



Rwanda Economy Digitalisation Programme

Leveraging data insights to improve policymaking, catalyse innovation and improve livelihoods

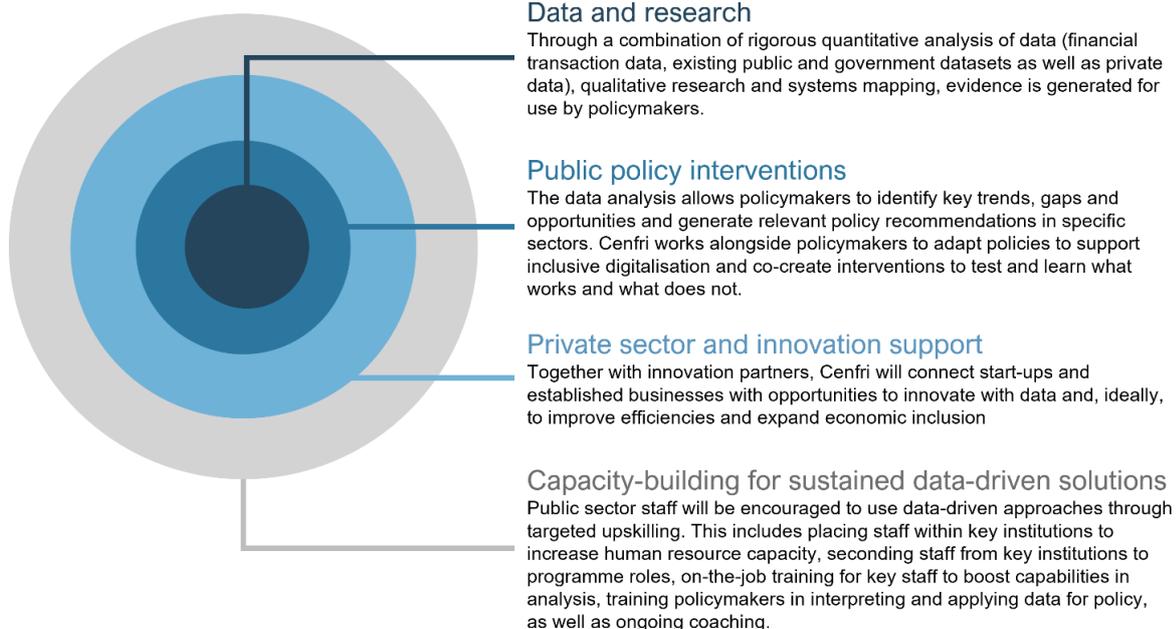
About the programme

The [Rwanda Economy Digitalisation Programme](#) is a three-year initiative to support a sustained shift to an inclusive, digitalised economy. It involves all stakeholders to leverage insights from data analysis to improve policymaking, catalyse innovation, and ultimately, improve livelihoods.

This programme, which is hosted by the Government of Rwanda, is driven by a partnership with technical support from Cenfri and financial support from the Mastercard Foundation. It builds on work undertaken by Rwandan agencies in partnership with Cenfri over the last five years to better use data to advance financial-sector development and economic inclusion in the country.

Overview: How the programme works

The programme is designed to enable evidence-based policymaking related to the digitisation of payments through:



The sectors

The programme will focus on four key sectors, and in each case, the Ministry of ICT and Innovation (MINICT) and its programme partners will use data to better monitor the uptake of digital payments in the sector, analyse the outcomes of this digitisation, consider the relevant policy implications and advise on how cashless payment interventions can be better targeted.

The key sectors are likely to be:



Agriculture (Year 1): The sector involves 80% of adults and provides a significant source of income for women and youth. Analysis of agricultural data has already demonstrated that while a high proportion of farmers produce legumes and pulses, most of the yield is not sold but used for own consumption. Although there are fewer farmers growing roots and tubers, these are some of the most traded agricultural products, and as such, initiatives to encourage the use of digital payments would be better targeted at root and tuber growers.



Retail traders and their customers (Year 1): The retail trade sector represents an estimated 800,000 MSME owners and 1.2 million employees. Like agriculture, this sector is dominated by informal, vulnerable and low-income employment. Digitalisation could improve market access opportunities and build resilience through the Covid-19 pandemic. By leveraging data on merchants and consumers in the retail sector, we can identify more digitalised areas and create incentives for merchants in those areas. This means better returns for digital payment providers, which is likely to contribute to the trend of cashless payments.



Tourism enterprises (Year 2): As Rwanda's largest foreign exchange earner, the recovery of the tourism sector in the wake of the Covid-19 pandemic is critical. What is the role of digital payments and related financial services in restoring domestic and international traveller confidence and stimulating demand for travel and related services? Multiple sources of data, such as user-generated content (UGC), transaction data and call-detail-record (CDR) data, can be leveraged to identify areas with high volumes of tourists and tourism-related activity and inform appropriate interventions, including the rollout of digital payment services.



Education (Year 2): In Rwanda there are 3.5 million households with children at school and 6,256 teachers. By examining related data, we can help understand whether digitising school payments drives efficiency, reduces risks and improves the experience of parents and educational institutions. For example, transaction data can provide insight into the nature, size and challenges of key payment use cases in the education sector, including government-to-school and individual-to-school payments.

Programme partners

The programme provides policy analysis and data insights to policymakers with the aim of facilitating policy decisions and implementation by the Government of Rwanda (especially in focus sectors). As such, the Ministry of ICT and Innovation is coordinating the work for all public and private sector entities to ensure Cenfri and its partner 71point4 achieve the programme objectives.

The key government institutions involved in the programme include the Ministry of Trade and Industry, the Ministry of Education, the Rwanda Development Board, Rwanda Regulatory and Utilities Agency, the National Bank of Rwanda, the Ministry of Finance and Economic planning, the Ministry of agriculture and the Rwanda Agriculture Board.

The programme is engaging all government institutions that collect and use relevant data that act in the financial sectors of the country, as well as the private sector.

For more information on this programme, visit our website on: minict.gov.rw or cenfri.org or email either the Director General of Innovation and Emerging Technologies at MINICT on ekunda@minict.gov.rw or Cenfri's Digital Transformation Policy Lead on fiacre@cenfri.org.