

ACKNOWLEDGEMENTS

ABSTRACT**A Review of the National Insurance System
in Trinidad and Tobago**

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In this thesis, the theoretical construct of social security systems is first examined. The National Insurance System in Trinidad and Tobago is then analysed to determine the problems that the system faces and to suggest possible solutions. The conclusion is that the pension system is sound in concept. However, one of the greatest challenges of the system is public apathy to pension issues, even at the policy-making level. This suggests a greater emphasis on public awareness through key stakeholder groups to ensure that the system retains its importance in the alleviation of poverty among the elderly.

Keywords: Pensions, social insurance, partially funded, PAYG.