# DPI Use case: Rwanda Digital G2P Payment impact on government and recipients

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# Context of Rwanda G2P

**12.95 million**

- The Rwandan adult population is largely rural based, with 74% (5.3million) residing in rural areas
- 30% are young adults aged between 16 to 30 years
- 74% of the Rwandan adult population is in the rural areas.
- Majority of the Government agencies are operating services for beneficiaries through semi-digitalized processes.

**93%**

Rwanda FinScope 2020 study reports as financially included Rwandan adults

**25%** 2020

**6%** 2016

Increase in adults with bank accounts that use digital payments

**87%**

Percentage of adults in Rwanda who have cell phones

**61%**

Percentage of adults with cell phones use Mobile Money services

**19**

Number of identified G2P programs that are operational

# The Rwanda G2P Participants

## Policy layer

**MINICT**
Ministry of ICT and Innovation

**RCA**
Rwanda Cooperatives Agency

**MINECOFIN** (Policy)
Ministry of Finance and Economic Planning

**MINALOC**
Ministry of Local Government

**MINEMA**
Ministry of Emergency Management

## Implementation programs databases layer

**RSSB / Ejo Heza**
National Pensioner database

**RDF**
Ministry of Defense database

**HMIS**
Ministry of Health database

**IPPIS**
Ministry of Public Service database

**NIDA**
Rwanda National ID Agency

## Programs payment processing layer

*On the way to 100% digitization by 2024*

**NCPD**
MINALOC

**Student Bursaries**
Rwanda Development Bank

**RDRC – DS**
Rwanda Demobilization and reintegration commission

**Districts and City of Kigali**
Human security (OVCs, Historically marginalized, IDPs from risky and disaster zones)

**Land resettlement**
Kigali City & Districts

**NCDA**
Ministry of Gender and Family promotion

**FARG – DS**
Genocide Survivors

**MINEMA**
Refugees' emergency cash

**GBV Victims**
Ministry of Gender and Family Promotion

**MINECOFIN** (IFMIS)_Ministry of Finance and Economic Planning, Central Treasury Payment module

**LODA** (MIES /VUP)
Local Administrative entities Development Agency

**BNR Internet Banking**
T24 Channel access to TSA

**BNR (RIPPS)**
Central Bank

**RNDPS**
RSwitch

**Core Banking Systems**
Commercial Banks

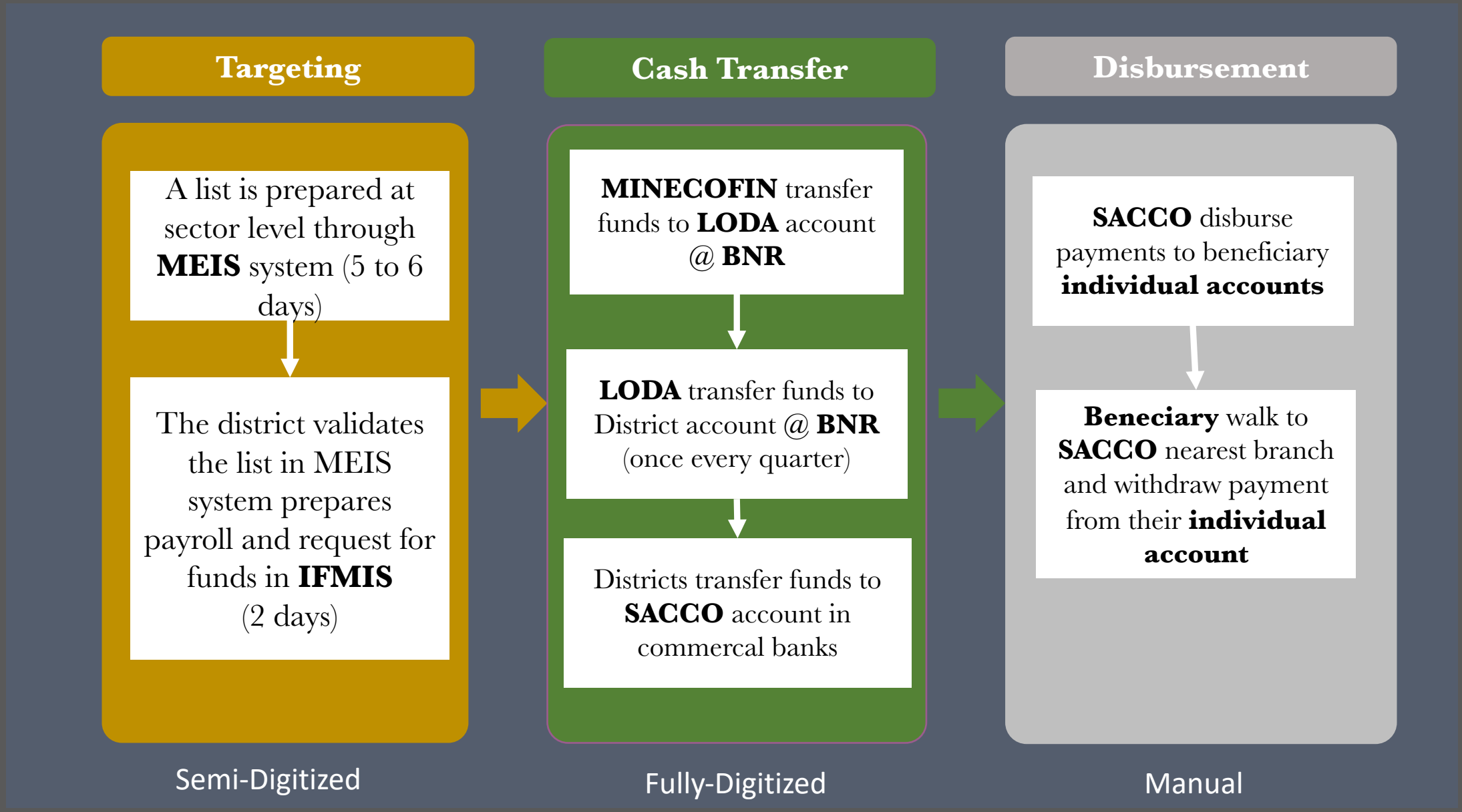
**MoMo**
MTN Mobile Money Rw Ltd

**RISA**
Rwanda Information Society Authority

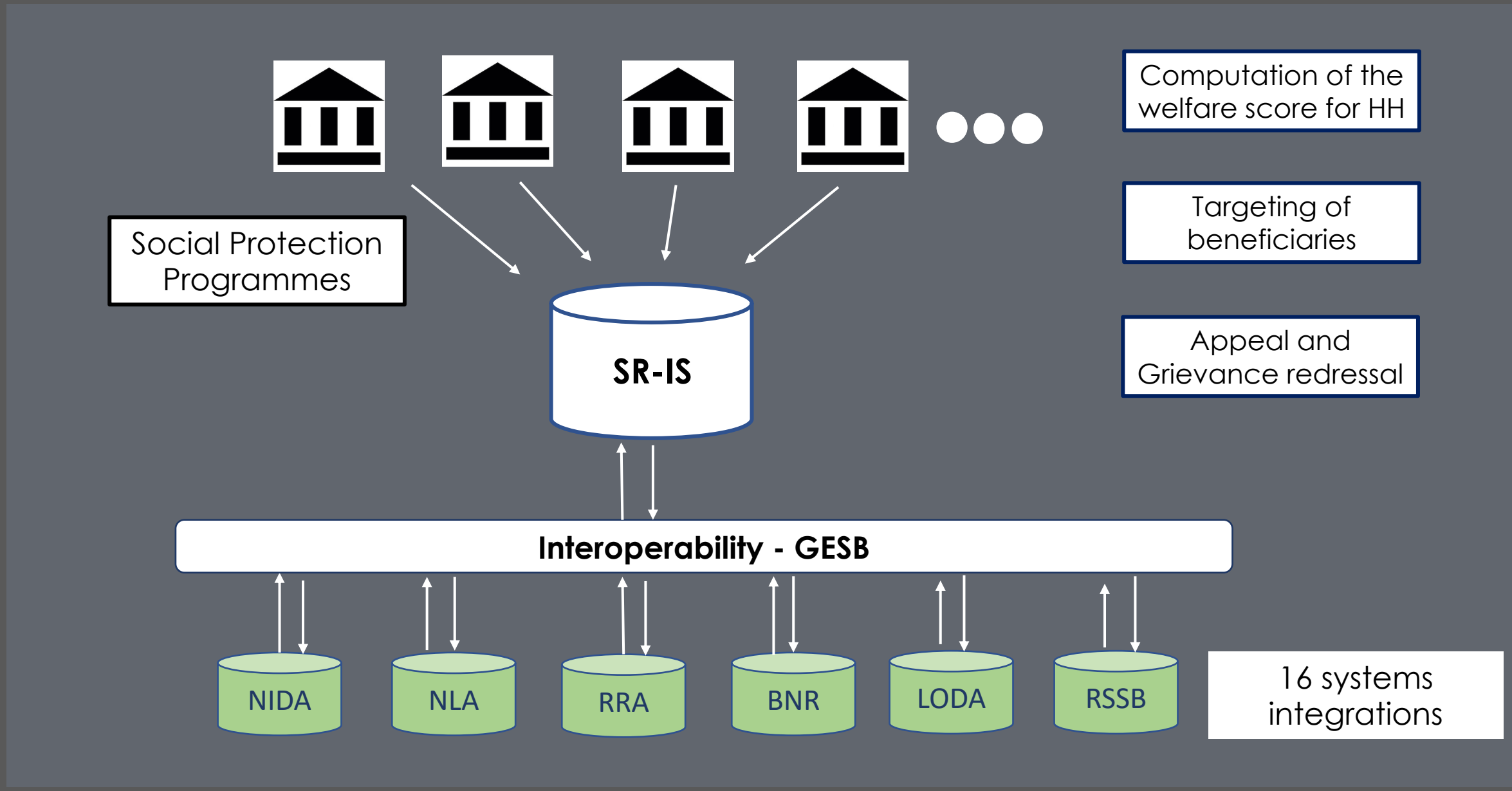
**MFIs / SACCOs**
Non-Commercial Banks

**Airtel Money**
Airtel Money Rwanda LTD

# G2P Payments (VUP Current set up)



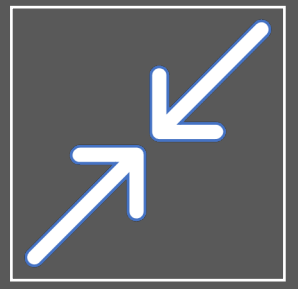
# Transition to G2P 4.0 Many programs to many providers



# Benefits for Government & People

Transparent and Accurate targeting

Financial inclusion



Increasing recipients welfare, better experience and convinience