

Cost Recovery and Sustainable Financing for Land Administration in Rwanda

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List of acronyms

CoFLAS	Costing and Financing of Land Administration Systems
EICV	Integrated Household Living Conditions Survey
FFP	Fit-For-Purpose
GDP	Gross domestic product
LAIS	Land Administration Information System
LATIS	Land Application Tracking Information System
LF-DSU	Land Facility Decision Support Unit
LTR	Land Tenure Regularisation
LTRSP	Land Tenure Regularisation Support Programme
MCC	Millennium Challenge Corporation
NLA	National Land Authority
RDB	Rwanda Development Board
RLMUA	Rwanda Land Management and Use Authority
RRA	Rwanda Revenue Authority
RwFr	Rwandan Franc
UK DFID	Department for International Development, United Kingdom
UK FCDO	Foreign, Commonwealth and Development Office, United Kingdom
USD	United States Dollar

Executive Summary

A 2018 hypothesis suggested that by 2025, Rwanda would achieve 100% cost recovery for its operational land administration services, driven by fee income and increased transactions.

This potential, combined with a prediction that fee income generated between 2011 and 2025 would exceed the original cost of the nationwide land registration programme, could have important implications for Rwandan land sector programming and financial sustainability.

This study was undertaken by the Land Facility Decision Support Unit (LF-DSU) of the Foreign, Commonwealth & Development Office (FCDO) Land Facility between March and April 2025 to test this hypothesis, inform the National Land Authority (NLA) of Rwanda in its drive towards financial sustainability and high-quality service delivery, and generate evidence and case study materials consistent with LF-DSU's goal of knowledge creation. It also seeks to utilise local insights to support global arguments for advancing land sector reforms.

The study's findings show that Rwanda's cost recovery for land administration services is a compelling case study that could support investment in the land sector for other governments and development partners.

Background

Rwanda is still the only country in Africa which has largely completed a national land registration programme, with almost all parcels being identified and demarcated, land rights assigned, and registration completed. The 2006 Organic Land Law simplified the land tenure system, and funding from the UK Department for International Development (DFID), Sida, the European Union, and other partners largely supported the programme's completion between 2009 and 2016. Starting from 2013, the Land Administration Information System (LAIS) began to record registration data and manage transactions, with online services and one-stop centres established at the district level, supported by Sector Land Managers across all 416 sectors within the country.

Against this backdrop, a land market and Business Plan assignment[1] showed that by 2018, fee income equivalent to almost 30% of the initial registration costs had been generated and predicted that fee income would cover the entire costs of the registration programme (£52.7 million) by 2025. Financial analysis of the institutional operating costs showed that the Rwanda Land Management and Use Authority (RLMUA) was achieving 52% operational cost recovery at that time (annual fee revenue relative to annual operating costs for service delivery across the land administration sector) and would reach 100% by 2025 based on predicted land market growth.

Approach

This study aims to extend the 2018 work, determine the levels of capital and cost recovery achieved by 2025, and test the 2018 cost recovery hypothesis. It has focused primarily on transaction and financial analysis and has not undertaken any wider socioeconomic analysis.

The approach tracks the growth of transactions and identifies costs and revenues using official government sources. Operational and investment costs are determined through an analysis of the relevant budgets of the NLA, the Ministry of Local Government, and other related bodies. Land-related revenues focus on fees, a new stamp duty, and property tax. In all cases, the actual revenues are remitted to the Rwandan Revenue Authority (with minor own-source revenues retained by the NLA). Transaction data has been reviewed between 2018 and 2025, providing a unique view of how formal transactions (of all types) have developed since the completion of the country-wide registration programme.

1. See Baldwin, R., Charles. R., Iyadema, J., 2019. *Rwanda Land Market Assessment (v1.0 final)* ; and Baldwin, R., Charles, R., 2019. *Rwanda -High Level RLMUA Business Plan (v1.0 final)*.

Findings

1. **Rwanda has been successful in establishing a country-wide land administration system and largely completing the registration of all parcels. A nationwide land administration service delivery system is in place.**

2. **A key enabling factor has been the introduction of the digital LAIS and its ability to record transactions (including first registration data) at an early stage (from 2013 onwards).**

3. **Land registration has resulted in estimated transaction fees which are almost equivalent to the development partners' original investment of around £52.7 million by the end of 2025.**

4. **The land sector is estimated[2] to have been operating at over 80% cost recovery between 2022 and 2025, and is predicted to exceed 100% in the coming year.**

5. **In 2024, there were around 450,000–500,000 land transactions (about 4–5% of all parcels). Transfers averaged around 55% between 2022 and 2025, and boundary/geometry corrections/ subdivisions were around 15%.**

6. **Achieving these levels of cost recovery and fee income has taken 16 years (2009–2025), and built on a preparation period generally considered to have started in the early 2000s.**

7. **The introduction of licensed private notaries and private surveyors expanded land sector service delivery with flexible demand-driven professional capacity and avoided increased staffing on the state budget.**

8. **Annual revenue in 2024/25 from a new property tax system (introduced in 2019) was 21.9 billion RwFr, and over 116 billion RwFr has been generated from 2019 to 2025.[3]**

9. **The introduction of a progressive system where small, low-value parcels are exempt from transaction fees has countered earlier reluctance to register transactions of low-value parcels due to relatively high costs.**

10. **Rwanda has reduced processing costs substantially by moving to all-digital services, supporting citizens and allowing flexible working across business units.**

2. NLA costs are taken from the NLA budget, while district and sector costs are estimated.
3. Exchange rate at time of study (March/April 2025): £1 ≈ RwFr 1,800 (source: XE.com)

Implications for land sector programming

- **Registration costs and capital investment in establishing and operating land administration services can be recouped over time.** While Rwanda is often considered atypical in land sectors in developing countries, there is now clear evidence and an underlying argument that, if the reform is carried out, the registration and investment costs can be recouped over time from land-based transaction revenues.

- **Land administration sectors, once established, can operate with very high levels of cost recovery, approaching 100%.** This is the experience in developed economies, as in Europe, for example, and the Rwanda case shows the same finding. The Rwanda case also indicates that the additional annual property tax generates revenues that are 400% greater than the operational cost of the land administration sector.

- **Wider benefits and increased land-based revenue generation are made possible by a functioning land administration system.** Rwanda has not prioritised sustainable financing as a key objective of its land policy. Nonetheless, through having systems in place to record transactions and monitor costs and revenues, it can track the operational and financial performance and respond to market demand, identify new services, and adjust fee structures and service delivery to meet emergent needs and provide a solid base for wider land-based revenue generation.

Recommendations

1. **Rwanda provides clear evidence of strong land market performance, financial flows and cost recovery that can result from large-scale land sector investments.** This is a powerful supporting rationale for sector investment, and development partners should consider how to package and present this argument to gain support for land sector programming in partner countries.

2. **It should be ensured that sustainable financing is considered at an early stage in land administration programme design and systems are put in place to monitor and report operational and financial performance of the land administration sector.** This requires multi-agency assessment and monitoring, as the land sector usually involves more than one legal entity in its operation.

3. **A land market and financial sustainability assessment can be used to calculate future expected transactions, costs and revenues, to chart a path to operational cost recovery and provide a strong rationale for sector investment.** While the study is focused on Rwanda, similar assessments have been done in other countries recently.

4. **While methodologies such as Costing and Financing of Land Administration Systems (CoFLAS) *(Burns and Fairlie, 2018)* and the Millennium Challenge Corporation (MCC) transactions toolkit *(Burns, et al,2023)* exist, they do not start by establishing an operational baseline of current costs and revenues; instead, they are more of a programme planning tool. Development partners should consider how to broaden the budget-based approach and present it as an easy-to-use tool that land authorities can use themselves.**

5. **Finally, it is suggested that a deeper Land Market and Business Plan analysis should be carried out in Rwanda, including a detailed assessment of wider value-added benefits and an assessment of public perception and how incentives and benefits have been used to foster behaviour change.** This would be strongly supported by the National Land Authority.

Rwanda's experience in cost recovery for capital investments and operational service delivery in land administration systems could provide a valuable argument for investment from other governments and development partners. It demonstrates the value of a long-term view, the importance of a clear land policy, and the need to build an enabling environment, and shows that significant added value can be generated through other land-based finance activities. Rwanda is an interesting and useful case as we have detailed longitudinal transaction data; however, these findings are also increasingly supported by sustainable financing analysis in countries such as Uganda and Malawi.

1. Introduction

1.1 Objectives

A hypothesis set out in 2018 suggested that by 2025, Rwanda would have achieved a high level of operational cost recovery on its land administration services based on fee income, and that the total amount of fee income generated over the period 2011–2025 would exceed the original cost of the nationwide land registration programme, based on the 2018 fees and exchange rates. This study was undertaken by the Land Facility Decision Support Unit (LF-DSU) of the Foreign, Commonwealth & Development Office (FCDO) Land Facility between March and April 2025. It builds on the earlier work to:

- Test this hypothesis and inform the National Land Authority (NLA) of Rwanda in its drive towards financial sustainability and achieving high-quality service delivery; and
- Generate reference and case study material consistent with the LF-DSU's objective of knowledge generation and using local insights to help inform global arguments for advancing land sector reforms. Rwanda's cost recovery on land administration services generates a very useful case study example that could provide a compelling argument for investment in the land sector for partner governments.

The study was undertaken between March and April 2025 and is focused primarily on transaction and financial analysis. It has not undertaken any wider socioeconomic analysis.[4] Annex A provides supporting materials used in the analysis.

1.2 Background

In 2018/9 a land market and business plan assignment referenced above was undertaken at the request of the Rwanda Land Management and Use Authority (RLMUA), funded by UK DFID (now UK FCDO). This assignment included an assessment of operational costs and land-based revenues based on budgetary data and transaction analysis.

Rwanda is still the only country in Africa which has largely completed a national land registration programme, culminating in almost all parcels being identified and demarcated, land rights assigned, and registration completed. Following the establishment of a new Organic Land Law in 2006, which simplified the land tenure system, a programme was developed to systematically complete the country-wide registration at low cost using a Fit-For-Purpose (FFP) approach, resulting in over 11 million parcels registered. The registration programme was largely completed between 2009 and 2016, with £52.7 million of funding provided by UK DFID, Sida, the European Union and other partners. From 2013, an initial Land Administration Information system (LAIS) was established to host the registration data and manage transactions. The LAIS and the provision of land services were progressively improved between 2013 and 2018, with online services and one-stop centres established at district level, supported by Sector Land Managers across the country's 416 sectors.

The 2018 land market analysis and business plan assignment investigated the growth of transactions, as well as costs and revenues, following the completion of the bulk of land registration. It also investigated the operational costs of the land administration body – the RLMUA. The investigation showed that by 2018, fee income equivalent to almost 30% of the initial registration costs had been generated, and the entire costs of the programme were predicted to be recouped by 2025. Further, financial analysis of

4. Additional socioeconomic data at the household level will be available when the 2024/25 is completed and published. This will be the first full EICV since 2017, as the planned 2020/21 survey was curtailed due to the COVID-19 pandemic.

institutional operating costs showed that the RLMUA was reaching a 52% operational cost recovery level at that time (i.e., annual revenue compared to annual operating costs for service delivery across the land administration sector).

The current analysis aims to extend the 2018 work, determine the levels of capital and cost recovery achieved by 2015 and test the 2018 cost recovery hypothesis relating to recovery of all first registration costs; to update operational cost recovery rates and generate an informed narrative around cost recovery for operational service delivery; and therefore generate greater insight into more effective sustainable land administration services, and possible options for public sector charging.

From a political economy perspective, the analysis could provide a valuable argument for investment that could influence the Ministry of Finance to invest in significant land administration reform, with the prospect of recovering up-front registration costs and future high levels of operational cost recovery for land administration service delivery.

1.3 Approach outline

The approach used in this study has been to track the growth of transactions and identify costs and revenues using official government sources. Operational and investment costs are determined from analysis of the relevant budgets of the NLA, Ministry of Local Government and other concerned bodies. Land-related revenues have focused on fees, stamp duty and property tax. In all cases, the actual revenues are remitted to the Rwandan Revenue Authority (RRA), noting that there are minor own-source revenues retained by the NLA.

Transaction data has been reviewed over the period 2018 to 2025, generating a unique view of how formal transactions of all types have developed following the completion of the country-wide registration programme.

The original intention was to also review household survey data (which includes information on demographics, land holdings, land use and informal activities) and compare this with the official transaction data. Rwanda undertakes an Integrated Household Living Conditions Survey (EICV) every four years that includes data on land activities at the household level. However, the 6th EICV (2020/21) was largely paused owing to the COVID-19 pandemic, and the 2024/25 EICV 7 results were not available at the time of this study.

Rwanda is still the only country in Africa which has largely completed a national land registration programme.

2. Context

2.1 Introduction

Rwanda is a small country of approximately 13.2 million people (National Institute of Statistics of Rwanda, 2022 survey) with an area of 26,338 square kilometres and one of the highest population densities in Africa (503 per square mile). The country has developed rapidly in the last 25 years, with extensive economic reforms and a sustained gross domestic product (GDP) growth rate averaging over 10% over the period 2015 to 2025 (*NISR, 2025*), while reducing poverty and inequality, and building a cohesive national identity.

Economic growth has been driven by the successful Economic Development and Poverty Reduction Strategy programmes and Vision 2050. Rwanda was ranked 38th in the world rankings of the World Bank's 2020 *Ease of Doing Business* review, which examined 11 indicators of the business regulatory environment. According to the National Institute of Statistics of Rwanda, in 2023/2024, the output of the Rwandan economy comprised 46% services, 26% agriculture and 21% industry. The bulk of the populace (almost 70%) makes their living from subsistence-level agriculture, with a large number of rural households distributed across all of the country's 30 districts. The level of urbanisation is 27% but is likely to increase dramatically in the next few years as the government seeks to reduce agricultural activity, as the primary focus, from the current level to 50%, while the population is expected to double by 2050.

In recent years, there has been considerable investment in infrastructure and new special economic zones, and a drive by the government to stimulate investment and the private sector (logistics, supply chain, information and communication technology). Agriculture is mostly small-scale family enterprises, with some commercial investment in tea, coffee, cotton and other products; however, the scale of enterprises is restricted by topography, with limited areas of flat terrain suitable for large-scale agriculture.

2.2 Land administration in Rwanda – a short history

The 2003 constitution of Rwanda firmly established that every Rwandan citizen, regardless of age, gender or ethnicity, has the right to possess private property. This is set out in the National Land Policy of 2004 and the new Organic Land Law of 2005. This provides the basis for establishing a land administration structure that supports the identification of properties (parcels), the assessment and adjudication of claims, and the registration of land rights. The law also provides that a government authority is established to set up and administer the land administration system, and ensure security of tenure and regulation of land use in line with the Land Policy of 2004.

A Strategic Road Map (*Government of Rwanda, 2008*) using a low-cost systematic registration methodology was developed to carry out land registration between 2005 and 2008, and this was then implemented from 2009 to 2013, when an estimated 10.4 million parcels covering most of the country were systematically identified, demarcated and recorded (see Box 1). By 2015, almost all the country's territory had been demarcated through the Land Tenure Regularisation (LTR) programme. An electronic national LAIS was established, and from 2013, all transactions were processed through this system.

The institutional framework also underwent several iterations during the LTR programme. The Office of the Registrar of Land Titles was established in 2006. This became part of the National Land Centre in 2008. It moved to the Rwanda Natural Resources Authority in 2011 and became the RLMUA in 2017 under the Ministry of Land and Forests, returning to the Ministry of Environment in late 2018.

With the end of development partner support in 2019, the RLMUA undertook a land market assessment in 2018 to understand current and future needs for land administration services and developed a Business Plan outlining how the RLMUA could supply these services sustainably. The key question for RLMUA at this time was to find the optimal institutional and financial structure that would allow the authority to

operate sustainably and be able to control the delivery of its land administration services and operate with a level of financial certainty.

The Business Plan analysis showed that the projected fee income streams were strong, increasing annually, and could potentially finance the operational costs of land administration (HQ, province, district and sector) within a relatively short period. The analysis showed that using existing fee rates and projected revenues (without income from any additional new products), a cost recovery of 100% could possibly be achieved by 2025 – if fee income were to be considered as RLMUA income and no major external shocks were experienced. The Business Plan also considered options for the future institutional setup (remaining as a ministry budgetary body, becoming an autonomous entity, or developing a public–private partnership arrangement). The key strategic recommendations of the Business Plan were to:

- Strengthen land administration services
- Reduce informal transactions
- Establish and implement national spatial data infrastructure and geospatial services
- Implement a technology refresh and establish integrated cadastre/land information system
- Improve access to finance
- Improve access to real estate information
- Professionalise the real estate sector

The analysis showed that using existing fee rates and projected revenues, a cost recovery of 100% could possibly be achieved by 2025.

Box 1: Rwanda LTR project – timeline

- Late 1990s: Following consultation, the national long-term development strategy (Vision 2020) set out the principles of good land governance and security of tenure for all Rwandan citizens.
- 2002–2004: consultation on the National Land Policy. Limited technical assistance from UK DFID in form of resident technical adviser.
- 2004: National Land Policy approved.
- 2005: Organic Land Law – set out the framework and principle that all Rwandan citizens should have secure tenure.
- 2005–2008: Rwanda Phase 1 (UK DFID £3 million) – developed and tested field methodologies and prepared strategic road map for land tenure reform.
- 2009–2013: Rwanda Phase 2 contract (£36.7 million) – completed registration of 10.4 million land parcels.
- 2013–2019: Rwanda Phase 2 – additional financing; direct support to Rwanda Natural Resources Authority (later RLMUA) of approximately £16 million for completion of registration and finalisation of LAIS.
- 2020: Revised and updated Land Policy in force.

Total development partner funding of £52.7 million since 2005, provided by UK DFID, SIDA, Netherlands, EU

At the same time, a new Land Policy (2019) was drafted, following extensive consultation, which provided a greater focus on land use management and aligned Rwanda's land sector more closely with national development plans, emphasised environmental management, and allowed for greater cross-district planning and coordination, especially in terms of urban and rural development. A new property tax system was also introduced in 2019.

The Land Policy is structured under three main pillars: land use planning, surveying and mapping, land use management, and land administration. A new Land Law (Law 2021) was established to clarify and set out revised tenure regimes, including state land concessions, state land lease for investment to encourage investment, and certification of land rights. State lands are classified into public and private domains, with specific provisions for their protection, management and transfer. The 2021 Act also promotes public–private partnerships in land services, giving authority to private surveyors and private notaries, and sets out measures to strengthen land use planning compliance.

The NLA is the single body responsible for all land management, resource management, land use planning, valuation and land administration.

2.3 The National Land Authority

In 2021, the NLA was established (Presidential Order No. 30 2022) as a non-commercial public institution under the authority of the Ministry of Environment, with specific responsibility for land registration, land use planning and land management. The NLA took over the responsibilities of the RLMUA,[5] with additional authorities, including greater responsibilities for state land and land dispute resolution. Part of the reason for the change to an NLA was to unify – and to emphasise that the NLA is the single body responsible for – all land management, resource management, land use planning, valuation and land administration.

The NLA has its own chapter on the state budget and operates through a headquarters in Kigali, with four provincial (zonal) offices and one city office (Kigali). Each office has a Registrar of Land Titles and oversees the districts within that province. The districts (under district authority but with NLA supervision) operate one-stop centres that undertake technical and administrative land administration work under the technical guidance and methodological supervision of the NLA. There are 30 district one-stop centres overseeing 416 sectors.[6] Since 2013, each sector has a Sector Land Manager, who has the authority of a public notary to execute certain types of land transactions, verify identities, and submit applications. From mid-2024, licensed private surveyors have been authorised to carry out cadastral survey work (boundary correction, subdivision, etc.). The NLA at HQ and provincial level has an established staffing level of 99 posts.

5. Any mention of RLMUA relates to the institution pre-2021; use of NLA refers to the institution post-2021.
6. The four provinces of Rwanda and Kigali City are subdivided into 30 districts and 416 lower-level sectors.

3. Current Situation: Determining Costs and Revenues

3.1 Introduction

Over the last seven to eight years, the RLMUA (later NLA) has improved the quality of the land administration services while overseeing one-stop centres at district level and Sector Land Managers at sector level. Around 180 land positions have been established at the district level, and there are 416 Sector Land Managers, which makes a total public sector staff of 695 (including the NLA).

The Business Plan and land market assessment of 2018 was the first time that a comprehensive financial analysis of the costs of the land administration sector was undertaken, and it provided a baseline for future work. This cost assessment has been repeated in this study using the same methodology. Similarly, on the revenue side, the 2018 analysis audited the transactions of the previous five years and estimated revenues based on transaction rates and fees, and this has been extended to cover the period 2019 to 2025.

The NLA does not receive transaction fees: they are collected by the Revenue Authority for the public treasury. Since 2018, most land transaction fees have been submitted via the Irembo platform,[7] an online platform for government e-services used extensively by the public. From late 2023, most land transactions are no longer subject to NLA fees; however, a new transfer tax of 2–2.5% was introduced for properties with a capital value greater than 5 million RwFr.[8] Recently, the NLA has begun generating small additional income through new services and information supply.

In terms of cost recovery potential, it is important to consider what kinds of revenues are generated and what can be considered as contributing to cost recovery in its widest sense. This analysis, principally considers transaction fee income and the recently introduced duty payable on transfers with a value above a certain threshold, which replaced the flat fee from November 2023 onwards. Property tax collection is based on land administration data but is not included in this analysis.

3.2 Costing

3.2.1 Costs of first registration

The first registration was largely carried out and completed between 2009 and 2013, following pilot activities over between 2005 and 2008. Altogether, development partners provided some £52.7 million between 2005 and 2016, which was used to support the LTR programme and provide financial support for the development of the LAIS system, capacity building, and support to the establishment of the Sector Land Managers. The Government of Rwanda also provided support during this time for the establishment and operationalisation of the RLMUA, estimated at around 15% of the LTR total.

While we do not have any detailed financial sources from this period, numerous contemporary accounts (see Box 2, for example) state that registration was carried out for under £5 per parcel (*Gillingham, et al, 2014*). However, it is not clear what was included in and excluded from this calculation. In this analysis, we have not split out the first registration costs directly on a per-parcel basis; rather, we have assumed that the bulk of the registration costs are included in the £52.7 million contribution by the development partners, with any overspill coming from later funding.[9]

7. See https://irembo.gov.rw/home/citizen/all_services
8. Exchange rate at time of study (March/April 2025): £1 ≈ RwFr 1,800 (source: XE.com)
9. In practice, not all registration was completed by 2013, and the first registration of remaining parcels and wetlands continued for some time, but the costs are subsumed into the RMLUA/NLA operational costs

Box 2: Rwanda LTR project – costs

The LTR support programme (LTRSP) registered all the land in Rwanda (10.4 million parcels) for the first time. It involved a one-off, low-cost, community-based process of LTR, costing £3.42 (USD 5.47) and £4.05 (USS6.48) per parcel. As well as identifying key success factors (political commitment, a detailed LTRSP developed in an earlier phase of the programme, and flexibility), the case study also identifies some of the threats to the sustainability of the LTR process – namely, the sustainability of the LAIS, as well as financial and judicial sustainability.

Source: Baldwin et al,2019.

3.2.2 Costs of establishing the LAIS

There is no detailed accounting of the costs of the LAIS development. However, we know it was financed from the development partner funds, with some Government of Rwanda support, and the initial development is included within the gross £52.7 million funding from the development partners up to 2016. From 2016 onwards, we can see cost expenditure by *type*, but not by *activity*, so we cannot easily separate consultancy costs for LAIS from other consultancy activities at budget level.

The budget shows consultancy, and goods and services (gross) over the period 2016 to 2018, but we do not know what proportion was allocated to LAIS, and what proportion to other developments/ operations. For these reasons, we have not split out the LAIS development costs. However, based on our investigation, we believe the development costs were of the order of $2–3 million USD, as a relatively inexpensive development modality was used, with external Dutch and African consultants working with RLMUA/NLA staff over an extended period.

3.2.3 Costs of operating the land administration services

The operational costs (to government) of operating the land administration services include three different levels: a) the NLA, b) the lands staff of the district one-stop centres, and c) the sector level (Sector Land Managers). Licensed private notaries were introduced in late 2023, and by May 2025, there were 152 across the country. Licensed private surveyors have also been introduced to undertake land services (361 in place by May 2025).

The fees for these services are paid directly by the beneficiaries to the professional (no fees are paid to the state). The Sector Land Managers have been given the authority of public notaries, which allows them to authenticate land contracts and transfers, verify identities, and perform other notarial functions. The RLMUA/NLA are fully financed through the approved organisational budget, and any additional funds allocated by development partners from 2016 to 2023 are also channelled through this budget. From 2025, small additional revenues have been generated directly by the NLA selling services and providing access to data (62 million RwFr in the first three months of 2025).

Table 1 below shows an extract from the NLA/RLMUA budget by expenditure type over the period 2016–2023 in millions of RwFr, and also the estimated costs of the lands staff of the district one-stop centres and the Sector Land Managers(estimates of staff costs for 180 officials at district level and 416 Sector Land Managers are based on the 2018 calculations).

The costs in Table 1 include the additional development funds provided to the RLMUA over the period 2016 to 2025 and can be seen to peak in years 2017/8 and 2019/20, with higher spending on goods and services. At 2018 constant prices, the total costs have risen from around $6.5 million USD to around $8.5 million USD. Taking into account changing exchange rates, the costs have in fact dropped from around $6.5 million USD to $5.2 million USD in 2025, meaning the costs are around $5-6 million USD per year on average.

Table 1: Costs of land administration services – Rwanda 2016–2025

	RLMUA/ NLA	2016/7 Million RwFr	2017/18 Million RwFr	2018/19 Million RwFr	2019/20 Million RwFr	2020/21 Million RwFr	2021/22 Million RwFr	2022/23 Million RwFr	2023/24 Million RwFr	2024/25 Million RwFr
0	Salaries	172.1	763.8	832.8	823.8	793.1	681.8	730.4	730.4	770.2
22	Goods, services	1,282.0	2,029.0	1,188.8	2,483.9	914.8	1,345.7	1,845.5	1,845.4	1,953.1
23	Fixed assets	651.1	41.8	74.2	369.9	14.5	0.0	0.0	0.0	0.0
27	Social benefits	0.0	0.0	0.0	0.0	0.0	0.0	2.0	2.0	0.1
28	Other expenditure	0.0	0.0	7.0	11.4	11.2	10.0	13.0	13.0	14.0
34	Fixed tangible	0.0	0.0	0.0	0.0	0.0	35.5	11.0	11.0	0.0
37	Equipment etc	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	417.8
Total RLMUA/NLA		**2,105.2**	**2,834.6**	**2,102.8**	**3,689.0**	**1,733.6**	**2,073.0**	**2,601.9**	**2,601.9**	**3,155.2**
District expenses		1,404.0	1,404.0	1,404.0	1,446.1	1,489.5	1,534.2	1,580.2	1,627.6	1,676.4
Sector Land Managers		2,296.3	2,296.3	2,296.3	2,365.2	2,436.2	2,509.3	2,584.5	2,662.1	2,741.9
Total land sector		**5,805.5**	**6,534.9**	**5,803.2**	**7,500.3**	**5,659.2**	**6,116.4**	**6,766.6**	**6,891.6**	**7,573.6**

3.3 Transactions and revenues

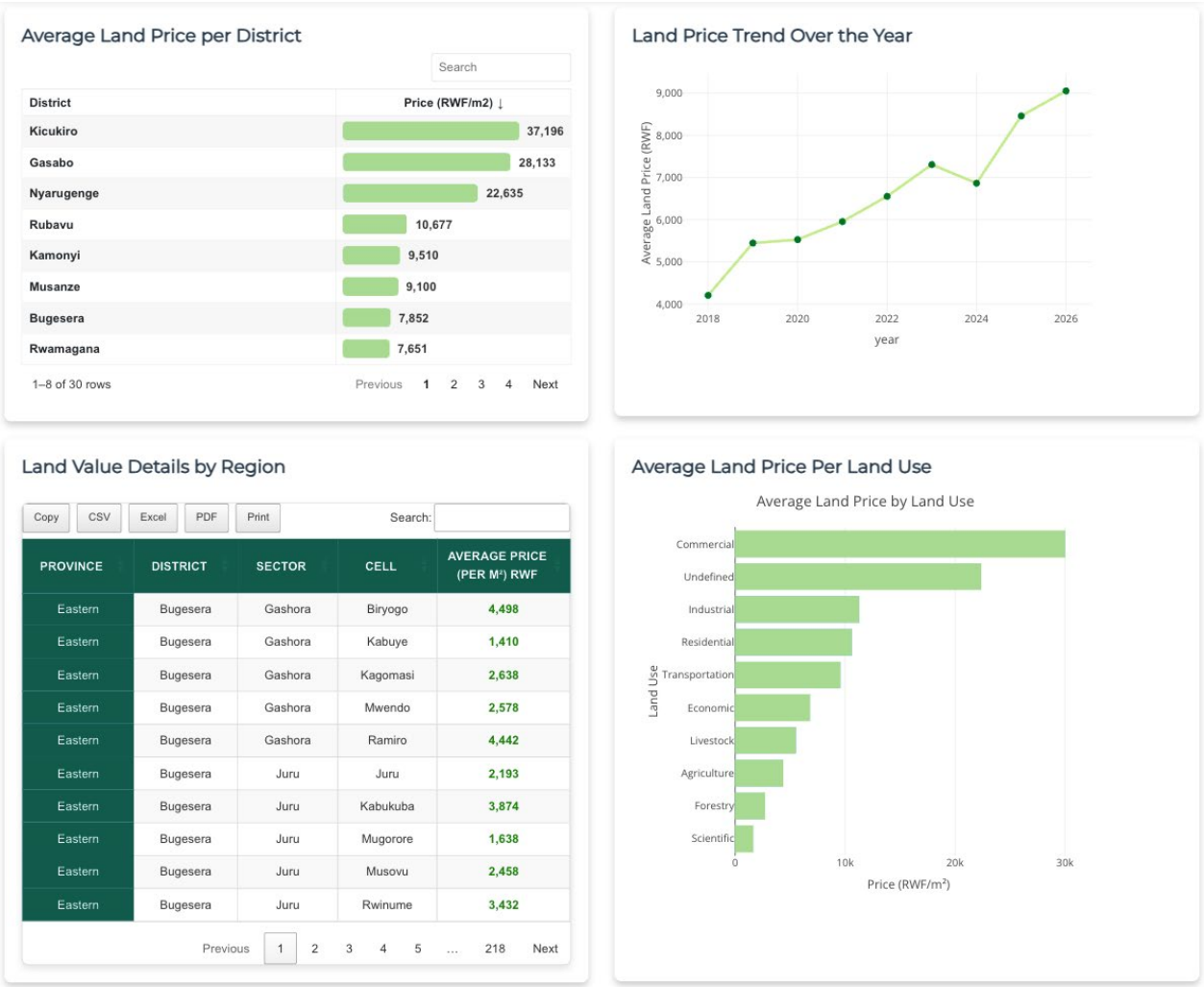
The NLA is responsible for processing all land transactions relating to registration of rights, rights holders, and parcels through the LAIS. The exception is mortgages, which are registered by the RDB on its own system and electronically linked to the LAIS, placing a caveat on the respective property. Applications and payments are submitted through the Irembo platform or to the district one-stop centre, with payment effected through Irembo. Irembo is therefore able to track all applications (which may, in principle, contain more than one transaction) and also the payments received.

Until November 2023, any application submitted by the public (or a legal entity) was subject to a flat fee, ranging from 1,000 RwFr for the first registration of a rural parcel to 30,000 RwFr for a transfer. From November 2023 onwards, the decision was made to eliminate flat fees for most NLA land services, as the previous flat fee system was considered a barrier to transactions involving small parcels of low value. Most NLA land services are now delivered free of charge, and a stamp duty of 2–2.5% is levied on all transfers valued at 5 million RwFr or more. In the period 2023 to 2024 private notaries and private surveyors were introduced, with fee levels set by legislation.

Recently, the NLA has introduced its own Rwanda Dashboard, which aims to provide a 'real-time' overview of land 'transactions' across all 30 districts of Rwanda.

The Dashboard is updated daily. It reports all changes to LAIS records, including any administrative change in status, so it does not represent only market-based transactions but all changes to parcel entries in the LAIS database.

Figure 1: Screenshot of the Rwanda Dashboard (see https://rwandalanddashboard.lands.rw/)



3.3.1 Transactions recorded by LAIS

Land transaction data has been continuously tracked since 2013 through LAIS, which codifies and records all transactions that involve changes to property. LAIS records the type of transaction (first registration, transfer, etc.) and all relevant details necessary to generate and update certificates, including rights holders, dates, location and other information including land use coding and sales details.

Table 2 provides a summary, grouping transactions by basic types: first registration, transfer, addition to ownership entry, caveat/others, etc. The table shows that the bulk of the first registrations occurred between 2011 and 2014 (highlighted in beige). The growth of secondary transfers (transfer of whole – highlighted in beige) is clearly shown, rising from less than 100 in 2011 to over 252,000 in 2024.

When looking at the product grouping by percentage share, the table shows the three highest-ranked groups in any one year, with ‘transfer of whole’ consistently shown as the highest ranked transaction from 2014. The second highest is consistently ‘change of parcel geometry’ or ‘caveat’, and, between them, these three transaction types account typically for over 80% of transactions since 2014.

Mortgage registrations are not recorded as transactions in the LAIS, as the actual registration is done by the RDB, and they appear in the LAIS as caveats or restrictions on the title.

Table 2: Transactions by type over the period 2013–2025

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Product grouping by volume														
First Registration	1,430,438	5,597,046	924,317	196,177	32,361	72,395	71,058	43,471	31,053	27,093	21,742	22,777	19,509	72,796
Transfer of whole	67	3,789	11,429	31,915	41,614	68,321	86,489	71,223	98,209	86,252	91,673	14,4018	18,0831	252,172
Add to ownership entry	14	562	8,758	6,478	6,054	9,274	13,207	10,472	6,130	12,561	13,894	17,920	20,450	26,980
Decision / correctionon entry	2,643	1,759	532	1,031	987	4,610	3,680	2,495						
Replacement documents	3	22	578	1,200	1,623	4,100	3,833	3,893	7,326	7,004	6,556	9,253	1,571	380
Change of Parcel Geometry	871	19,721	101,809	120,375	33,147	63,134	69,587	83,299	41,030	15,337	24,366	44,385	50,310	64,287
Caveat / other	6	31	2,052	8,488	12,210	14,226	23,257	23,288	38,198	49,001	42,906	49,409	40,097	37,999
Mortgage														
Total	**1,434,042**	**5,622,930**	**1,049,475**	**365,664**	**127,996**	**236,060**	**271,111**	**238,141**	**221,946**	**197,248**	**201,137**	**287,762**	**312,768**	**454,614**
Product grouping by percentage share														
First Registration	99.75%	99.54%	88.07%	53.65%	25.28%	30.67%	26.21%	18.25%	13.99%	13.74%	10.81%	7.92%	6.24%	16.01%
Transfer of whole	0.00%	0.07%	1.09%	8.73%	32.51%	28.94%	31.90%	29.91%	44.25%	43.73%	45.58%	50.05%	57.82%	55.47%
Add to ownership entry	0.00%	0.01%	0.83%	1.77%	4.73%	3.93%	4.87%	4.40%	2.76%	6.37%	6.91%	6.23%	6.54%	5.93%
Decision / correction on entry	0.18%	0.03%	0.05%	0.28%	0.77%	1.95%	1.36%	1.05%						
Replacement documents	0.00%	0.00%	0.06%	0.33%	1.27%	1.74%	1.41%	1.63%	3.30%	3.55%	3.26%	3.22%	0.50%	0.08%
Change of Parcel Geometry	0.06%	0.35%	9.70%	32.92%	25.90%	26.74%	25.67%	34.98%	18.49%	7.78%	12.11%	15.42%	16.09%	14.14%
Caveat / other	0.00%	0.00%	0.20%	2.32%	9.54%	6.03%	8.58%	9.78%	17.21%	24.84%	21.33%	17.17%	12.82%	8.36%
Mortgage														
Total	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**	**100.00%**

Table 3 provides an estimate of fee income generated by taking the transaction type, number of transactions and fee rate to calculate total fee income for each year. This approach is just an estimate, as it is not based on actual records of fee payments; however, it is useful as it shows the transaction types by volume and value (fee income). It is used to estimate revenues in the absence of Irembo data.

3.3.2 Transactions recorded by Irembo

The total number of applications submitted through Irembo and the fees collected are listed in Table 4. Irembo has been operational since 2018/9, and until November 2023, all land transaction fees were processed through it. From November 2023 onwards, only fees for payments to public land notaries pass through Irembo.

Table 4 shows data for the period 2020 to 2024. The pandemic particularly impacted 2020, and activities were severely curtailed. The years 2021, 2022 and 2023 are broadly comparable and show a substantial increase, bearing in mind the figures for 2023 are for a maximum of 11 months only, as the tariff regime was changed in November 2023. From that date, most transactions became free, and payments through Irembo were no longer required. From November 2023, transfer fees were replaced with a transfer tax of 2–2.5% on properties over 5 million RwFr, allowing smaller, low-value properties to be transferred free of charge.

3.3.3 Revenue from new transfer tax

The Rwandan Revenue Authority reports that the new transfer tax introduced in November 2023 generated 5.7 billion RwFr in 2024 and is expected to generate 9.7 billion RwFr in 2025. The 2024 figure is almost identical to the fees received for land services in 2023 and we are considering this as income derived from service delivery in this analysis, as a substitute for the fee income of earlier years.

3.3.4 Mortgages

The RDB has introduced an electronic mortgage registration system that allows a one-stop shop approach to mortgage registration, which is linked electronically to the LAIS. Over the period 2012 to 2018, the number of mortgages was fairly static, at around 15,000–16,000 in total[10]. From 2019, the number of mortgages registered and cancelled each year has increased rapidly. Table 5 shows the number of new mortgages, cancelled mortgages, mortgage value and mortgage fees over the period 2020 to 2024. Fees for registration of a mortgage are 20,000 RwFr, and for cancellation are 10,000 RwFr.

Table 3: Estimated fee income over the period 2013–2025 based on estimates from LAIS transaction data

Year	2018	2019	2020	2021	2022	2023	2024
Estimated revenue (billion RwFr)	3.58	5.78	2.90	3.12	4.83	5.80	8.28

Table 4: Transaction and fee income according to Irembo

Year	Gross revenue million RwFr)	Transactions	Average fee rate RwFr
2020	1,486.5	128,982	11,525
2021	4,003.5	332,960	12,024
2022	5,835.4	477,389	12,224
2023	5,941.8	448,790	13,240
2024	186.9	359,570	520

10. See again Rwanda Land Market Assessment: March 2019. UK DFID/ RLMUA.

Table 5: Mortgage volumes, fees and value (Source: extracted from LAIS)

Year	New mortgage registrations	Fees income (million RwFr)	Fee income (USD) estimated
2019	1,088	21.76	15,058
2020	559	11.18	7,737
2021	2,132	42.64	29,508
2022	5,230	104.60	72,387
2023	21,433	428.66	296,650
2024	18,533	370.66	256,512
Year	**New cancelled registrations**	**Fee income (million RwFr)**	**Fees income (USD)**
2019	5,258	52.58	36,387
2020	11,869	118.69	82,138
2021	1,413	14.13	9,778
2022	2,003	20.03	13,861
2023	9,747	97.47	67,453
2024	2,080	20.80	14,394

3.3.5 Property tax

A new property tax system (Law 75/2018) came into force in 2019, including buildings in the assessment and determining property tax based on the property's market value. The tax is collected through the decentralised administration system at district level and is remitted via the Rwanda Revenue Authority (RRA) back to the district. LAIS data is the fundamental digital base for property tax and is used to identify properties and track sales/market data, and is linked directly online to the property tax assessment, billing and collection system.

Table 6: Property tax revenue, Rwanda: 2020–2025

Year	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25 (est)
Property tax collected (billion RwFr)	8.3	19.53	16.12	20.34	20.3	21.9

4. Towards Cost Recovery and Sustainable Financial Solutions

4.1 Introduction

The reforms undertaken by Rwanda in recent years have sought to increase the quality, effectiveness and efficiency of land administration services, while also developing the overall financial sustainability of the sector. Rwanda has established the NLA as a non-commercial institution financed by the state budget, and it is not legally required to cover its own costs. Rather, the aim has been to establish it as a registration authority, overseeing and supervising a decentralised administration system, in line with other government agencies. As a matter of policy, Rwanda is interested in financial sustainability in the broadest sense and wishes to closely monitor the cost recovery of land administration services and expand the NLA's land services portfolio to better serve the public and support the national development plan. Rwanda has also introduced additional reforms to help this process.

The reforms undertaken by Rwanda in recent years have sought to increase the quality, effectiveness and efficiency of land administration services, while also developing the overall financial sustainability of the sector.

4.2 Cost recovery and sustainable financing

4.2.1 Land market analysis and business planning 2018

In 2018, as the LTR programme came to an end and development partner support began to scale down, the RLMUA started to consider the future financial sustainability and operational aspects of the land administration sector. RLMUA undertook a land market analysis to identify trends and future demand for services and revenues, assuming no unforeseen external shocks.

Figure 2 shows the secondary transactions (not including first registration) recorded over the period from 2013 to 2018 and the strong growth, which is highly correlated with GDP growth during that period.

The 2018 analysis (*see Baldwin et al, 2019*) considered the land sector costs to include the RLMUA and the district one-stop centres, and the Sector Land Managers[11]. The analysis showed the sector was then operating with a cost recovery rate of around 52%. At that time, the Irembo system was just starting, and fee revenue data was available for 2018, but not earlier years, so fee income was estimated on the basis of transaction data from LAIS and the known fee rates.

Figure 3 shows the estimated fee income for first registration (dark green line), estimated income from transaction data over the period 2011–2018 (lime curved line) and a projection for growth over the period 2019–2025 (straight lime line). This shows annual revenues were expected to be around $7 million USD by 2025 (at 2018 exchange rates). The analysis further showed that with the anticipated growth over the period 2019 to 2025, funds equivalent to the £52.7 million ($70 million USD) donor investment would be recovered by 2025.

11. This approach assumes that all fees were paid as per the established tariffs and consequently is an estimate only.

Figure 2: 2018 transactions data and GDP growth (Source: LAIS)

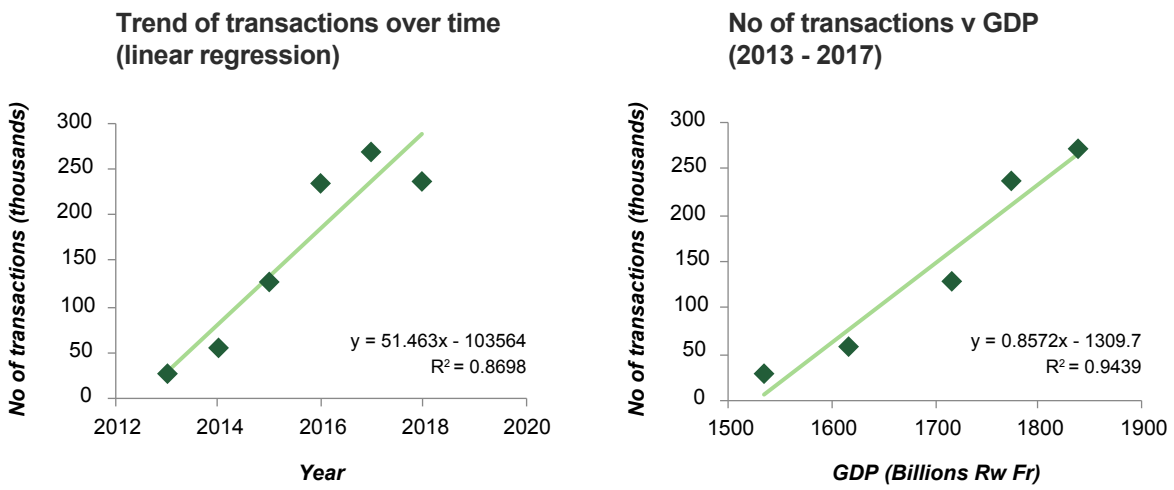
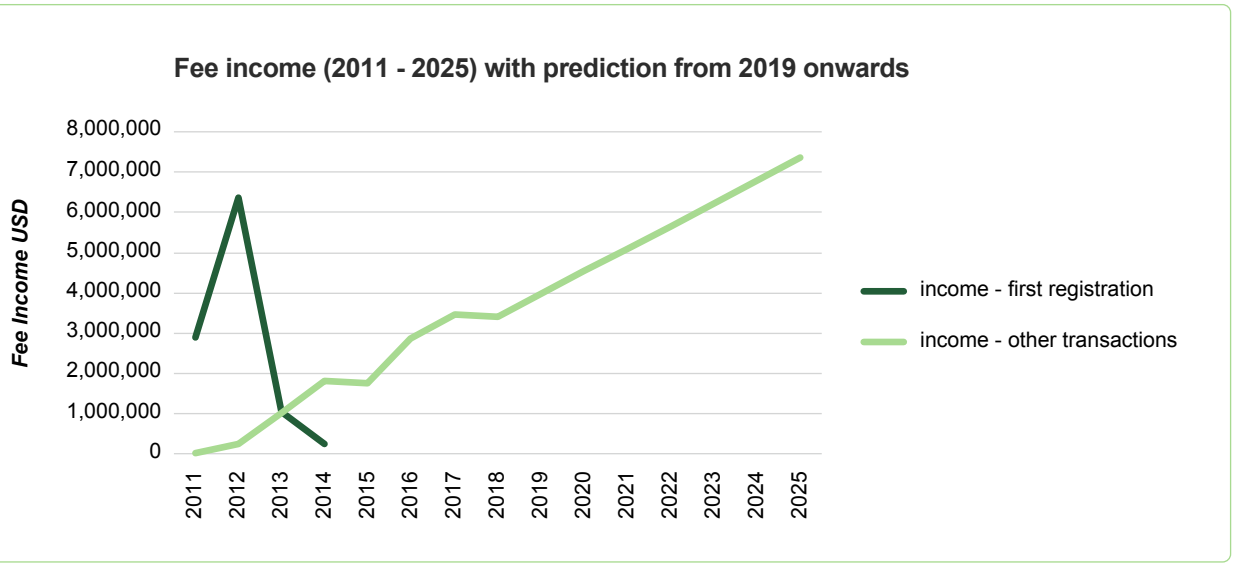


Figure 3: Revenue growth, including predicted growth 2018–2025 and recovery of investment costs



4.2.2 The position in 2025

In early 2025, the opportunity was taken to refresh the costing and revenue assessments undertaken in 2018 and to assess how the sector is operating from a financial sustainability viewpoint.

Revenues and cost recovery

Table 7 shows revenues, costs and calculated cost recovery for the land administration sector, considering the actual RLMUA/NLA costs and estimated costs for the districts/sectors over the period 2016 to 2025, using an income statement approach.

Table 7: Income statement – land administration sector (source: NLA analysis) 2016–2025

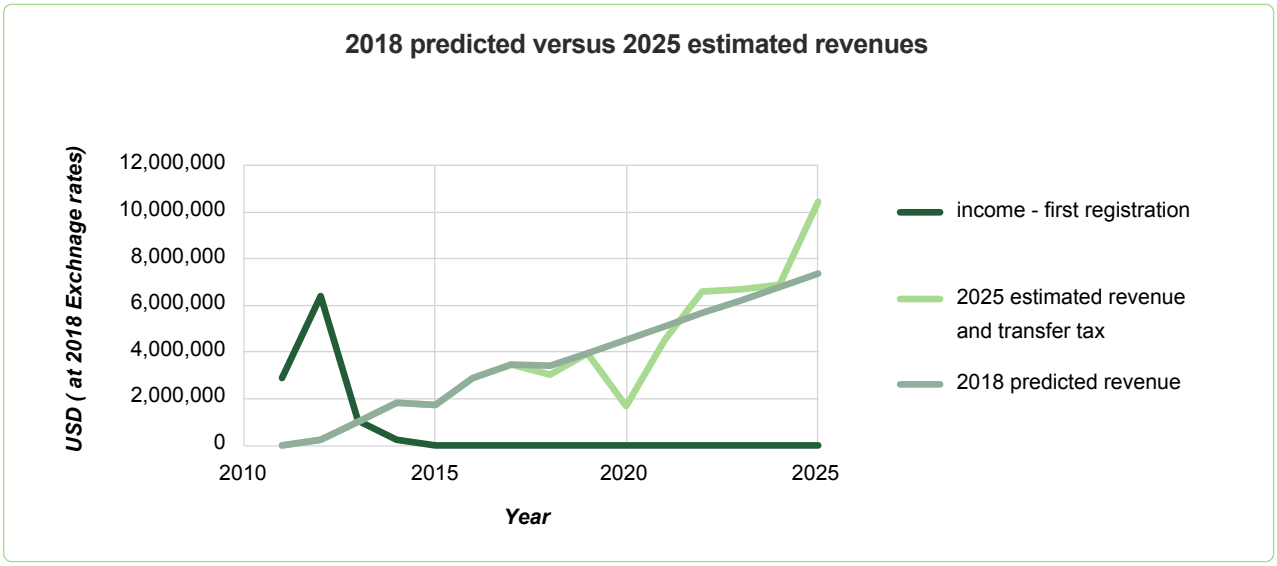
		2016/7 Million RwFr	2017/18 Million RwFr	2018/19 Million RwFr	2019/20 Million RwFr	2020/21 Million RwFr	2021/22 Million RwFr	2022/23 Million RwFr	2023/24 Million RwFr	2024/25 Million RwFr
Revenue										
1	**Fee and transfer duty**	2,551.8	3,071.4	3,012.1	3,512.1	1,486.5	4,003.5	5,835.4	5,941.8	6,086.9
Costs										
	RLMUA/ NLA	**2,105.2**	**2,834.6**	**2,102.8**	**3,689.0**	**1,733.6**	**2,073.0**	**2,601.9**	**2,601.9**	**3,155.2**
2	District expenses	1,404.0	1,404.0	1,404.0	1,446.1	1,489.5	1,534.2	1,580.2	1,627.6	1,676.4
3	Sector Land Managers	2,296.3	2,296.3	2,296.3	2,365.2	2,436.2	2,509.3	2,584.5	2,662.1	2,741.9
4	**Total land sector**	**5,805.5**	**6,534.9**	**5,803.2**	**7,500.3**	**5,659.2**	**6,116.4**	**6,766.6**	**6,891.6**	**7,573.6**
5	**Balance**	-3,253	-3,463	-2,791	-3,988	-4,172.	-2,113	-931	-949	-1,486
6	**Cost recovery rate**	43.9%	47.0%	51.9%	46.8%	26.3%	65.5%	86.2%	86.2%	80.4%
7	RMUA/ NLA as % of total	36.3%	43.4%	36.2%	49.2%	30.6%	33.9%	38.5%	37.85%	41.7%
8	% increase in revenue		20.3%	-1.9%	16.6%	-57.7%	169.3%	45.7%	1.8%	2.4%

Table 7 has been compiled using data from several sources. The revenue figures for 2016/7 in yellow are estimates from the LAIS transaction data, those in beige are from Irembo, and the 2024/25 figures are for Irembo plus the transfer duty. The 2024/25 figures do not include any payments to the cadastral surveyors or private notaries (before 2024, any fees payable would have passed through the public sector). The data for the districts and sector is estimated.

The table shows that over the last three years, the sector has consistently achieved over 80% cost recovery. Interestingly, the RRA predicts income of 9.2 billion RwFr for 2025, in which case the spreadsheet would show over 100% cost recovery for 2025, using the same cost growth model.

Figure 4 compares the revenues in Table 7 with the 2018 prediction.

Figure 4: 2018 predicted versus 2025 estimated revenues (Source: NLA analysis) 2011–2025



Recovery of investment costs

In 2018, it was considered possible that the land administration sector would, by 2025, collect as much in fees as was spent on the registration programmes and supporting reform by the development partners (£52.7 million/$70 million USD). The 2025 analysis shows that the estimated income of $56 million USD was accrued by the end of 2024 (using historical 2018 exchange rates), with a prediction that it would exceed $66 million USD in 2025 (if the RRA estimated income of 9.2 billion RwFr for 2025 is included). The analysis shows that the 2018 predictions are broadly correct and highlights the potential usefulness of this kind of approach. Further, it is a powerful economic argument in support of large-scale registration programmes, as it shows the very large downstream revenues that are possible and how they deliver a strong return on the original investment.

4.3 Institutional development and service delivery

Rwanda has also undertaken a number of reforms since completing the basic country-wide registration that have allowed it to broaden its mandate, respond to demand, strengthen the service delivery and operate more efficiently, including:

- New Land Policy of 2019, new Land Law of 2021, and establishment of the NLA as a non-commercial institution. This has revised the institutional setup and positioned the NLA as a semi-independent body, but one that is still answerable to the Ministry of Environment. The new Land Policy and Law provide a revised policy and legal framework with greater emphasis on investment, valuation, state lands, land management, dispute resolution and the introduction of concessions.
- Involvement of the private sector. There has been a significant expansion of capacity to respond to the increased demand for services by the introduction of private notaries and private surveyors, essentially outsourcing some of the traditional functions of the RLMUA/NLA. This provides a more flexible capacity that can respond to varying demand. The setting of fees for the private sector is regulated.
- The November 2023 elimination of most land sector transaction fees for properties with a value of under 5 million RwFr. This responds to an emergent problem whereby the transfer fees were considered excessive (RwFr 30,000) for low-value parcels. (Most rural parcels in Rwanda are under one hectare in size, and values are low in the remoter area).

- Move to all-digital title. The move to an all-digital title, in line with the government's digital services strategy, has eliminated the need for paper certificates, which has generated significant cost and procedural savings. Citizens can download copies of the electronic certificate as needed.

- Digital submission and digital payments. Rather than develop its own system, the RLMUA/NLA has adopted the main government e-services channel to initiate land transactions and payments via the digital Irembo platform. This is widely accepted and understood by the populace and the sector land notaries/private notaries.

- Revision of working practices. To cope with variations in workload, the legislation has been modified to allow cases to be submitted at a district one-stop centre, but can be reviewed and approved by a Registrar from a different province, depending on volumes of work and available capacity. Similarly, private notaries can authenticate contracts wherever the parcel is located in Rwanda and are not restricted to a particular sector (unlike public land notaries).

- New tenure forms introduced to promote investment. The new Land Law provides for commercial leases and concessions to stimulate investment.

- Increased data transparency and land market data. The Rwanda Dashboard has been introduced, allowing all citizens to obtain up-to-date information, by district, on land transactions, sales, and values.

- Online tracking and verification of transactions. The Land Application Tracking Information System (LATIS) can provide updates on the status and progress of any application submitted.

- The NLA has also introduced an online system for the submission of requests to investigate disputes (the Land Dispute Management System). These are often boundary disputes but there are also registration-related issues. These disputes are handled at the first level by the district and on appeal by the NLA.

4.4 Current issues being addressed by the NLA

The NLA is actively addressing a number of key land administration dimensions:-

1. Boundary corrections and dispute resolution. The Rwandan mass registration was completed using an FFP approach; however, in many cases, boundary definitions were not very precise, and the digital parcel spatial data does not accurately represent the parcel on the ground. This has led to many boundary corrections, and in many cases, this manifests as a dispute. To avoid future problems and disputes, one proposed strategy is to ensure a more precise survey is done on the first transfer of the parcel following the first registration. This is a way to improve the boundary definition, avoid disputes and improve the quality of the cadastre fabric over time.

2. Quality improvement. The RLMUA/NLA has been successful in establishing a country-wide registration system and putting in place a relatively efficient land administration system. The focus until now has been very much on developing the system, expanding human capacity, and responding to demand. It is suggested that there should be a greater focus on quality improvement, especially of the cadastral spatial data, and the NLA may establish working parties to consider this and relevant actions.

3. Developing services. At the present time, a system of trialling access by banks and other land sector professionals is underway. The intention is to further develop electronic information services to serve the private sector and promote land market transparency, faster, higher-quality service, and greater efficiency.

The NLA is also focusing more on enforcing land use planning controls and on working with and supporting land use planning and development to ensure that development is properly managed and that environmental and social requirements are respected.

5. Conclusions and Implications for the Future

Rwanda has successfully established a nationwide land administration system and has largely completed the registration of all parcels. Rwanda has now moved into a 'post-registration' phase where it is considering wider land management issues, the efficiency and cost-effectiveness of service delivery, and quality improvement through digitisation and increased involvement and professionalisation of the private sector.

A key supporting factor has been the introduction of the digital LAIS and its population with registration data at an early stage (from 2013 onwards). While there have been data problems, the system has consistently recorded transactions as they occur and provided annual activity reports. From March 2025, with the Rwanda Dashboard, almost real-time updates are made available.

The land sector is estimated to have been operating at over 80% cost recovery for the last three years, and it is predicted to exceed 100% in the coming year.

From a sustainable finance perspective, we can say:

- Land registration has resulted in estimated transaction fees (including the stamp duty of 2023) which are almost equivalent to the development partners' original investment of around £52.7 million by the end of 2025 (estimated as $66 million USD).
- The land sector is estimated to have been operating at over 80% cost recovery for the last three years, and it is predicted to exceed 100% in the coming year, considering the predicted transfer duty. Average annual operational costs are around $6–7 million USD including estimated district and sector costs.

From an operational perspective, we can say:

- There were around 450,000 – 500,000 transactions in 2024, according to the Irembo data. This represents around 4-5% of all parcels. Transfers have averaged around 55% over the last three years, and boundary/geometry corrections/subdivisions around 15%. Mortgages are not recorded directly here.

Looking at the timeline, from the start of the mass systematic campaign until today, achieving these levels of cost recovery and fee income has taken 16 years (2009 to 2025), and this further built on a preparation period generally considered to have started in 2005. This shows the importance of having a clear and consistent strategy and recognising that systems with country-wide coverage, complete registration, and a high level of cost recovery take considerable time to establish.

6. Recommendations

There are four general recommendations arising from this work.

1 Rwanda provides clear evidence of strong land market performance, financial flows and cost recovery that can result from large-scale land sector investments. This is a powerful supporting rationale for sector investment.

2 It should be ensured that sustainable financing is considered at an early stage in land administration programme design and systems are put in place to monitor and report operational and financial performance of the land administration sector. This requires multi-agency assessment and monitoring as the land sector usually involves more than one legal entity in its operation.

3 A land market and financial sustainability assessment can be used to calculate future expected transactions, costs and revenues, to chart a path to operational cost recovery and provide a strong rationale for sector investment. While this study is focused on Rwanda, similar assessments have been done in other countries recently, notably Malawi and Uganda.

4 While methodologies such as Costing and Financing of Land Administration Systems and the Millennium Challenge Corporation transactions toolkit exist, they do not start by establishing an operational baseline of current costs and revenues; rather, they are more of a programme planning tool. A budget-based approach and accompanying methodologies can be further developed and presented as an easy-to-use tool that land authorities can use themselves.

a A sustainable financing community of practice, should be developed which can focus on land administration authorities in developing countries, to extend the discussion, and share Rwanda and other countries' experience.

b In Rwanda itself, a deeper land market and Business Plan analysis should be carried out , including a detailed assessment of wider value-added benefits and an assessment of public perceptions and how incentives and benefits have been used to foster behaviour change. This would be strongly supported by the NLA.

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Annex A: Data Sources and Supporting Materials

A.1 Institutional and organisational structure

Land services in Rwanda are overseen by the NLA and implemented through public and private sector partners.

The NLA

The NLA, under the Ministry of Environment, has overall responsibility for land administration in Rwanda and was established by Presidential Order No. 030/01 of 06/05/2022 with a mandate to implement land laws and policies, provide technical assistance to local government and other land-related institutions, conduct land research and analysis, and ensure the efficient and effective management of land resources in Rwanda. The NLA is structured as a central HQ with three departments: Land Use Management and Mapping; Land Use Compliance and Inspection; and the Department of Land Administration and Registrar of Titles. The Land Administration Department, through the office of the Registrar, directly oversees the four provincial and one Kigali city land office, with each provincial/city office having its own Registrar of Land Titles. The NLA has explicit responsibility for land registration and land management; land surveys and geospatial data; topographic and thematic maps; and land and property valuation. There are a total of 35 staff at provincial/city level and 64 at HQ.

Frontline services are decentralised to sector and district level, implemented through sector land managers and district one-stop centres under the jurisdiction of the 30 district authorities, plus Kigali city.

District one-stop centres

There are 30 district one-stop centres, which provide land and related services (infrastructure, environment). They are responsible for processing applications submitted by the public and other interested parties. Applications can be submitted through the sector land notaries or direct to the one-stop centre. Most applications are now submitted and processed electronically and fees (to the NLA/district) are paid via Irembo. All one-stop centres have direct access to the national LAIS.

Sector Land Managers

The Sector Land Managers were first appointed in 2016 and have the authority of public notaries for authenticating identity and certain land transactions. The 416 Sector Land Managers have online connections to the LAIS and are authorised to receive and check applications; verify contracts and identity; and scan and submit applications. From November 2023 they have been supplemented by private land notaries. Sector Land Managers charge a fixed fee of 6,500 RwFr.

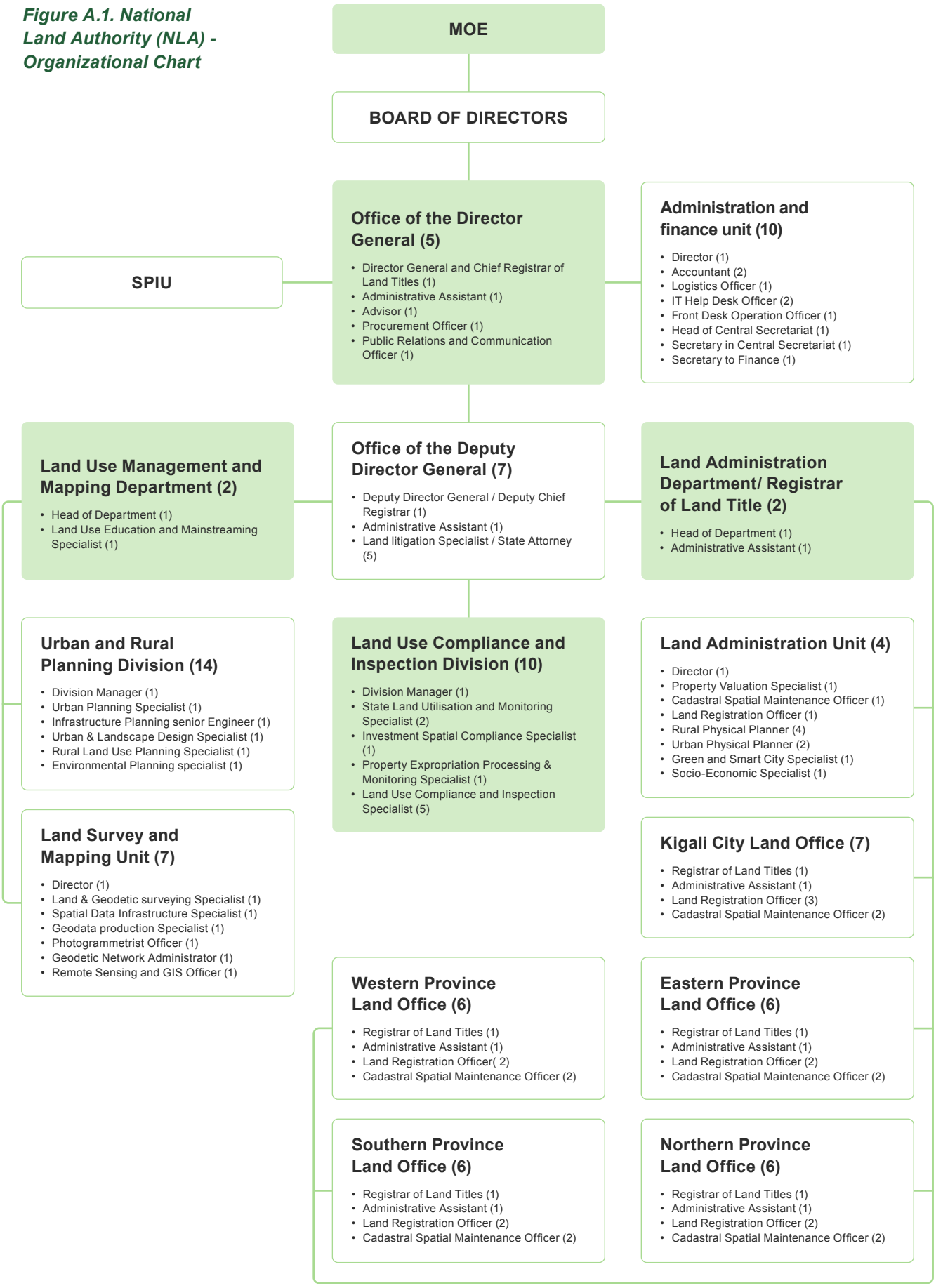
Private land notaries

There are 152 licensed private land notaries appointed in Rwanda. Private land notaries were introduced in 2023 to increase capacity and to help deal with the increasing number of land transactions that were being prepared by the public. Following the decision to remove fees on most land services in November 2023, there has been a huge increase in the number of transactions, which could not be managed by the sector land notaries alone. Private land notaries charge a fee of 6,000 RwFr and there is an additional charge of RwFr 500 per page. Applicants can identify the private land notaries from a list held on the Irembo platform. Private land notaries can work anywhere across the country.

Private surveyors

Since mid-2024, Rwanda has introduced private surveyors to undertake boundary adjustments and subdivisions. Owing to the approximate nature of the boundaries established during first registration there are many cases where the boundaries require clarification by measurement, or are in dispute. Previously, the cadastral survey work was undertaken by the land surveyors located at the one-stop centres, and fees equalled 10,000 RwFr, plus 5,000 RwFr for the *fiche cadastral*. However, this meant that there was very limited capacity per district and significant backlogs developed. Today, an applicant wanting a boundary adjustment will make an application through Irembo and the work will be done through the private surveyor, verified by the one-stop centre. The application will be processed digitally. In March 2025 there were 361 licensed private surveyors.

Figure A.1. National Land Authority (NLA) - Organizational Chart



Irembo

Irembo[12] is the online digital service platform, which supports a wide range of electronic services for citizens, including immigration services, land services, motor registration and licensing, etc. It provides a single electronic portal through which applications can be submitted and services paid for. There are currently around 22 different land services that pass through the Irembo platform, including transfer, assignment, boundary rectification, merger, subdivision, replacement title, etc.

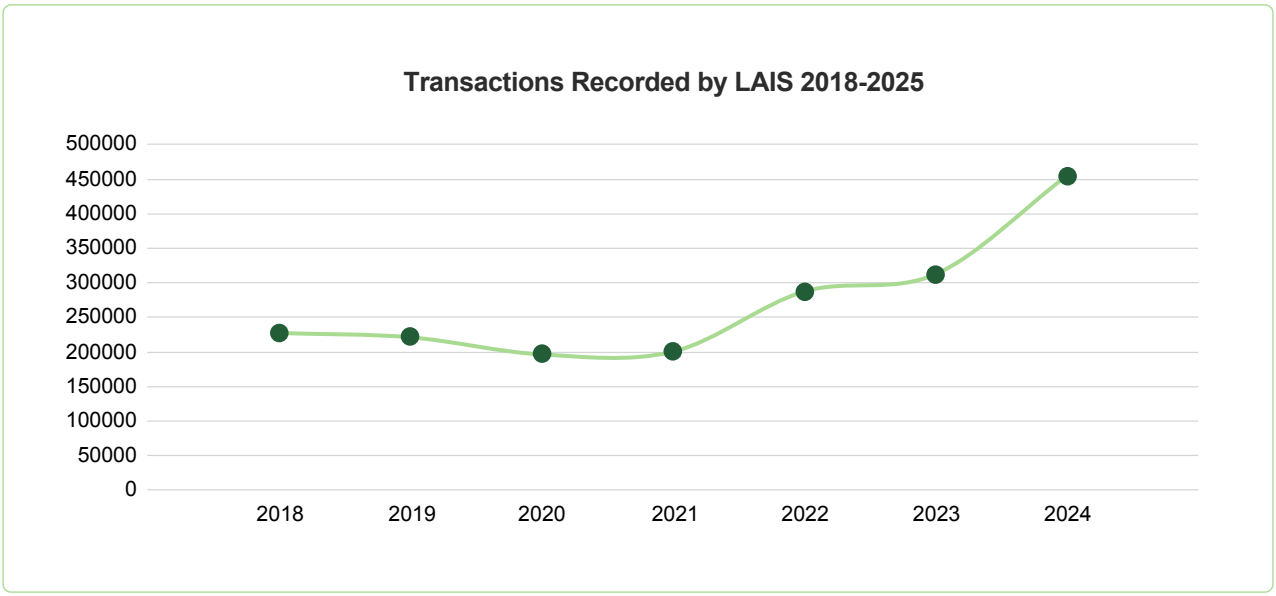
A.2 Transaction data and revenues

Transaction data has been tracked continuously since 2013 through the LAIS, which codifies and records all transactions that involve changes to property. The LAIS records the type of transaction (first registration, transfer, etc) and all relevant details necessary to generate and update certificates, including rights holders, dates, location, *fiche cadastral,* rights and other information, including land use coding, sales details. etc. The table below gives a listing of all the transaction types that are recorded in the LAIS and also provides detailed data for the period 2013–2018 (obtained in 2018) and also 2018–2024 (obtained in 2025).

A.3 LAIS – transaction data

Land administration transactions for the period 2018–2025 were extracted from the LAIS to supplement the earlier transaction data from the period 2011-2018. Figure A.2. below shows the increase in transactions recorded. The impact of COVID 19 is clearly shown.

Figure A.2. Transactions recorded by LAIS 2018–2024



12. See https://irembo.gov.rw/home/citizen/all_services

Table A.1. Detailed transaction reporting from the LAIS

Transaction type	2018	2019	2020	2021	2022	2023	2024
Adding or Removing Rights Holders	0	6,008	12,464	13,871	17,914	20,446	26,978
Add Parcel	0	43	68	68	53	44	75
Boundary Rectification / Area Correction	3,690	2,620	3,442	4,271	5,907	6,977	7,023
Cancelling a Caveat	7,990	2,728	0	0	0	0	0
Cancelling of Seizure	15	0	0	1	2	0	0
Cancel Restriction by Caveat	5	2,771	2,443	2,123	2,070	2,253	2,165
Cancel Restriction by Surety	0	775	956	807	1,463	1,770	1,567
Cancel Restriction for State Land, Buffer Zone or Wetland	0	852	420	223	551	699	536
Cancel Restrictions on a Parcel	0	167	26	18	7	12	5
Cancel Restriction Under Dispute	0	2,327	1,292	470	125	152	139
Change of Party Representative	0	97	89	20	3	3	0
Change of Person (Name or ID)	11,494	7,286	5,273	4,505	6,231	4,869	6,393
Change Parcel	29,304	86,842	0	0	0	1	0
Change Parcel Number	0	135	298	63	45	30	26
Change Parcel Representative	0	1,358	2,722	2,819	3,295	1,566	3,363
Changes on Right Shares	0	25	8	3	3	1	2
Confirmation of Ownership	0	66	3,324	4,384	4,776	3,766	3,302
Convert Rights	0	800	1,429	1,025	1,227	2,563	694
Convert to Emphyteutic Lease	470	210	0	0	0	0	0
Convert to Full Title	1,534	1,488	0	0	0	0	0
Establish Restriction by Caveat	216,928	87,243	3,284	1,602	1,201	1,635	1,449
Establish Restriction by Statement	1,926	932	247	105	117	144	147
Establish Restriction by Surety	403	1,616	1,085	1,376	2,118	2,063	2,260
Establish Restriction for State Land, Buffer Zone or Wetland	69	374	1,233	622	452	322	177
Land Documents not Collected during SLR	0	4,725	14,281	9,202	7,194	2,207	2,641

Transaction type	2018	2019	2020	2021	2022	2023	2024
Parcel Change of Land use	0	5,998	10,073	12,460	14,522	14,144	11,555
Parcel Merge	315	836	1,029	1,062	1,480	1,750	1,543
Register Emphyteutic Lease for Investment	0	0	0	0	0	0	45
Remove Dispute	132	68	0	0	0	0	0
Remove Parcel	0	33	93	18	19	9	24
Replacement of Title	4,547	7,326	7,004	6,556	9,253	1,571	380
Requesting Title from Public Land	0	91	465	995	3,896	1,835	1,427
Sporadic Registration	45,066	31,053	27,093	21,742	22,777	19,509	72,796
Subdivision	37,732	17,572	10,866	19,033	36,998	41,582	55,721
Switch Parcel	0	14	22	21	40	22	19
System Migration	0	4	0	0	0	0	0
Transfer by Auction by Court Order	0	297	503	469	752	659	565
Transfer by Auction Authorised by Registrar	0	176	226	216	372	361	241
Transfer by Court Decision	1,538	1,239	1,060	1,119	2,019	1,784	1,952
Transfer by Donation	2,681	3,355	3,407	4,333	7,097	8,589	13,167
Transfer by Exchange	456	326	334	353	501	592	593
Transfer by Expropriation	386	1,160	1,501	1,420	2,489	3,661	2,000
Transfer by Succession	2,338	2,680	3,724	5,145	7,720	7,407	11,417
Transfer by Voluntary Sale	0	50,582	75,436	78,568	123,039	157,736	222,176
Transfer of Emphyteutic Lease	73,371	83,236	0	0	0	18	0
Transfer of Full Title	132	63	2	0	0	1	0
Transfer of Rights by Forced Sale Auction by RRA	0	116	3	5	13	8	7
Split into Condominium	4	9	56	45	16	15	54
Transfer of Condominium Unit	75	87	0	0	0	0	0
Revised Totals	**228,027**	**221,946**	**197,248**	**201,137**	**287,762**	**312,768**	**454,614**



Land Facility
Decision Support Unit

The Land Facility is a global programme funded by the UK Foreign, Commonwealth and Development Office (FCDO) that partners with governments to strengthen land governance. The programme aims to advance effective and sustainable national land governance reforms and land administration systems. The Land Facility's learning partner, the Land Facility Decision Support Unit (LF-DSU), facilitates knowledge production and exchange within and beyond the programme to support adaptive decision-making.

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