Government agencies are responsible for the largest share of pension contribution arrears in Rwanda, accounting for more than half of the total amount owed, according to the Rwanda Social Security Board (RSSB).

RSSB reported that employer pension contribution arrears reached RWF 27.9 billion in 2025. Government institutions alone owed RWF 16 billion, while private-sector employers owed RWF 11 billion.

In 2025, the government paid nearly RWF 2 billion toward its outstanding contributions, while private companies settled about RWF 9 billion of their arrears. Officials said the government is now moving to eliminate the backlog within its agencies.

On Jan. 27, Finance and Economic Planning Minister Yusuf Murangwa told members of Parliament's Committee on Social Affairs that the government has set a two-year deadline to clear the arrears. His comments followed a detailed audit report by the Auditor General reviewing RSSB's pension branch management from July 2015 to March 2025.

Murangwa said agreements have been reached with institutions that still owe money to begin gradual repayment. "Indeed, these arrears exist and institutions know they must pay so that RSSB does not incur losses," he said.

He added that repayment has reached 30%, and if institutions continue to pay steadily over the next two years, the debt could be fully cleared.

During the same session, MP Jeannette Uwababyeyi asked whether the government plans to adjust pension benefits to reflect changes in the currency's value, and whether additional support measures for retirees are planned.

Murangwa said the government has already begun implementing a plan to increase pension benefits, including adding health insurance for retirees. "Now retirees do not receive only pension contributions; they also receive health insurance to support them in their later years," he said.

Murangwa also said plans are underway to reform the RSSB board of directors by appointing new members to address ongoing management issues.

Committee Chair Uwamariya Veneranda urged the government to not only clear arrears but also address the root causes to prevent future accumulation. "It is good

that the ministry helped these institutions establish a plan to pay arrears, but it is necessary that you discuss the underlying causes so that the problem is solved permanently," she said.