

Rwanda's national pension body on Thursday launched a new digital platform dubbed *Ishema*, aimed at easing the payment of employee pension contributions and ensuring compliance without the need for physical visits.

Unveiled by the Rwanda Social Security Board (RSSB) on May 22, the platform allows employers to submit pension contributions electronically while enabling employees to verify whether their dues have been paid in full. Workers can also file claims for unpaid contributions directly through the system.

RSSB Director General Régis Rugemanshuro said *Ishema* was developed in response to persistent challenges faced by employers and based on feedback from stakeholders and members.

"Most of what RSSB has accomplished is a result of direct input from our members and partners," Rugemanshuro said during the launch event. "This new platform reflects the efforts invested and the results achieved."

He praised stakeholders for their patience during the transition period and urged continued use of the platform to improve efficiency and transparency.

"We appreciate our partners who tolerated the challenges involved in meeting their obligations. Collaboration is what made this possible," Rugemanshuro said.

The Ministry of Public Service and Labor (MIFOTRA) welcomed the launch, describing *Ishema* as a practical tool for enforcing labor laws and protecting workers' rights.

Minister of Labor, Amb. Christine Nkulikiyinka said the platform simplifies the process for employers who previously struggled with partial or delayed payments.

"Some employers used to pay for a portion of their staff, leaving out others," Nkulikiyinka said. "*Ishema* provides an integrated system where all contributions are transparently declared and tracked."

She added that the platform will support implementation of labor legislation by making it easier to monitor compliance.

In November 2024, RSSB announced a gradual increase in pension contribution rates, from 6% to 12% starting in January 2025. The increase is split equally between the employer and employee. The rate is expected to rise incrementally to

20% by 2030, marking the first major reform in Rwanda's pension system in over six decades.

Previously, pension policies in Rwanda dated back to 1962, when the retirement age was 47. By 2022, life expectancy had risen to 69 years, prompting the need for policy updates.

The new platform also seeks to address gaps in Rwanda's largely informal workforce. According to MIFOTRA, more than 90.3% of Rwandans work in the informal sector, where pension contributions are often irregular or nonexistent.

A June 2024 report by the National Institute of Statistics of Rwanda (NISR) showed that 92.2% of businesses in the country are microenterprises employing between one and three people. Small enterprises with 4-30 employees account for 6.4% of businesses, while medium-sized firms (31-100 employees) make up 1.2%. Only 0.2% of businesses employ more than 100 workers.

Officials say the *Ishema* platform will be key in increasing coverage, compliance, and transparency within this fragmented labor market.