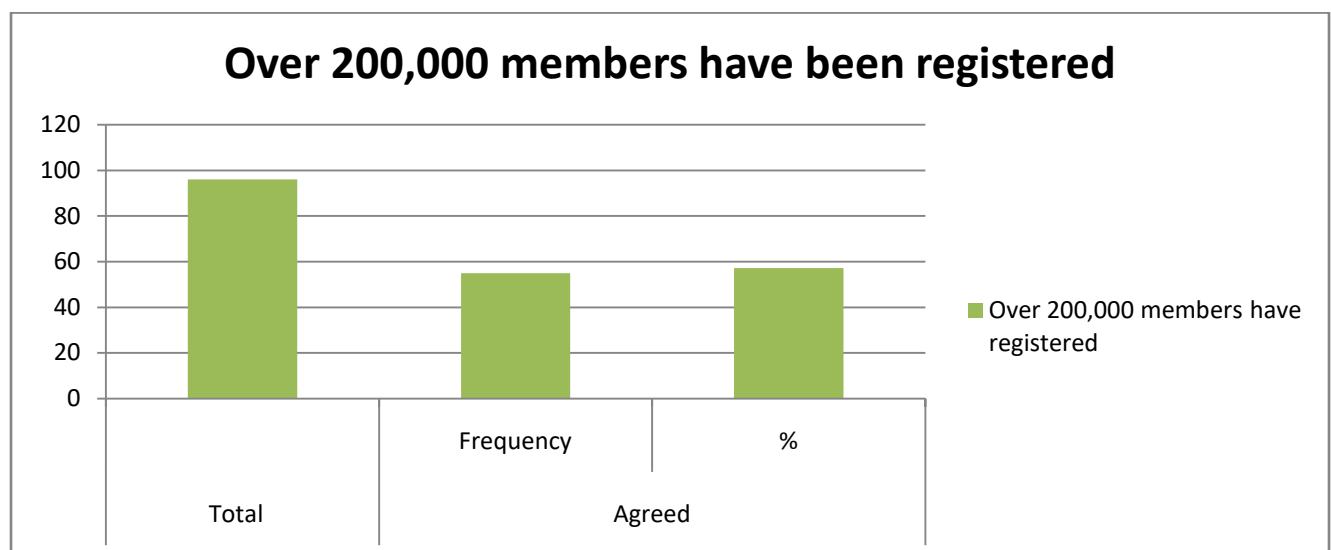
#### V.6. The number of Rwandans citizens registered for Ejo Heza Project and how they register

*Table V.6. The number of Rwandans citizens registered for Ejo Heza Project and how they register*

Item	Total	Agreed	
		Frequency	%
Over 200,000 members have been registered	96	55	57.2

Source: Primary data, 2020

*Figure V.6. Bar graph representing the number of Rwandans citizens registered for Ejo Heza Project and how they register*



**More than** 200,000 members out of about 12,000,000 people have been registered for Ejo Heza project. This was agreed by 55 respondents or 57.2% of all respondent. This show a big gap to be filled by Ejo Heza district coordinators.

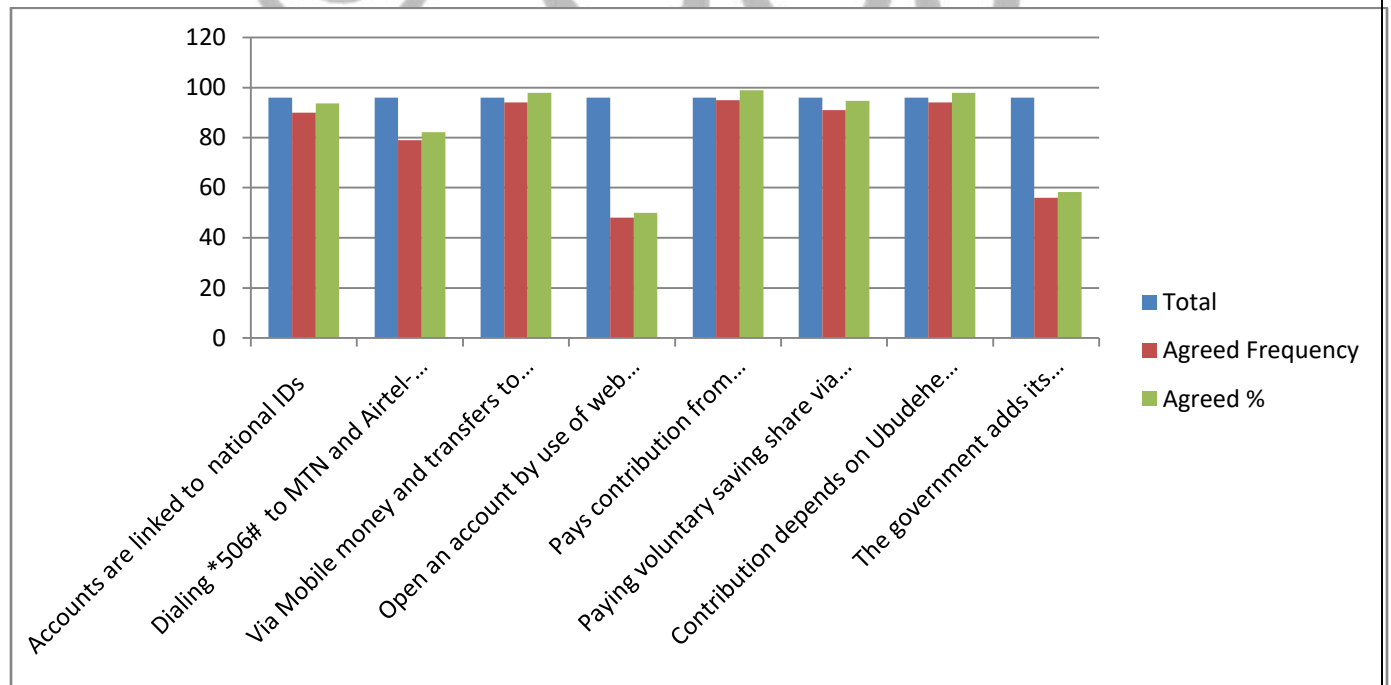
## V.7. How a member of Ejo Heza Project pays his/her contribution

*Table V.7. How a member of Ejo Heza Project pays his/her contribution*

Item	Total	Agreed	
		Frequency	%
Members' accounts are linked to their t national IDs	96	90	93.7
Dialing *506# to MTN and Airtel-Tigo to register	96	79	82.2
Via Mobile money and transfers to accounts of Ejo Heza	96	94	97.9
Open an account by use of web browser www.ejoheza.gov.rw	96	48	50.0
Pays contribution from salary/income monthly or by semester	96	95	98.9
Paying voluntary saving share via telephone and banks	96	91	94.7
Contribution depends on Ubudehe category I,II,III&IV	96	94	97.9
The government adds its contributions to savings of citizens in category I& II (100%), III (50%) and IV (0%)	96	56	58.3

Source: Primary data, 2020

*Figure V.7: Bar graph representing how a member of Ejo Heza Project pays his/her contribution/savings*



The above table V.7 and figure V.7 represents how a member of Ejo Heza Project pays his/her contribution/savings where 90 respondents (93.7%) said that members' accounts are linked to their national IDs. Still 79 respondents (82.2%) agreed that member pay their savings by dialing \*506# to MTN and Airtel-Tigo to register. Again 94 respondents (97.9%) agreed that payment is done via Mobile money and transfers to accounts of Ejo Heza. Only 48 respondents (50.0%) said that payment is done by opening an account by use of web browser [www.ejoheza.gov.rw](http://www.ejoheza.gov.rw). About 95 respondents (98.9%) agreed on paying contribution from salary/income monthly or by semester. Note also that 91 respondents (94.7%) said on paying voluntary saving share via telephone and banks. Around 94 respondents (97.9%) said that contributions depend on Ubudehe category I,II,III&IV and the government adds its contributions to savings of citizens in category I& II (100%), III (50%) and IV (0%) as agreed by 56 respondents (58.3%)

The above data in the table and figure V.7 show clearly the way a member of Ejo Heza use to pay their savings to their accounts

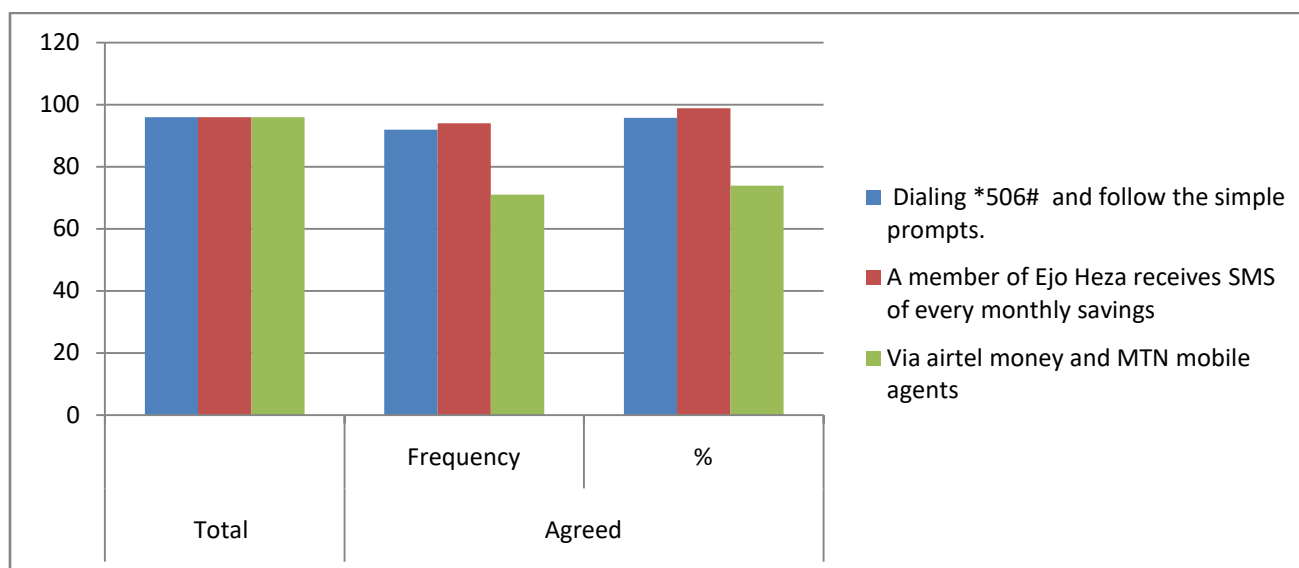
#### V.8. How members of Ejo Heza Project access their accounts

*Table V.8. How members of Ejo Heza Project access their accounts*

Item	Total	Agreed	
		Frequency	%
<b>Dialing *506# and follow the simple prompts.</b>	<b>96</b>	92	95.8
<b>A member of Ejo Heza receives SMS of every monthly savings</b>	<b>96</b>	94	98.9
<b>Via airtel money and MTN mobile agents</b>	<b>96</b>	71	73.9

Source: Primary data, 2020

**Figure V.8. Bar graph representing how members of Ejo Heza Project access their accounts**



The above table and figure V.8 show that a big (92 out of 96 respondents) number of respondents confirmed that in to access accounts of Ejo Heza, members dial \*506# and follow the simple prompts. Other 94 respondents (98.9%) said that a member of Ejo Heza receives SMS of every monthly savings. The total of 71 respondents (73.9) agreed that a member of Ejo Heza may access his/her account via airtel money and MTN mobile agents.

The information that Ejo Heza uses high technology in controlling accounts of members in other words ICT as a key of Ejo Heza project.

## VI. CONCLUSION

According to the findings, the problem of the study has been solved, research objectives have been achieved, research questions were answered and hypotheses were verified, the null hypothesis that said “there is no significant role of Ejo Heza Project in solving the challenges faced by aging population in Rwanda between” has been rejected after data analysis, on the other hand the alternative hypothesis saying that “there is a considerable role of Ejo Heza in solving the challenges faced by ageing population in Rwanda was retained. The findings of this research lead us to confirm that there is a there is a considerable role of Ejo Heza Project in solving the problems/challenges faced by aging population in Rwanda.

## VII. RECOMMENDATIONS

The management team together with local leaders should work much harder to help Rwandan members of Ejo Heza Project to access the maximum benefits of that project. They have to keep

on improving their services and advertisement in order to respond positively to socio-economic conditions of the members.

They should work on proper advertising of the products of Ejo Heza Project for attractive interest of the well being of ageing people. The services have to be available at sector levels so that the deep understanding of the interesting objectives and aims of Ejo Heza Project to all citizens as all human habitants pretend to be old ( a period where human living has not all ability to carry out all surviving activities to access to all required primary and secondary needs)

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## **ELECTRONIC SOURCES**

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- <https://www.rssb.rw/index.php?id=16>

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