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

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The Rwandan adult population is largely rural based, with 74% (5.3 million) 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.

Rwanda FinScope 2020 study reports as financially included Rwandan adults.

Number of identified G2P programs that are operational.

Increase in adults with bank accounts that use digital payments.

Percentage of adults in Rwanda who have cell phones.

Percentage of adults with cell phones use Mobile Money services.
The Rwanda G2P Participants

- **Policy layer**
  - MINICT (Policy) Ministry of ICT and Innovation
  - RCA Rwanda Cooperatives Agency
  - 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
      - Districts and City of Kigali Human security (OVCs, Historically marginalized, IDPs from risky and disaster zones)
      - Land resettlement Kigali City & Districts
      - FARG – DS Genocide Survivors
      - MINEMA Refugees' emergency cash
      - NCPD – DS Rwanda Demobilization and reintegration commission
      - NDC – DS Ministry of Gender and Family Promotion
      - GBV Victims Ministry of Gender and Family Promotion
      - MINECOFIN (IFMIS) Ministry of Finance and Economic Planning, Central Treasury Payment module
      - LDOA (MIES /VUP) Local Administrative entities Development Agency
      - BNR Internet Banking T24 Channel access to TSA
      - RNDPS RSwitch
      - Core Banking Systems Commercial Banks
      - RISA Rwanda Information Society Authority
      - MFIs / SACCOS Non-Commercial Banks
      - Airtel Money Airtel Money Rwanda LTD
      - MoMo MTN Mobile Money Rw Ltd
      - BNR (RIPPS) Central Bank

- **Database layer**
  - BNR (RIPPS) Central Bank
  - RDF Ministry of Defense database
  - IPPIS Ministry of Public Service database
  - NIDA Rwanda National ID Agency
G2P Payments (VUP Current set up)

**Targeting**
- A list is prepared at sector level through MEIS system (5 to 6 days)
- The district validates the list in MEIS system, prepares payroll and request for funds in IFMIS (2 days)

**Cash Transfer**
- MINECOFIN transfers funds to LODA account @ BNR
- LODA transfers funds to District account @ BNR (once every quarter)
- Districts transfer funds to SACCO account in commercial banks

**Disbursement**
- SACCO disburses payments to beneficiary individual accounts
- Beneficiary walks to SACCO nearest branch and withdraw payment from their individual account
Transition to G2P 4.0 Many programs to many providers

Social Protection Programmes

SR-IS

Computation of the welfare score for HH
Targeting of beneficiaries
Appeal and Grievance redressal

Interoperability - GESB

NIDA
NLA
RRA
BNR
LODA
RSSB

16 systems integrations
Benefits for Government & People

- Transparent and Accurate targeting
- Financial inclusion
- Increasing recipients welfare, better experience and convenience