

## ETUC SociAll Project - Survey for National Contact Persons

This survey, for completion by the National Contact Persons on behalf of their trade union, is an important source of the qualitative and quantitative information required for the ETUC's SociAll Project. This is in addition to the extensive information about each countries' pension system that will already be available to the National Experts from established national and international sources.

The survey will provide the National Experts with:

- Background information, specifically from a trade union perspective, about the country's pension system and attitudes to recent trends in pension provision;
- To outline the challenges in the sphere of pension provision that have been identified by trade unions; and
- Set out the trade unions' priorities and proposals.

This information that is obtained will not be published as a stand-alone document, but it will be used to flag issues deserving major attention; facilitate the co-ordination of the National Reports; and inform any follow-up queries from the National Experts. For the purposes of the Survey the term "country's pension system" means not only the public system(s) (i.e. run by the State) but also supplementary (occupational and/or individual) based systems.

The survey is divided into three sections that are summarised in Table 1 below. These relate to the corresponding sections of the National Reports, as outlined in the Methodological Note. Section 4 of the National Reports will also be informed by the information that is provided.

<b>Table 1. Outline of the National Survey</b>	
<b>Section 1.</b>	<b>The Country's Pension System:</b> The views of the national trade unions on the strengths and weaknesses of prevailing pension system and the content and the expected effects on the system of recent reforms and those currently under active discussion.
<b>Section 2.</b>	<b>Current Challenges:</b> Trade unions' perception of the main socio-economic and demographic challenges that affect the present and future of pension provision.
<b>Section 3.</b>	<b>Possible Reforms:</b> The trade union's priorities in pension policy and the strategies required to have more effective pension protection in the future.

The information that is provided will only be used within the framework of research conducted by ETUC. The data provided by TUs and integrated by national experts will not be divulged to anyone outside the project team.

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## Section 1, The Country's Pension System

*This section of the survey covers the current situation, including questions on the trade unions' views on the strengths and weaknesses of prevailing national pension system. It also asks questions on the content and the expected effects on the country's pension system of recent reforms and those currently under active discussion. It should be taken that the National Experts are already familiar with the country's existing pension system and current issues. The status of the current reforms should be identified as follows:*

- **Completed Reforms**, i.e. those implemented since 2010
- **Planned reforms**, i.e. i.e. almost certain to be adopted, i.e. having gained enough political support and formulated as draft legislation
- **Reforms under active discussion**, i.e. those that are under discussion, with an indication of the likelihood that the reform will be adopted.

## QUESTIONS

### GENERAL OVERVIEW

#### Role of Social Partners in general and trade unions in shaping pension reforms

##### Q 1.1

Can you describe how trade unions in particular and social partners in general are involved in the pension policy debate and decision-making process in your country and how does the involvement take place (involvement in bipartite/tripartite institutions, consultation by government/parliament, negotiations)?

Dalle analisi effettuate, i comitati donne non hanno fatto parte delle delegazioni sindacali coinvolte nelle ridefinizioni o rinnovamenti del sistema previdenziali. Né tantomeno di commissioni istituzionali che avevano lo scopo di approfondire tematiche specifiche inerenti il sistema di welfare.

**According to the analyses carried out, the women's committees were not part of the trade union delegations involved in the redefinition or renewal of the social security system. Nor were they part of institutional committees whose purpose was to examine specific issues relating to the welfare system.**

##### Q. 1.2



Which is the trade union role in the latest pension reform processes (implemented and under discussion)? Provide your own assessment (major role, marginal role, total exclusion) and few examples in case of influence

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Q. 1.3

Provide a general assessment of the extent to which the existing pension system addresses the needs of current and future retired people in your country, indicating where and why it falls short.

*A general assessment will be enough, as a more detailed section on challenges will follow.*

Importi inadeguati delle pensioni delle donne a causa di: professioni svolte (meno remunerate), dei bassi salari e dei tipi di contratti (part-time- stagionalità) e dalla frammentazione delle carriere causa lavoro di cura. "in Europa le differenze e le disuguaglianze di genere sono una caratteristica fondamentale dell'esclusione sociale e della povertà, specialmente nella vecchiaia"

**Inadequate amounts of women's pensions due to: kind of professions/jobs carried out (less remunerated), low wages and types of contracts (part-time/seasonality), fragmentation of careers due to care work. "Gender differences and inequalities in Europe are a key feature of social exclusion and poverty, especially in old age".**

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Q. 1.4

- a. What are the main principles and policy drivers that inspired the design of the pension system under analysis? Are they still valid?

Il principio di sostenibilità dei sistemi pensionistici ha prevalso sul principio della sostenibilità della persona, soprattutto delle donne pensionate .....

**The principle of sustainability of pension systems has prevailed over the principle of "sustainability" of the person, especially of retired women .....**



- b. Is the European Pillar of Social Rights and the recent European Council's Recommendation on Access to social protection for workers and the self-employed<sup>1</sup> shaping the debate on pensions?

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- c. Within trade unions?

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- d. In bipartite or tripartite social dialogue?

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Q. 1.5

Summarise the trade unions' views on the state of the country's pension system debate in terms of the balance between financial sustainability and social adequacy, coverage and effectiveness.

.....Riteniamo che le pensioni future debbano prevedere la copertura previdenziale dei periodi di frammentazione delle carriere lavorative, dovute ai molteplici motivi sociali e lavorativi di mercato. Necessario prevedere una pensione minima adeguata e dignitosa che tenga in considerazione dei suddetti periodi, che tuteli la maternità/paternità e il lavoro di cura.

**We think (and hope) that future pensions should provide for the coverage of periods of no work/ fragmentation of work careers, due to the many social and labor market reasons. It is necessary to provide an adequate and dignified minimum pension that takes into account the aforementioned periods, including maternity / paternity and care work leaves.**

Q. 1.6

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<sup>1</sup> <https://ec.europa.eu/social/main.jsp?catId=89&furtherNews=yes&langId=en&newsId=9478>



Summarise completed reforms (as defined above) and indicate the trade union's assessment (if any) of their impact on the adequacy, coverage, and effectiveness of pension provision?

Le riforme pensionistiche si sono focalizzate sull'età e sui meccanismi di calcolo, non prendendo in considerazione il tempo che gli individui (uomini/donne) impiegano nel lavoro per contribuire alla società (sotto forma di crediti pensionistici) e/o rimuovendo eventuali ostacoli strutturali per recuperare gli anni perduti di contributi (es: limitazioni fiscali)

**Pension reforms have focused on age and calculation mechanisms, not taking into account the time that individuals (men / women) spend in work to contribute to society (in the form of pension credits) and / or removing any structural obstacles to recover lost years of contributions (e.g. tax restrictions)**

Q. 1.7

Summarise reforms and those under active discussion (as defined above) and indicate the trades union's assessment (if any) of their impact on the adequacy, coverage, and effectiveness of pension provision?

1) pensioni complementari: le donne aderiscono molto meno ai sistemi pensionistici complementari, sia per i bassi salari sia per la mancanza di azioni di coinvolgimento da parte delle parti sociali.

...2) meccanismi di flessibilità meno penalizzanti per accedere alle pensioni

**1) supplementary pension schemes: women are less likely to join a complementary pension, both because of low wages and because of the lack of involvement by the social partners....**

**2) less penalising flexibility mechanisms for the access to pensions**

## **Section 2, Current challenges**

*This section of the survey is about the trade unions' perception of the main socio-economic and demographic challenges that affect the present state and future of pension provision in terms of coverage effectiveness and adequacy (and the effective implementation of the Recommendation on Access to Social Protection for Workers and the Self-Employed).*

*This should cover:*

- *The issues the trade union regards as the more urgent challenges to pensions; and*
- *The main social and occupational groups that, in the view of the trade union movement, need greater attention for more effective pension protection.*
- *The gender dimension of the challenges*

The lists of issues provided for certain questions is non-exhaustive and other issues should be covered, if appropriate

## QUESTIONS

### Main Challenges

#### Q. 2.1

- a. What are, in general, the main social challenges in pension provision with respect to the social and economic outlook of your country?

*Please consider the needs of people, their rights and living conditions. You can make reference to the topics listed below, noting the relevance in the short, medium and long run, and add some others. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with data and examples.*

- Population ageing
- Poverty rates
- Access to essential services
- Out-of-pocket expenditure for healthcare and long-term care
- Low salaries
- Unemployment
- Increased share of atypical jobs (high rate of involuntary part-time/zero-hour contracts/
- Bogus self-employment
- Sluggish economic performance
- Low average productivity
- Increasing inequalities
- Gender gaps in employment/wages
- The Covid-19 Pandemic
- Other:

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- b. Who do these social challenges affect?

**atypical jobs; bogus self-employers; gender pay-pension gaps**

c. What are the main reasons for these challenges?

Contrasto alla povertà; migliori condizioni di salute; vita dignitosa dei pensionati, minore peso sociale.

**Fight poverty; better health conditions; dignified life of retirees, minimizing the social weight,**

d. Can you please provide data to support your views?

Le iniquità salariali e lavorative rendono difficile per le donne (ma anche per giovani con lavori precari) risparmiare denaro durante il periodo lavorativo. Le donne hanno un'aspettativa di vita maggiore e in genere spendono di più in cure sanitarie rispetto agli uomini, quindi hanno un problema più grande da risolvere quando si tratta di risparmiare per la pensione. A peggiorare le cose, le donne tendono ad accumulare meno risparmi rispetto agli uomini negli anni prima di ritirarsi, rendendo il problema ancora più difficile da risolvere.

A causa del divario pensionistico di genere, quando in pensione, un terzo in più delle donne è in povertà rispetto agli uomini nei paesi europei (16% contro il 12%), con vedove insieme alle donne nere e latine che in genere presentano tassi di povertà più elevati (fonte: world economic forum)

**Wage and job inequities make it difficult for women (but also for young people with precarious jobs) to save money during their working career. Therefore women tend to accumulate less savings than men in the working years before their retirement. Furthermore women have a longer life expectancy and generally spend more on health care than men, so they have problems to save money for retirement.**

**Due to the gender pension gap, in European countries (16% versus 12%), once retired, a third of women pensioners are in poverty compared to men: widows, black and Latin women generally have a higher poverty rate (source: world economic forum)**

## Challenges to Formal coverage

Q. 2.2

*Please answer the questions shortly framing the relevant situation(s) in the demographic/ social/ macroeconomic context and always keep into account the gender perspective wherever relevant and possible. In your reply, please, consider in particular but not only employees, self-employed and atypical workers, as well as the gender dimension (de facto)*

a. Are there any major gaps in formal coverage?





Disparità salariale, errata valutazione del valore dei lavori svolti, lavoro di cura non retribuito, frammentazione delle carriere lavorative, lavori atipici, MANCANZA DI CONTRATTAZIONE SU TUTTE LE TEMATICHE SOPRA ESPOSTE.

**Wage disparity, incorrect assessment of the value of the work carried out, unpaid care work, fragmentation of working careers, atypical jobs, LACK OF BARGAINING ON ALL THE TOPICS ABOVE.**

- b. What categories of workers, i.e. employees, self-employed and atypical workers, are formally excluded from the coverage of pension schemes by reason of their contract, or are only offered voluntary coverage by pension schemes? Which are the main groups (for example migrant, low-skilled, women) affected?

Alcune donne pagano i propri contributi pensionistici volontariamente durante i periodi di congedi parentali e di cura. I contributi previsti per i lavori atipici o coperti da mano d'opera femminile (catering, stagionalità, pulizie ecc) sono molto bassi.

**Some women pay pension contributions voluntarily during parental and care leaves. Contributions provided for atypical jobs or covered by the female workforce (catering, seasonality, cleaning, etc.) are very low.**

- c. What determines/how would you explain these gaps in formal coverage?

Manca di contrattazione, nessuna presa di responsabilità tripartita.

**Lack of bargaining, no tripartite liability.**

- d. What are their main social consequences/impact?

Tasso più alto di povertà delle donne, delle famiglie monoparentali in cui il capofamiglia è donna, peggiori condizioni sociali e sanitarie.

- e. Do you see issues for fiscal sustainability of a system covering of a system covering people in all forms of employment?

Le crisi che si sono verificate nel corso degli ultimi 15 anni hanno messo a repentaglio la sostenibilità di tutti i sistemi economici, quindi anche quello pensionistico strettamente collegato a quello del lavoro. L'approccio pensionistico così come quello sanitario (COVID-19 insegna) dovrebbe essere non economico ma olistico. Le pensioni non dovrebbero essere viste come spese pubbliche ma investimenti pubblici.

**Crisis that have occurred in the last 15 years have endangered the sustainability of all economic systems, included the pension system which is closely linked to work. The pension and healthcare strategies (as we learnt by covid 19) should not be considered only from an economic point of view but in a holistic way. Pensions as healthcare should not be seen as public expenditure but public investments!**

f. Please provide data

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### Challenges to Effective coverage

Q. 2.3

a. Is it possible to highlight any major effectiveness issues?

*Please, consider effects that, for example, possible entitlement conditions, wage levels, contribution levels, may have on non-standard workers, the self-employed, atypical workers, women.*

**Women are more likely to leave the workforce after having a second child, renouncing to their pension (fonte: Princeton University);**

**Low contribution expected for some works**

b. Who do these effectiveness issues affect? Are there categories of workers or self-employed that are at particular risk of limited effective coverage of pension benefits?

*You can make reference to the topics and groups listed below, noting the relevance in the short, medium and long run, and add some others. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with data and examples.*

- Women
- Younger workers
- Self-employed workers
- Bogus self-employment
- Atypical workers
- Precarious workers
- Agricultural employment
- Working poor



- Migrant workers
- Low skilled workers
- Other

1) Donne: gap salariale, mancanza servizi sociali per le famiglie, mancanza di co-responsabilità familiare nel lavoro di cura, modalità di lavoro meno remunerato: part-time, smartworking, Women are more likely to leave the workforce after having a second child, renouncing to the pension (fonte: Princeton University);

2) Giovani: discontinuità lavorativa; basse remunerazioni; bogus self-employment

3) agricultural and low skilled employment –migrants : I contributi previdenziali sono molto bassi , sia in termini di percentuale di calcolo che per versamenti. Problema: lavoro nero

4) lavori atipici e/o precari: spesso non coperti da contrattazione

**1) Women: wage gap, lack of social services for families, lack of family co-responsibility in care work, less remunerated work mode: part-time, smartworking, Women are more likely to leave the workforce after having a second child , renouncing to the pension (source: Princeton University);**

**2) Young people: job discontinuity; low remuneration; bogus self-employment**

**3) agricultural and low skilled employment –migrants: Social security contributions are very low, both in terms of percentage of calculation and for payments. Great problem: undeclared work**

**4) atypical and / or precarious jobs: often not covered by contract**

c. What are the main causes of the risk of ineffective coverage of workers?

*You can make reference to the topics listed below, noting the relevance in the short, medium and long run, and add some others. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with data and examples.*

- Significant lack of transparency in the access to relevant information  
Essenziale per contrastare le discriminazioni lavorative e salariali  
**It's essential to combat job and wage discrimination**
- Aggregation of contributions across schemes  
Facilitare le ricostruzioni di carriera ai fini pensionistici  
**Facilitate career reconstructions for pension purpose (contribution)**
- Waiting period
- Calculation rules
- Requirements to access old-age or seniority pensions

- Lack of reconciliation of professional and family life  
 Solo in alcuni paesi europei è prevista la copertura previdenziale per periodi di assenza per maternità e lavoro di cura; lunghi periodi di assenza dal lavoro; scelte lavorative a scapito della carriera  
**Only in some European countries is social security coverage provided for periods for maternity and care leaves; long periods of absence from work; career choices at the expense of career**
- Incomplete work careers  
 Maggiore il numero di figli maggiore possibilità di lasciare il posto di lavoro  
 Come evidenziato sopra questo è un problema che affligge molte donne

**The greater the number of children, the greater the possibility of leaving the job, as highlighted above this is a problem that plagues many women**

- Low wages  
 Tipicamente femminile-basso salario =bassa pensione  
**Typically women's work. Low salary = low pension**
- Missing financial capacity to save in (voluntary) pension schemes
- Others

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d. How far are the following contingencies significant in leading to ineffectiveness of pension provisions? *Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with examples.*

- Maternity, paternity, parental leave  
 Mancanza o bassa contribuzione nei periodi di assenza dal lavoro; non lavoro di cura non retribuito, disconoscimento del valore sociale di tali lavori; mancanza di pari salario per lavoro di pari valore  
**Lack or low contribution during periods of absence from work; unpaid care work, non-recognition of the social value of these works; lack of equal wages for work of equal value**
- Study or training periods  
 Mancanza di contribuzione  
**Lack of contribution**
- Sickness
- Unemployment
- Care duties (elderly, children, disabled, etc...)  
**Vedi sopra- maternity.....**  
**AS ABOVE...**



- Other

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- e. What are their major **social** impacts of ineffective pension provisions?

Incertezza di copertura previdenziale in età avanzata;  
 Basso livello delle pensioni (donne e giovani)

**Uncertainty of pension coverage in old age (many women leave work before retirement limits);**

**Low economic level of pensions (women and young people)**

- f. Do you see issues for fiscal sustainability of a fair and effective social protection system?

- g. Is the lack of transparency or satisfactory information about pension entitlements and obligations limiting *effectiveness of* pension provision; and, if so, which categories of workers and the self-employed are most affected?

Le donne e I giovani sono poco informati e/o interessati a costruire una buona pensione perchè sfiduciati e discriminati lavorativamente, quando non anche socialmente. I problemi quotidiani superano la prospettiva futura.

**Women and young people are poorly informed and/or interested in building a good pension because they are misinformed and discriminated against in work, when not also socially. Daily problems outweigh their future perspective.**

### Challenges to Adequacy

Q. 2.4

- a. Is there a prevailing/institutional/constitutional reference or definition of adequacy that is used as standard in your country? How do you define adequacy?

E' adeguata una pensione che permette alla persona di vivere dignitosamente, curandosi e non allontanandosi dalla vita sociale

**A pension is adequate and allows the person to live with dignity, taking care of him/herself and not withdrawing from social life**

- b. Do you use any specific indicator to assess it in your country?

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- c. Please provide the TU's view of the significance of the two main adequacy indicators used by the Commission (Theoretical Replacement Ratio/TRR; Aggregate Replacement Ratio/ARR – Pension Adequacy Report - PAR 2018).

Il tasso di sostituzione delle pensioni è inadeguato e ingiusto. Inoltre c'è troppa differenza tra pensioni da lavoro pubblico e privato

**The pension replacement rate is inadequate and unfair. Furthermore, there is too much difference between pensions from public and private works.**

- d. How would you define “ageing in dignity”?  
Invecchiamento attivo con possibilità di rimanere al lavoro con modalità diverse (meno ore di lavoro); possibilità di tenersi aggiornati e far parte di una comunità; garanzia di cure.

**Active aging with the possibility of staying at work in different ways (less working hours); ability to keep up to date and be part of a community; guarantee of health treatments.**

- e. Do you have in mind any specific indicator that could help in assessing “ageing in dignity” in your country?

Per le donne è molto importante poter contare su servizi di qualità e accessibili a tutti, dal punto di vista economico e territoriale. Facilmente raggiungibili.

**It is very important for women to count on quality services that are accessible to all, from an economic and territorial point of view. Easily accessible**

- f. What are the major deficiencies (if any) in the provision of adequate pensions?

Cancellazione del gap pensionistico di genere; riconoscimento previdenziale del lavoro di cura; lavori precari e mal remunerati.

**Elimination of gender pension gap; social security recognition of care work; precarious and poorly paid jobs.**

- g. What determines these deficiencies?

*You can make reference to the topics listed below, noting the relevance in the short, medium and long run, and add some others. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with data and examples.*

- Lack of provision of minimum pension  
**This is a problem for women and low-wage workers.**
- Volatility of complementary pensions

Le donne non aderiscono facilmente ai sistemi di pensione complementare aziendale o privata

**Women do not easily join supplementary occupational or private pension schemes**

- Low rates of return from funded pensions
- Wage levels

Problema gravissimo per le donne e la società, in Europa e nel mondo

**A very serious problem for women and society, in Europe and around the world.**

- Contribution levels

Troppo bassi per i lavoratori atipici e con basso livello di professionalità

**Too low for atypical workers with a low professionalism level**

- Worked hours

In mancanza di politiche di conciliazione e di un più elevato livello culturale e di condivisione delle responsabilità, le donne accettano spesso lavori con meno ore o part-time aziendali

**In absence of reconciliation policies and a higher level of culture and shared responsibility, women often accept jobs with fewer scheduled or part-time work.**

- Repartition of contributory obligations on employer/employee
- Length/continuity of careers

Interruzioni di carriera per lavori di cura – mancanza di copertura contributiva in questi casi

**Career breaks for care- work, lack of social security cover in these cases**

- Purchasing power erosion
  - Lack of indexation
  - Cost of living
  - Services for old age provided publicly/without out of pocket expenses
- Necessità di servizi sociali/assistenziali di qualità e accessibili

**Need for quality and accessible social/assistance services**

- Need of personal/private (out-of-pocket-expenses) for health and long-term care

Bassi livelli di pensione portano le donne a trascurare più facilmente la propria salute

**Low pension levels make it easier for women to neglect their health**

- Others

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h. **Who** do these deficiencies affect? Please, consider employees, self-employed and atypical workers

In primis donne, donne sole con responsabilità famigliari di figli o genitori anziani.  
Giovani, lavoratori non sindacalizzati

**First of all women, single women with family responsibilities of children or elderly parents.**

**Young people, non-unionized workers**

i. What are the major social impacts of these deficiencies?

Una società più povera, maggior peso sulla fiscalità pubblica .....

**A poorer society, greater weight on public taxation .....**

j. Do you see issues for **fiscal sustainability of a fair and adequate social protection system?**

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### Other challenges

Q. 2.5

What are the **challenges and the opportunities related to occupational pension policy/schemes** concerning their contribution to formal coverage, effective coverage, adequacy (and transparency) of pension systems?

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Q.2.6

Is there any other particular (set of) challenge(s) that you deem key or that should be addressed as a priority in order to give impetus to upward convergence?

a. *Please, explain the reasons of your answer.*

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b. Please provide data.



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Q.2.7

How is the Covid 19 emergency impacting your priorities?

La grande crisi sanitaria provocherà un'enorme perdita di posti di lavoro. Si teme per l'occupazione di molte donne che ricoprivano posti già precari, o piccole self-employers (tintorie, vendita a dettaglio ecc) teleworking. Tra i disoccupati cinquantenni e oltre, le più colpite saranno le donne che difficilmente troveranno un nuovo lavoro.

Dovrà essere compito dei sindacati vigilare e proporre sistemi di garanzia del lavoro, dei salari e delle pari opportunità salariali e pensionistiche.

**The terrible health crisis will have will cause a huge job losses. We fear for the work of many women who have already precarious jobs, or small self-employers (dry cleaners, retail, etc.) teleworking. Among the unemployed in their 50s and over, the most affected will be women who are unlikely to find a new job.**

**It will have to be trade unions' commitments to monitor and propose systems to guarantee work, wages and equal pay and pension opportunities.**



### Section 3. Possible Reforms

*This section seeks information about the trade union's priorities in pension policy; and their involvement in the policy making process and the strategies to have more adequate and effective pension protection for all. **The examples given under each question are for assistance and other issues should be covered, when appropriate.***

#### QUESTIONS

##### Q. 3.1

What are the main demands/actions/reforms that the trade unions propose in order to meet the challenge(s) highlighted in the answers to Section 2?

*Provide a concise description from those listed below, plus any other that you consider relevant in light of your replies in the previous set of questions. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with examples*

- Minimum schemes
- Employment related or income-based schemes
- Occupational pension provision
- Pensionable age and early retirement schemes
- Regulation of the labour market and active labour market policies
- In-kind benefits, long-term care and social assistance
- Other

*Please, explain also how the proposed reform would address the challenge(s) identified in your replies to the previous set of questions*

*- keeping in mind the possible effects linked to age groups/gender/forms of employment and*

*- providing an assessment and considering effects of main issues from the topics listed below, in the light of your replies in the previous section, plus any other that you consider relevant. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with examples.*

- Formal coverage for specific categories of workers and self-employed
- Effective coverage
- Adequacy of benefits
- Inequalities (gender pension gaps, pension rights of younger cohorts of workers, coverage of atypical jobs)
- Other:

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Q 3.2

What would be the main fiscal sustainability drivers necessary to support your policy proposals? What would be the issues arising? What the desirable sources of financing?

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Q.3.3

Are there any major actors supporting or opposing your proposal and why?

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