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Portability of Social Security Saving Rights and Benefits and the Quality of Life of Migrant Workers After Retirement

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Abstract

This study assessed the effect of portability, specifically maintenance, transfer and preservation of social security saving rights and benefits on the quality of life of migrant workers after retirement. Indeed, the study was undertaken in the face of persistent concerns and complaints raised by stakeholders over the quality-oflife migrant workers lead after retirement. The study employed a quantitative research approach and adopted a descriptive research design. Data were collected from 132 respondents including migrant workers employed with Ugandan universities, other formal and informal workplaces and trade unions using a survey questionnaire. Moreover, the study used simple random sampling design during the selection of participants while data obtained were analyzed using multiple regression analysis technique using SPSS software. Findings revealed that maintenance ($\beta = 0.263$; p = 0.000 < 0.05) and transfer ($\beta = 0.569$, p = 0.000 < 0.05) of social security saving rights and benefits have a statistically significant effect on the quality of life of migrant workers after retirement while preservation ($\beta = 0.119$, p = 0.272 > 0.05) had a positive but insignificant effect on the quality of life of migrant workers after retirement. Therefore, other factors remaining constant, we conclude that maintenance and transfer of social security saving rights and benefits affect the quality of life of migrant workers while preservation does not. We therefore recommend that government of Uganda should come up with a clear portability legal framework in order to enhance the portability of social security saving rights and benefits which migrant workers acquire from private, occupational and/or public social security schemes to others irrespective of their nationality and country of residence.

Key Words; Portability, Social Security, Saving Rights and Benefits, Quality of Life, Migrant Worker

Introduction

There is no doubt that portability of social security is a right which migrant workers ought to enjoy. Because of this therefore, failure to take immediate measures which strengthen portability of social security saving rights and benefits for migrant workers after the revival of the East African Community (EAC) in the year 2000 by Uganda, Kenya and Tanzania, and the subsequent decision to accept other states into this regional economic block was a grave mistake. In preparation for the movements of migrant workers in the region, member states ought to have immediately started having bilateral discussions on how to enhance portability of social security saving rights and benefits to migrant workers within the community. According to the International Labour Organization (ILO), movements of migrant workers in the region increased after the revival of the community (ILO, 2016). Moreover, migrants, just like any other group of workers, needed to have access to social security services to guarantee their future. In fact, portability of social security rights and benefits for

migrants are in line with proposal 22 of the revised draft of the Global Compact on Migration (GCM) whose goal is to have safe, orderly and regular migrations. Therefore, this required putting in place appropriate mechanisms which would enhance portability of social security entitlements, saving rights and benefits earned by migrant workers (Hagen, 2018).

As EAC partner states committed to cooperate on issues of social security and social welfare, and as efforts are underway to remove non-financial tariff barriers among member states, and as the community also deliberates on how to co-ordinate and actualize portability of social security saving rights and benefits in the East African Common Market (EACM) in a bid to minimize movement hindrances, the movement of migrant workers to different parts of the region is already evident (ILO, 2018; Makame, 2013). It has been reported that thousands of migrant workers, some of whom came in as refugees and they live and work in Uganda moreover their numbers have continued to increase in the past two decades (DTDA-EATUC Report, 2022). However, in spite of an increase in the number of migrant workers, Bilateral Social Security Agreements (BSSGs) between countries within the migration corridor which would enhance transferability of social security saving rights and benefits for migrants have not been signed.

According to Holzmann (2018), only about 23% of the migrant workers move between countries where BSSGs do exist worldwide. Such unfriendly social security situations for migrant workers continue to raise concern among stakeholders about the quality-of-life migrant workers who live and work in Uganda lead after retirement. Uganda, as well as all the other East African member states do not have appropriate portability mechanisms to aid maintenance, preservation and transfer of social security saving rights and benefits by migrant workers in the process of being acquired from private, occupational, or public social security schemes to others. Daleen (2008) reiterates that East African regional states have not fully recognized and operationalized all international standards pertaining to migrant workers which suggests that portability of social security benefits for migrant workers in East Africa is still a challenge. Moreover, this is in contravention of several international conventions on universal coverage of social protection (Hagen, 2018).

Literature Review and Hypotheses Development

Portability of Social Security Benefits and the Quality of Life of Migrant Workers

Portability of social security benefits relates to the ability by migrant workers to preserve, maintain and transfer social security rights they acquire irrespective of their nationality and country of residence (Chernetsky et al, 2005 & Daleen, 2008). Transferability of social security saving rights and benefits is entrenched in a number of international conventions on universal coverage of social protection (ILO, 2017). Meanwhile, a review of literature confirms that a few studies have examined issues related to portability of social security rights and benefits in Uganda and in the East African Region at large (Michael, 2021; Ebitu, 2017; Mpedi & Nyenti, 2017; Daleen, 2008; DTDA-EATUC Report, 2022; ECOWAS, SADC & EAC, 2019).

However, in majority of these studies, focus was not on the effect of portability on the quality of life of migrant workers. For instance, Ebitu (2017) in his study reported that social security arrangements in East Africa do not support portability of social security and pension benefits which disadvantages migrant workers in the region. However, in a study by Guloba and Madina (2020), investigated Uganda's social protection framework and found that portability of social security saving rights and benefits of migrant workers was lacking. The study by Michael (2021) also reported that portability of social security saving rights and benefits acquired migrant workers was necessary. However, he maintains that East African regional states have not done enough to help migrant workers to maintain, preserve and transfer these social security saving rights and benefits

According to a report by the East African Community Secretariat (EACS), it is noted that non-portability of social security saving rights and benefits affect the movement of migrant workers. However, the report also reveals that regional states have not done enough to strengthen it (EACS Report, 2021). This suggests that authorities in Uganda ought to put measures in place to enable migrant workers in the country to maintain, preserve and transfer social security saving rights and benefits they acquire while working here. By doing this, migrants working in Uganda will be guaranteed of a better quality when they retire and return home. Mpedi and Nyenti (2017) also agrees with the above observation but he reiterated that responsible authorities need to put mechanisms in place which would enhance the migrant workers' portability of social security saving rights and benefits. Sam (2019) equally concurs with this finding that portability of social security saving rights and benefits associate positively with the quality of life of migrant workers. He was however quick to mention that portability of social security saving rights and benefits in the region is hindered by lack of a clear portability legal framework. This is further in agreement with a study by Guloba et al. (2017) who reported that transferability of social security saving rights and benefits influences the quality-of-life migrant workers.

However, although scholars in the above studies pointed out the linkage between portability of social security saving rights and the quality of life of migrant workers, many of these studies were conducted in other countries unlike this one. Moreover, those conducted in Uganda did not directly focus on portability and the quality of life of migrant workers. Thus, the researchers identified these as gaps which require further investigations, hence the justification for this study.

Justification of the Study

Migrant workers spend a part of their life abroad working and, in the process, they acquire social security saving rights and benefits which ought to be preserved, maintained, and transferred whenever their work life abroad ends and they have to return home or as they switch to other countries to work. This is a basic human right enshrined in international conventions and it helps to enhance the migrant workers' savings capacity and their investment choices which affects their quality of life. As a signatory to international conventions which promote universal social protection, the government of Uganda ought to sign Bilateral Social Security Agreements (BSSAs) with member states so as to enhance portability of social security saving rights and benefits for migrant workers. Portability of social security rights and benefits helps to alleviate poverty and contributes to development (Hagen, 2018).

However, although Uganda has relevant labour legislations, these only permit migrant workers to save with the country's pension institutions such as National Social Security Fund (NSSF) and to access their savings under emigration grant window when their work life here expires and they have to return home (NSSFAct-1985, as amended in 2022). Preservation, maintenance, and transfer of the acquired social security rights and benefits by migrant workers from and to their home countries or new work stations is still a challenge (Holzmann, 2018; Daleen, 2008; NOTU, 2022; DTDA, 2022). This has led to persistent concerns and complaints raised by migrant workers and trade unions which advocate for the rights of all workers irrespective of their nationality in the country. Moreover, a review of literature confirms that no study has been conducted to ascertain how inability by migrant workers to transfer, preserve, and maintain the acquired social security saving rights and benefits affects their quality of life after retirement which presents a gap and a justification for this study.

This study therefore investigated the effect of (a) maintenance, (b) transfer, and (c) preservation of social security saving rights and benefits on the quality of life of migrant workers after retirement.

Hypothesis

- H_{01} : There is no statistically significant effect of maintenance of social security saving rights and benefits on the quality of life of migrant workers after retirement
- H₀₂: There is no statistically significant effect of transfer of social security saving rights and benefits on the quality-of-life migrant workers after retirement
- H₀₃: There is no statistically significant effect of preservation of social security saving rights on the quality of life of migrant workers after retirement

Methodology and Model Specification

The study adopted a quantitative research approach which saw quantitative data collected from participants while a descriptive research design was employed. Data was specifically collected from 132 respondents including secretary generals of trade unions in Uganda and migrant workers working in Uganda's formal and informal sectors. Simple random sampling technique was employed to select participants from Ugandan universities, trade unions affiliated to National Organization of Trade Unions (NOTU). Moreover, a structured questionnaire was employed to obtain data from the respondents. Meanwhile, regression data analysis method was used for data analysis with the help of SPSS software. Ethical considerations which relate to the moral choices affecting the research decisions, standards, as well as behaviours such as participants' informed consent, confidentiality, honest, and respect for the participants' rights, among others, were observed by the study during data collection, analysis, report writing and after the research exercise.

Results

Background Information on Respondents

Background characteristics of 132 respondents who participated in this study were captured and presented in table 1. Results in table 1 reveal that more males 85(64.9%) than females 46(34.8) participated in this study. Moreover, the results suggest that majority of the participants 57(43.2%) who took part in this study were between 40 and 49 years old, 38(28.8%) fell between 30 and 39 years, 19(13.6%) were 50 years and above while 18(13.6%) where between 20 and 29 years.

These results imply that majority of the respondents were responsible big enough to comprehend issues investigated by this study.

Table 1: Distribution of Participants by Bio Data

Background Characteristics	Respondent Attributes	Frequency	%
Gender	Male	86	64.9%
	Female	46	34.8%
	Total	132	100%
Age	20-29 years	18	13.6%
	30-39 years	38	28.8%
	40-49 years	57	43.2%
	50 years & above	19	19.4%
	Total	132	100%

Source: Primary Data, 2024

Hypothesis Testing

The study was guided by three hypotheses including:

H₀₁: There is no statistically significant effect of maintenance of social security saving rights and benefits on the quality-of-life migrant workers after retirement.

 H_{02} : There is no statistically significant effect of transfer of social security saving rights and benefits on the quality of life of migrant workers after retirement.

 H_{03} : There is no statistically significant effect of preservation of social security saving rights and benefits on the quality of life of migrant workers after retirement.

However, to be able to verify these hypotheses, they were first converted to alternative hypothesis as to read as;

H₀₁: There is a statistically significant effect of maintenance of social security saving rights and benefits on the quality-of-life migrant workers after retirement.

 H_{02} : There is a statistically significant effect of transfer of social security saving rights and benefits on the quality of life of migrant workers after retirement.

H₀₃: There is a statistically significant effect of preservation of social security saving rights and benefits on the quality of life of migrant workers after retirement.

Reliability Test

Before the main study, a reliability test for the questionnaire was run in SPSS to ascertain whether the instrument meant to be used to obtain data from participants was reliable, as well as consistent and could measure the effect of portability (maintenance, transfer & preservation) on the quality of life of migrant workers after retirement. Cronbach's Alpha test measured the scale's reliability for internal consistency of items. Cronbach's Alpha Coefficients computed using SPSS are hereby presented in table 2:

Table 2: Reliability Index for the Questionnaire

Variable	Number of Items	Cronbach's Alpha Index
Maintenance	04	.856
Transfer	04	.750
Preservation	04	.737
Quality of Life	05	.702
Total	17	

Table 2 shows Cronbach's Alpha reliability test scores for 5(five) constructs investigated by the study. Maintenance with 4 items scored 0.856, transfer with 4 items scored 0.750, preservation with 4 items scored 0.737, while quality of life with 5 items scored 0.702. Cronbach's Alpha scores for all variables were above 0.7 which suggests that the instrument was reliable and suitable for data collection (Amin, 2005)

Normality Test

Moreover, a normality test was performed to ascertain whether data obtained from respondents was normally distributed before using it to perform regressions and to test the study's hypothesis. Thus, the normality test results for the study variables are presented in table 3:

Table 3: Normality Test Results for Maintenance, Transfer, Preservation and Quality of life

	N Mean		Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
MssPort	132	3.1837	1.12478	.174	.211	-1.064	.419
TssPort	132	2.7841	.98159	.269	.211	824	.419
PrsPort	132	2.9280	.96084	.183	.211	953	.419
QLM	132	3.0939	.86260	.021	.211	513	.419
Valid N (Listwise)	132						

Results in table 3 show the skewness of .174 and kurtosis of -1.064 being registered for maintenance while the skewness of .269 and kurtosis of -.824 were observed for transfer of social security saving rights and benefits respectively. Furthermore, skewness of .183 and kurtosis of -.953 were observed for preservation and skewness of .021 and kurtosis of -513 were registered for quality of life. Results show that the skewness for all study constructs are within the range of -1 and +1 and kurtosis within the range of -.7 and +7 which are recommended (George & Mallery, 2016 & Hair et al., 2010). Therefore, this implies that data for all variables were normally distributed.

Multiple regression analysis method was used to test the hypotheses and the results of the tests of the alternative hypotheses are recorded in tables 4(a), 4(b), and 4(c) below;

Table 4(a): Model Summary

Mode	l R	R Square A	djusted R Square Std.	Error of the Estimate	C	hange Stat	tistics	
					R Square Change 1	F Change	df1 df2	Sig. F Change
1	.717ª	.514	.502	.60853	.514	45.076	3 128	.000

a. Predictors: (Constant), PrsPort, MssPort, TssPort

Results in table 6(a) show that the correlational coefficient between portability of social security saving rights and benefits and the quality of life of migrant workers on retirement is positive with an R value of 0.717 and R² of 0.514. These results imply that a unit change in portability of social security saving rights and benefits brings about 0.514 (51.4 %) improvement in the quality of life of migrant workers, other factors remaining constant. The observed sig (p) value of 0.000, way below the critical sig. value of 0.05, suggests that portability of social security saving rights and benefits has a statistically significant effect on the quality of life of migrant workers on retirement.

Researchers also assessed whether the overall regression model is a good fit for the data before conducting further analysis by performing the F ratio test and findings are presented in table 4(b).

Table 4(b): ANOVA Table

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	50.076	3	16.692	45.076	.000 ^b
1	Residual	47.399	128	.370		
	Total	97.475	131			

a. Dependent Variable: QLM

The results in table 4(b) (F (16.692) = 45.076, P < .05) suggests that the independent variables (preservation of social security saving rights and benefits, maintenance of social security saving rights and benefits, and transfer of social security saving rights and benefits) significantly predict the dependent variable (quality of life of migrant workers); meaning that, the regression model is a good fit of the data.

To test the effect of portability of social security saving rights and benefits on the quality of life of migrant workers after retirement, multiple regression analysis was performed and findings are presented in table 4(c).

b. Dependent Variable: QLM

b. Predictors: (Constant), PrsPort, MssPort, TssPort

Migrant workers After Retirement Coefficients						
Model	Unstandardized Coefficients		Standardized	T	Sig.	
	В	Std. Error	Beta	-		
(Constant)	.747	.226		3.300	.001	
1 Mssport	.202	.048	.263	4.203	.000	
TssPort	.500	.094	.569	5.318	.000	
PrsPort	.106	.096	.119	1.104	.272	

Table 4(c): Multiple Regression Results for the Effect of Portability of Social Security Benefits on the Quality of Life of Migrant Workers After Retirement Coefficients

a. Dependent Variable: QLM

Results in table 4(c) show that coefficients linking maintenance of social security saving rights and benefits with the quality of life of migrant workers after retirement is positive with a beta value of 0.263. This suggests that a unit change in the maintenance of social security saving rights and benefits will bring about 26.3% improvement in the quality of life of migrant workers after retirement, other factors remaining constant. The observed sig (p) value of 0.000, lower than the critical sig. value of 0.05, means that maintenance of social security saving rights and benefits has a statistically significant effect on the quality of life of migrant workers after they have retired. Therefore, the null hypothesis that "Ho1: Maintenance of social security saving rights and benefits has no statistically significant effect on the quality of life of migrant workers on retirement" was rejected and the alternative hypothesis upheld.

Furthermore, results in table 4(c) indicate that the coefficients linking transfer of social security saving rights and benefits, the second independent variable, to the quality of life of migrant workers after retirement is also positive with a beta of 0.569. This means that a unit change in the transfer of social security saving rights and benefits brings about 56.9% increase in the quality of life of migrant workers after retirement. The observed sig (p) value of 0.000, much lower than the critical sig. value of 0.05, means that an increase in the transfer of social security saving rights and benefits has a statistically significant effect on the quality of life of migrant workers on retirement. Thus, the null hypothesis that "H₀₂: The transfer of social security saving rights and benefits has no statistically significant effect on the quality of life of migrant workers after retirement" was rejected, while the alternative hypothesis was upheld.

Moreover, results in table 4(c) further show that coefficients relating preservation of social security saving rights and benefits to the quality of life of migrant workers after retirement has a positive but insignificant effect on the quality of life of migrant workers after retirement with a Beta of 0.119. This result indicates that a unit change in the preservation of social security saving rights and benefits brings about 11.9% increase in the quality of life of migrant workers after retirement. The observed sig (p) value of 0.272, which is way above the critical sig. value of 0.05, suggests that preservation of social security saving rights and benefits has positive but insignificant effect on the quality of life of migrant workers after retirement. Thus, the null hypothesis that "H₀₃: The preservation of social security saving rights and benefits has no statistically significant effect on the quality of life of migrant workers after retirement" was accepted.

Discussion of Results

The study investigated the effect of portability of social security saving rights and benefits on the quality of life of migrant workers in Uganda when they retire. The study generated findings in accordance with its objectives: (a) maintenance of social security saving rights and benefits has a statistically significant effect on the quality of life of migrant workers after they have retired, and (b) Transfer of social security saving rights and benefits has a statistically significant effect on the quality of life of migrant workers on retirement. Meanwhile, (c) Preservation of social security saving rights and benefits has no effect on the quality of life of migrant workers after retirement. Moreover, these findings are in agreement with several studies. For instance, Guloba et al. (2017) reports that maintenance of social security saving rights and benefits of migrant workers has a statistically significant effect on their quality of life after retirement. The finding is also in consonance with results of a study by Guloba and Madina (2020) who found that preservation of social security saving rights and benefits acquired migrant workers influences their quality of life on retirement. However, these questioned the inclusiveness of social protection schemes in Uganda due to lack of a comprehensive portability legal framework.

Moreover, findings also concur with a study by Micheal (2021) who on investigating migrant workers' social protection rights in East Africa found that portability of social security benefits and rights affect the quality of life of migrant workers. Micheal argues that any efforts which facilitate transferability, maintenance and preservation of social security benefits and saving rights by migrant workers would guarantee quality life to migrant workers. This suggests that portability affects the quality

of life of migrant workers lead when they retire. Findings of this study are also in consonance with those of a study by Salum (2021) and Holzmann (2018) who reported that although portability of social security saving rights and benefits correlate with improved quality of life of migrant workers on retirement, it is affected by lack of mechanism which would enhance it so as to benefit migrant workers. Ssanyu (2019) is equally in agreement with this study's findings when she reports that portability of social security benefits and rights enhances the quality of life of migrant worker after retirement. Also, Mpedi and Nyenti (2017) in their study examining instrument for the portability of social security benefits in Southern African Development Community also concur with findings of this study when they observe that transferability of social security benefits and rights has a positive correlation with the migrant workers' quality of life after retirement.

Overall, findings on the effect of portability of social security saving rights and benefits, particularly, maintenance and transfer of social security saving rights and benefits have a significant effect on the quality of life of migrants. Moreover, this is in agreement with both theoretical and conceptual perspectives of this study. Results show that, other factors notwithstanding, maintenance and transfer of social security saving rights and benefits improve the quality of life of migrant workers on retirement. Meanwhile, preservation of the same rights does not guarantee quality life for migrant workers. This finding suggests that even if migrant workers are facilitated to preserve their social security saving rights and benefits acquired while working in Uganda, if they fail to put it to put to better use after receiving it in their countries of origin after retirement, it will not guarantee quality life for them.

Conclusion

In light of the study findings, we conclude that, other factors remaining constant, maintenance, as well as transfer of social security saving rights and benefits acquired by migrant workers at their workplaces in Uganda would enhance the quality-of-life migrant workers when they retire. Meanwhile, preservation of social security saving rights and benefits was found to have an insignificant effect on the quality of life of migrant workers after retirement. This implies that that enhancing the migrant workers' ability to preserve their acquired social security saving rights and benefits does not guarantee a good quality of life for them when they retire.

Recommendations

We therefore recommend that government of Uganda and other regional governments ought to come up with a clear portability legal framework so as to enhance the transferability of social security saving rights and benefits migrant workers acquire from private, occupational, and or public social security schemes to others. East African Community states need to sign Bilateral Social Security Agreements (BSSAs), as well as Multilateral Social Security Agreements (MSSAs) in order to enhance portability of social security benefits within the migration corridor within the region. This will help to streamline, facilitate and enhance the transferability of social security saving rights and benefits acquired by migrant workers during their work life outside their countries of origin.

Declaration

We the authors declare that this research was conducted in the absence of any financial relationship which could be perceived as a potential conflict of interest

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