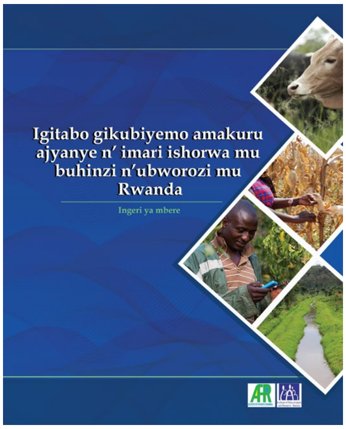
Igitabo gikubiyemo amakuru ajyanye n′ imari ishorwa mu buhinzi n′ubworozi mu Rwanda

Ingeri ya mbere

ACCESS TO FINANCE RWANDA

Institute of Policy Analysis and Research - Rwanda



Gushimira

Iki gitabo cyanditswe na Institute of Policy Analysis and Research(IPAR-Rwanda) ku nkunga ya Access to Finance Rwanda(AFR).

Icyitonderwa

Ibitekerezo bikubiye muri iki gitabo ntabwo bivuga ko bihuye neza neza nuko ibigo bya IPAR-Rwanda na AFR bitekereza ukuntu ubuhinzi n'ubworozi mu Rwanda byashorwamo imari.

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Ijambo ry'Ibanze

Ubuhinzi bufite akamaro kanini mu bukungu bw'u Rwanda kuko bwinjiza kimwe cya gatatu cy'Umusaruro mbumbe w'igihugu. Uru rwego ruha akazi abarenga bibiri bya gatatu by'abakozi bose mu gihugu kandi iterambere rishingiye ku buhinzi ryitezweho kugira uruhare runini mu kurwanya ubukene no guca ubukene bukabije.

Guverinoma y'u Rwanda yiyemeje guhindura urwego rw'ubuhinzi rukava ku guhinga ibitunga imiryango rukaba urwego rutanga umusaruro mwinshi kandi mwiza, rugemurira isoko kandi rufasha mu kuzamura izindi nzego z'ubukungu. Ibi bizagerwaho binyuze muri gahunda zitandukanye zishyirwa mu bikorwa na Minisiteri y'Ubuhinzi n'Ubworozi (MINAGRI) n'ibigo biyishamikiyeho, ariko ikabifashwamo n'Urwego rw'Abikorera, abafatanyabikorwa mu iterambere ndetse n'abandi bireba bose.

Kugira ngo iterambere rirambye muri uru rwego rigerweho, abahinzi n'aborozi bakwiriye kureka guhinga no korora ibitunga imiryango yabo gusa bagakorera guhaza isoko. Ibi byashoboka ari uko bashoboye kubona serivisi z'imari. Imari irakenewe mu byiciro byose by'ubuhinzi nko kugura imbuto z'indobanure n'inyongeramusaruro, guhemba abakozi, gusarura no gutwara umusaruro ndetse no mu mirimo yo gutunganya no guhunika umusaruro.

Ariko nanone, n'ubwo kugera kuri serivisi z'imari ari ingirakamaro mu iterambere ry'urwego rw'ubuhinzi n'ubworozi mu Rwanda, ingano y'inguzanyo zitangwa muri uru rwego iracyari ntoya cyane, dore ko ingana gusa na 6% by'inguzanyo yose itangwa mu bucuruzi. Ibi bigira ingaruko ku iterambere ry'uru rwego.

Bashingiye ku kuba urwego rw'ubuhinzi n'ubworozi ruhura n'imbogamizi zikomeye nko kudashobora kubona inguzanyo, no kuba hari abakora uko bashoboye ngo bateze imbere uru rwego baba abikorera n'inzego za Leta bayobowe na Guverinoma y'u Rwanda, Access to Finance Rwanda (AFR) n' Ikigo Gikora Ubushakashatsi Kikanasesengura Poritiki zitandukanye mu Rwanda (Institute of Policy Analysis and Research - IPAR) bafatanyije kwandika igitabo kigaragaza uburyo imari ishorwa mu buhinzi n'ubworozi. Iki gitabo, ari na cyo cya mbere giteye gitya mu Rwanda, ni isoko ikomeye y'amakuru ku ishoramari, guhanga udushya, imbogamizi n'amasomo twakura mu buryo imari ishorwa mu buhinzi n'ubworozi mu Rwanda.

Turizera yuko iki gitabo kigaragaza uburyo imari yashowe mu buhinzi n'ubworozi kizongerera agaciro gahunda zitandukanye zigamije guteza imbere urwego rw'ubuhinzi n'ubworozi. Ntidushidikanya ko amakuru ari muri iki gutabo azafasha abahinzi n'aborozi, ibigo by'imari, n'inzego zifata ibyemezo mu buryo bw'umwihariko.

Turashimira buri wese watanze igihe cye n'imbaraga ze mu buryo bumwe cyangwa ubundi, bigatuma kwandika iki gitabo bishoboka.

Murakoze kandi munezezwe no gusoma iki gitabo!

Ms. Eugenia Kayitesi

Umuyobozi Mukuru
Institute of Policy Analysis and Research (IPAR-Rwanda)

Ms. Waringa Kibe

Umuyobozi ku Rwego rw'Igihugu
Access to Finance Rwanda(AFR)

Impine zakoreshejwe

AFR	Ikigo cyoroherezа abantu kubona serivise z'imari mu Rwanda
AMIR	Ishyirahamwe ry'Ibigo by'Imari Iciriritse mu Rwanda
BDF	Ikigega cyo Guteza Imbere Ubucuruzi
BNR	Banki Nkuru y'Igihugu
BPR	Banki y'Abaturage y'u Rwanda
BRD	Banki Itsura Amajyambere y'u Rwanda
CEPAR	Ishyirahamwe Nyarwanda ry'Abatunganya Banakohereza Kawa mu mahanga
CIP	Gahunda yo Guteza imbere Umusaruro w'Ubuhinzi
CWS	Amaherero ya Kawa
EAX	Isoko ry'Ibicuruzwa rya Afurika y'Uburasirazuba
EDPRS	Gahunda y'Imbaturabukungu
EICV	ubushakashatsi ku Mibereho Rusange y'Ingo mu Rwanda
FIs	Ibigo by'Imari
GDP	Umusaruro Mbumbe w'Igihugu
KCB	Banki y'Ubucuruzi ya Kenya
MFIs	Ibigo by'Imari Iciriritse
MINAGRI	Minisiteri y'Ubuhinzi n'Ubworozi
MINECOFIN	Minisiteri y'Imari n'Igenamigambi
MINICOM	Minisiteri y'Ubucuruzi n'Inganda
NAEB	Ikigo k'Igihugu Gishinzwe kohereza mu mahanga ibikomoka ku buhinzi
NAP	Poritiki y'Igihugu y'Ubuhinzi
NISR	Ikigo cy'Igihugu cy'Ibarurishamibare
NPL	Non-Performing Loan
PSTA	Gahunda yo kuvugurura no Guteza Imbere Ubuhinzi
RAB	Ikigo cy'Igihugu Gishinzwe Ubuhinzi n'Ubworozi
RCA	Ikigo k'Igihugu gishinzwe Amakoperative
RDB	Ikigo k'Igihugu Gishinzwe Itarembere
Rwf	Amafaranga y'u Rwanda
SACCOs	Koperative zo Kuzigama no Kugurizanya
SMEs	Inganda Nto n'Iziciriritse
SNS	Uburyo bwa Smart Nkunganire

IRIBURIRO

Ubuhinzi ni urwego rw'ingirakamaro kurusha izindi zose mu bukungu bw'u Rwanda. 86 ku ijana by'abanyarwanda bakuze bakora ubuhinzi nk'isoko yabo y'ingenzi y'umutungo cyangwa se umurimo ubatunze. Kuva mu mwaka wa 2014, ubuhinzi buzamuka ku gipimo cya 6% kandi bufite uruhare rungana na 27% mu musaruro mbumbe w'igihugu (aya ni amakuru y'igihembwe cya nyuma cya 2018). Kuzamuka k'urwego rw'ubuhinzi rero ni ingenzi cyane niba u Rwanda rwifuza kugera ku ntego zarwo z'Ikerekezo cya 2020, iza Gahunda y'Igihugu yo Kwihutisha Iterambere n'izindi ntego zitandukanye. Gahunda y'iterambere ry'igihugu yemeza ko ubuhinzi, bufatanije no guhanga imirimo idashingiye ku buhinzi, buzagira uruhare rukomeye mu kugabanya ubukene no guca ubukene bukabije. Kongera umusaruro muri uru rwego rw'ubuhinzi biha abakene inyungu ku buryo butaziguye. Ni inzira nziza yo kwivana mu bukene. Ibi kandi byemezwa n'ibyavuye mu bushakashatsi bwakozwe n'Ikigo Mpuzamahanga gikora ubushakashatsi kuri poritiki z'ibiribwa (IFPRI). Iki kigo kivuga ko, "iterambere ryagutse ry'ubukungu rirangajwe imbere n'ubuhinzi rigabanya ubukene ku buryo bugaragara kurusha iterambere ryo ku rwego rumwe rirangajwe imbere n'izindi nzego zitari iz'ubuhinzi."

Imwe mu mbogamizi zituma urwego rw'ubuhinzi rudatera imbere ni ukutabona serivisi z'imari. Kutabona serivisi z'imari bituruka ku mpamvu zishingiye ku batanga serivisi n'abazisaba. Ku ruhande rw'abazitanga, guha inguzanyo abahinzi cyangwa se gufata imigabane mu bucuruzi bushingiye ku buhinzi bifite byinshi bisangiye no gutanga inguzanyo mu zindi nzego. Ariko nanone imiterere y'urwego rw'ubuhinzi ifite umwihariko. Abatanga inguzanyo akenshi ntibumva uyu mwihariko. Urugero, kubera ko umusaruro w'ubuhinzi uboneka mu bihe runaka kurusha ibindi, uburyo bwo kwishyura bwagombye kwita ku kuba amafaranga ava mu buhinzi aboneka hakurikijwe uburyo n'igihe umusaruro ubonekera. Bityo rero, abatanga inguzanyo bagombye gushingira ku buryo umusaruro w'igihingwa batangira inguzanyo uboneka. Ku ruhande rw'abasaba inguzanyo, abakorera ubuhinzi ku butaka buto bashobora kutamenya amahirwe ahari yo kubona inkunga y'imari cyangwa se bakaba badafite ingwate ikenewe. Umubare munini w'abahinzi bakora ubuhinzi bugamije gutunga ingo zabo. Ni abantu bashora imari kugira ngo babone ibibatunga gusa. Niba bashaka gukora ubuhinzi bugamije ubucuruzi kandi bagatera imbere, bagomba kwaka inguzanyo kandi bakizigamira. Kutabona amakuru ahagije ku byerekeranye n'ibyago bikomoka ku miterere n'imihindagurikire yikirere n'ibidukikije, ubushobozi buke bw'abahinzi bwo gukora ubuhinzi bugamije ubucuruzi, ibihingwa bitandukanye, ihindagurika ry'ibiciro, ibyago bishingiye ku ngano y'umusaruro, n'ibindi bitera ibibazo ku masoko, bigatuma inguzanyo itangwa mu buhinzi iba nkeya, bityo ishoramari mu buhinzi rikaba ntaryo ndetse n'umusaruro w'ubuhinzi ukaba muke.

Ibi bivuzwe hejuru bigaragazwa n'inguzanyo nkeya itangwa mu rwego rw'ubuhinzi ingana gusa n'impuzandengo ya 6.15 % by'inguzanyo yose yatanzwe mu gihugu (kuva muri Nzeri 2014 kugeza muri Werurwe 2018) (BNR, 2018). Inkunga nkeya y'imari itangwa mu buhinzi ni imbogamizi ikomeye

1 Byavuye mu rwego rw'amabanki no mu rwego rw'imari iciriritse (MFIs na za SACCO).

mu kongera umusaruro w'ubuhinzi no kugera ku ntego z'u Rwanda zerekeranye n'iterambere, kugabanya ubukene, n'izindi.

Mu gihe gahunda nyinshi zigamijwe guteza imbere ubuhinzi zashyizwe mu bikorwa na Guverinoma y'u Rwanda, abafatanyabikorwa mpuzamahanga mu iterambere, imiryango itagengwa na Reta n'andi mashyirahamwe, si byinshi byanditswe kuri izi gahunda ndetse nta n'isesengura zakorewe. Ni yo mpamvu Access to Finance Rwanda (AFR) n'Ikigo Gikora Ubushakashatsi n'Isensengura rya Poritiki mu Rwanda (IPAR-Rwanda) byasanze ari ngombwa kwandika no gukwirakwiza gahunda ziteza imbere ubuhinzi mu Rwanda binyuze mu Gitabo Kigaragaza Uko Imari Yashowe mu Buhinzi mu mwaka wa 2017/2018. Iki gitabo kizajya cyandikwa buri mwaka kugira ngo cyongere uruhare abahinzi bagira ku masoko, gikwirakwize ubumenyi n'amasomo atandukanye. Ikigamijwe ni ukuzamura urwego rw'ubumenyi ku mikorere inoze ishyirwa mu bikorwa mu Rwanda mu rwego rw'ishoramari mu buhinzi.

Intego y'iki gitabo ni ugutanga urubuga aho abantu bashobora gutekereza inzira zose zikoreshwa mu ishoramari mu buhinzi mu Rwanda no kureba niba zaguma mu z'ibanze igihugu gikoresha cyangwa se niba zikwiriye kuvugururwa hakurikijwe ikerekezo igihugu gishaka kuganamo. Ikindi, iki gitabo gitanga urutonde rw'ingero n'imikorere mu nzego zitandukanye bishyirwa mu bikorwa n'abantu n'ibigo bifite uruhare rukomeye muri izo nzego kikanagaragaza iterambere ry'ibikoresho by'ikoranabuhanga mu guteza imbere ishoramari mu buhinzi mu gihugu. Iki gitabo cyandikiwe abafata ibyemezo kugira ngo bashobore kubona neza gahunda zashyizwe mu bikorwa mu rwego rw'ishoramari mu buhinzi. Ariko nanone, cyandikiwe urwego rw'abikorera kugira ngo bashobore kubona amahirwe yose ari mu rwego rw'ubuhinzi ndetse banarusheho kumenya neza uru rwego.

Iki gitabo cyubatse mu buryo bukurikira: Umutwe wa 1 uragaragaza uburyo butandukanye bwakoreshejwe mu gutera inkunga y'imari urwego rw'ubuhinzi, abatanga n'abakenera serivisi z'imari mu buhinzi n'uburyo bwo gutunganya no kongerera ubwiza umusaruro, ibiranga amasoko abereye bose ndetse n'amategeko agenga uru rwego. Umutwe wa 2 w'iki gitabo usobanura imiterere y'imari ishorwa na Reta mu rwego rw'ubuhinzi. Uyu mutwe ugaragaza amafaranga Reta yinjiza avuye mu misoro iva mu buhinzi n'uburyo butandukanye Reta ikoresha ishora amafaranga mu buhinzi. Aya makuru azakoreshwa nk'igipimo ibindi bitabo bizandikwa ku mari ishorwa mu buhinzi mu myaka itaha bizaheraho bisobanura impinduka mu bishorwa muri uru rwego kugira ngo bitere imbaraga abarushoramo imari n'ibyitabwaho kuruta ibindi, hashingiwe ku mafaranga Reta ishora mu buhinzi. Umutwe wa 3 ugaragaza ibibera aho ubuhinzi bukorerwa, ugasobanura kandi ugasesengura ubwoko bw'inguzanyo zitangwa mu buhinzi mu gufasha mi ishyirwa mu bikorwa gahunda na poritiki za Reta. Izi nguzanyo zitangwa na Banki y'u Rwanda Itsura Amajyambere (BRD), Ikigo cyo Guteza Imbere Abikorera (BDF), ubwishingizi bwa UAP n'inguzanyo z'ubuhinzi za Banki Urwego. Umutwe wa 4 w'iki gitabo usobanura udushya twahanzwe mu rwego rw'ubuhinzi, wibanda cyane

cyane ku buryo IAKIB yashoboye gutera imbere, ibisubizo bizanwa n'ikoranabuhanga rya TecHouse ya Banki ya Kigali (BK) na Banki y'Ubucuruzi ya Kenya (KCB) ndetse n'inkunga y'imari NAEB itera abahinzi b'icyayi n'ikawa. Umutwe wa nyuma ukoresha uburyo bw'imibare mu guteganya umusaruro wo mu rwego rw'ubuhinzi ushingiye ku bipimo bitandukanye.

UMUTWE WA 1:

Imiterere y'imari ishorwa mu buhinzi n'ubworozi mu Rwanda

1.1. Politiki y'Ubuhinzi n'ubworozi mu Rwanda

Mu myaka icumi ishize, icyo u Rwanda rwashyize imbere muri Gahunda y'Imbaturabukugu ya mbere (EDPRS-1) kwari uguha urwego rw'ubuhinzi uruhare mu kongera ingano n'ubwoko bw'inyungu yinjizwa n'ingo ku buryo burambye kandi rugafasha abanyarwanda kwihaza mu biribwa. Ariko muri Gahunda y'Imbaturabukugu ya kabiri (EDPRS-2), imbaraga zashyizwe mu guteza imbere urwego rw'ubuhinzi, rugakoresha imashini kandi rugatanga umusaruro mwinshi ujya ku isoko. Hariho kandi kongera imirimo idashingiye ku buhinzi kugira ngo haboneke ubutaka buhagije bukorerwaho ubuhinzi bwa kijyambere. Kubera ko EDPRS ya 2 n'Ikerekezo 2020 biri hafi kugera ku musozo, Guverinoma y'U Rwanda yashyizeho gahunda nshyashya y'Iterambere ry'Igihugu (NST 1). Iyi gahunda izagenga ibikorwa bigamije kugera ku Kerekezo 2050 kandi iri mu murongo umwe n'Intego z'Iterambere Rirambye z'Umuryango w'Abibumbye. NST1 ikaba ishyira imbere kongera ubwiza n'ingano by'umusaruro w'ubuhinzi n'ubworozi ku buryo burambye ku bihingwa by'ingenzi bikiyongeraho hagati ya 30% na 100%, imari itangwa mu buhinzi n'ubworozi ikikuba kabiri ikava kuri 5.2% yabonetse muri 2017 ikagera kuri 10.4% muri 2024 ndetse no kongera ubutaka bwayoboyemwo amazi bukava kuri ha 48,508 (2017) bukagera kuri ha 102,284 muri 2024 (MINECOFIN, 2018).

Guhindura urwego rw'Ubuhinzi urwego rushyira umusaruro mwinshi ku isoko biri mu cyerekezo cyo guhindura u Rwanda igihugu gifite ubukungu buciriritse, nk'uko biri mu Kerekezo 2020. Urwego rw'ubuhinzi rurasabwa gutanga umusaruro uhagije watunga kimwe cya kabiri cy'ingo zidatunzwe n'ubuhinzi, no kugabanya ingano y'ibiribwa u Rwanda rutumiza mu mahanga; ibi bikazatuma u Rwanda rugabanya icyuho kiri hagati y'ibyo rwohereza n'ibyo rutumiza mu mahanga. Ikererezo cy'u Rwanda cyo guhindura urwego rw'ubuhinzi rukareka gukoresha abakozi benshi nyamara rutanga umusaruro muke kandi utunga bene wo gusa, rugakora ubuhinzi bukoresha imashini kandi rugatanga umusaruro mwinshi ushorwa ku isoko. Intego ikaba ari uko uru rwego rwaba ikigega cy'isoko ryo mu gihugu, iryo mu karere ndetse n'isoko mpuzamahanga kandi rugatanga umusaruro utunga abatuye mu migi bakomeje kwiyongera. Hashingiwe ku byagaragajwe na Gahunda ya Kuvugurura no Guteza imbere Ubuhinzi (PSTA IV), hari gahunda enye z'ingenzi mu rwego rw'ubuhinzi:

1. Gahunda igamije gutuma imikorere iba myiza n'inzego zikora ibyo zisabwa;
2. Amasoko atanga umusaruro kandi adaheza no kongerera ubwiza umusaruro;
3. Kongera ingano y'umusaruro w'ubuhinzi n'aho uturuka, bigakorwa mu buryo burambye kandi buhangana n'ibihe; n'
4. Ubushakashatsi, guhanga udushya no kongerera imbaraga uru rwego.

Muri iyi gahunda nshya ya PSTA, intego nyamukuru ni ukongera umusaruro w'urwego rw'ubuhinzi mu Rwanda binyuze mu kuwongerera ubwiza no kuwushakira isoko. Abakorera ubuhinzi ku butaka buto bafashwa na Gahunda ya 2, irebana no guteza imbere imibereho myiza n'izindi ngamba zigamije

2 MINECOFIN (2018). Gahunda ya Leta y'iterambere ry'igihugu n'ibyibanze mu kubungabunga ibidukikije. Byamurikiwe Africa Green Grwoth Forum.

kubongerera ubushobozi.

Bafashwa kandi na Gahunda ya 3 igamije kongera ubuso bukorerwaho ibikorwa byo kuhira imyaka ndetse no guteza imbere Gahunda ya Girinka hongerwamo amatungo magufi nk'ingurube, ihene, n'ayandi.

Mu mwaka wa 2012 Minisiteri y'Ubuhinzi n'ubworozi yashyizeho gahunda yo gutera inkunga y'imari ibice by'icyaro n'urwego rw'ubuhinzi; iyi gahunda ni yo igena uburyo bwo gutera inkunga y'imari urwego rw'ubuhinzi cyane cyane mu bice by'icyaro. Iyi gahunda ifite ingamba eshanu zo kurushaho kwegereza serivisi z'imari urwego rw'ubuhinzi:

i. Guhuza ibigo bitanga serivisi za banki no guhanga udushya kugira ngo ibigo by'imari byanditswe mu gihugu bishobore gufasha amatsinda ashingiye ku mafaranga nk'Amashirahamwe y'Imidugudu yo kuzigama no kugurizanya (VSLAs);

ii. Gucunga ingwate n'inyandiko igaragaza ibyabikijwe mu nzu z'ububiko;

iii. Gushyiraho Ikigo gitanga amakuru ku nguzanyo no ku bucuruzi kugira ngo abahinga ku butaka buto babone amakuru ahagije;

iv. Kugeza serivisi za Banki mu bice by'icyaro; n'

v. Inkunga y'imari y'igihe kirekire.

*(Gahunda yo gutera inkunga y'imari ibice by'icyaro n'urwego rw'ubuhinzi, 2012).

1.2. Inzego z'inkunga y'imari mu buhinzi n'uburyo itangwa mu Rwanda

Hashingiwe kuri Gahunda yo gutera inkunga y'imari ibice by'icyaro n'urwego rw'ubuhinzi yo muri 2012, hari inzego eshatu inkunga y'imari ku buhinzi itangwamo bijyana n'ibyiciro bitatu umusaruro ucamo ngo ugere ku isoko. Ibyo ni ibi bikurikira: *(i) imirimo ikorwa kugeza umusaruro ubonetse, (ii) Gushakira isoko umusaruro no kuwucuruza no (iii) Gutunganya umusaruro umaze gusarurwa no kuwubyazamo ibindi biribwa.* Ingorane abakorera muri ibi byiciri bitatu bahura na zo mu nzira yo gushaka inguzanyo ziratandukanye, bitewe n'ibibazo biboneka muri buri kiciro. Ibyiciro bibamo ingorane nyinshi kurusha ibindi ni icy'imirimo ikorwa kugeza umusaruro ubonetse, n'icyo gutunganya umusaruro umaze gusarurwa no kuwubyazamo ibindi bintu. Kuri ibi byiciro, abahinzi bahura n'ibizazane byinshi biturutse ku miterere y'isi. Uburyo bwo gutanga inkunga y'imari muri ibi byiciro bitatu nk'uko byavuzwe na Le Tourioner (2011), ni ibi bikurikira:

Guhana amafaranga: Ni ukuvuga guhana amafaranga hagati y'abari muri uru rwego rw'ubuhinzi. Bivuze ko ugura cyangwa se umucuruzi aha umuhinzi inguzanyo y'igihe gitoya ku musaruro uzava mu murima ariko ukaba utarasarurwa. Umucuruzi yishyurwa igihe umuhinzi agurushije umusaruro we wa mucuruzi wamuhanye inguzanyo. Ubu bwoko bw'inguzanyo burahendutse kandi bworoshya imikorere muri ya nzira umusaruro unyuramo kuko umuhinzi nta nyungu yishyura umucuruzi. Ariko kandi ubu buryo bushingiye ku

bwizerane, ari na cyo gituma bukoresha inguzanyo ntoya gusa. Ikindi nanone ni uko bushobora gutuma abacuruzi baryamira abahinzi kuko umuhinzi yumva ateze amakiriro ku mucuruzi. Uretse ibyo, rimwe na rimwe usanga abahinzi badafite imikorere ihamye kandi abababagezaho ibyo bakeneye/abacuruzi usanga ari bake. Ibi bituma abababagezaho ibyo bakeneye cyangwa abacuruzi babanyunyuza imitsi kubera ko abahinzi baba babatezeho amakiriro.

Inkunga y'imari mu buhinzi: Iyi ni yo nguzanyo ikunze gutangwa cyane n'ibigo by'imari nk'amabanki Ibigo by'Imari iciriritse, na za Koperative zo kuzigama no kugurizanya (SACCO). Urugero, nk'inguzanyo banki iha umucuruzi kugira ngo ashobore kugura umusaruro, cyangwa se inguzanyo ihabwa umuhinzi kugira ngo agure inyongeramusaruro. Ubu buryo bugira ingorane zishingiye ku kudasangira amakuru hagati y'ibigo by'imari n'abahinzi, no ku kuba busaba ingwate mu gihe abahinzi benshi ntazo bafite.

Inkunga y'imari itangwa n'inzego nyinshi: Izi ni serivisi z'imari zishingiye ku mikoranire hagati y'inzego nyinshi zihuriye kuri ya nzira umusaruro ucamo no hagati yazo n'ibigo by'imari. Urugero rwiza ni uburyo bukoresha inyemezamusaruro zishingiye ku ikoranabuhanga (eWR) bushyirwa mu bikorwa n'Isoko ry'Ibicuruzwa rya Afurika y'Uburasirazuba (EAX). EAX iha umuhinzi inyemezamusaruro ikoresha ikoranabuhanga; iyi nyemezamusaruro umuhinzi ayikoresha nk'ingwate igihe akeneye inguzanyo mu kigo cy'Imari gikorana na EAX cyangwa se mu kigo cyangwa ku muntu ucuruza umusaruro ku rwego rwo hejuru. Ikindi ni uko EAX ifasha abahinzi kubona inguzanyo muri banki bakoresheje ya nyemezamusaruro ikoresha ikoranabuhanga (eWR) nk'ingwate. Iyi nyemezamusaruro ikora nk'ingwate umuhinzi atanga muri Banki ikaba igaragaza ko umuhinzi afite ibigori byiza mu bubiko, bibitse neza kandi bishobora guhita bigurishwa.

1.3. Imbogamizi mu gushora imari mu buhinzi mu Rwanda

Duhereye ku byanditswe kuri iyi ngingo, imbogamizi z'ingenzi ziri mu ishoramari mu buhinzi ni izi zikurikira:

1.3.1 Kutagirira ikizere urwego rw'ubuhinzi kubera ingorane ziriho n'izo abantu batekereza ko ziri mu gukora imirimo y'ubuhinzi

N'bwo imirimo y'ubuhinzi ihura n'ingorane nyinshi, kuba nta makuru ahagije ku bikorwa by'abahinzi n'ubumenyi buke ku buryo bwo guhinga bishingiye ku miterere y'ikirere bigabanya ubwishingizi ku buhinzi, mu gihe ubu bwishingizi ari kimwe mu byakongera amahirwe yo kubona inguzanyo y'ubuhinzi. Kutagira amakuru ahagije ku bahinzi bituma abantu batekereza ko urwego rw'ubuhinzi ruhura n'ingorane nyinshi, bigatuma gushora imari mu buhinzi birushaho kugorana. Imyumvire y'uko ubuhinzi buhura n'ingorane nyinshi cyane yahindurwa no guha ibigo by'imari amakuru ku gihe no kubaka ubushobozi bw'abatanga inguzanyo kugira ngo bashobore guhuza serivisi zabo z'imari n'ibihe by'ubuhinzi ndetse n'imiterere bwite y'urwego rw'ubuhinzi. Muri iki gihe, serivisi nyinshi z'imari zitangwa mu rwego rw'ubuhinzi zishingira ku mikorere y'Ibigo by'Imari Iciriritse (SMEs). Iyi mikorere akenshi iba itajyanye no kuba ubuhinzi bukorwa mu bihe runaka by'umwaka.

Mu mbogamizi zigaragara mu gushora imari mu nzira umusaruro w'ubuhinzi unyuramo mu Rwanda hari izishingiye ku mari n'izitagize aho zihurira n'imari. Imbogamizi zishingiye ku mari zerekeranye cyane cyane no kuba abagira uruhare mu nzira umusaruro unyuramo utunganywa batabona inguzanyo zihagije. Imbogamizi zidashingiye ku mari

zerekeranye n'ibikorwa remezo bidahagije kandi bidafite ireme ndetse no kuba abagira uruhare mu nzira musaruro unyuramo badahana amakuru mu buryo bunoze. Uburyo bwo kubona no gutunganya umusaruro w'ubuhinzi busaba imirimo myinshi kandi yunganirana irimo gutanga inyongeramusaruro, serivisi z'amahugurwa no kwagura ibikorwa, gushaka isoko n'imirimo yo gutunganya umusaruro igihe umaze kuboneka. Bityo, guhana amakuru hagati y'ibigo n'abantu batandukanye bafasha abahinzi bikwiriye gukorwa nta mbogamizi kandi ibikorwa byabo na byo bikwiriye guhuzwa. Kudatanga amakuru neza no kudahuza ibikorwa byatumye gushora imari mu buhinzi no gushobora kwishyura inguzanyo y'ubuhinzi bigorana.

1.3.2 Kudakorana no kudategura ibikorwa neza mu bagira uruhare mu nzira yo gutunganya umusaruro

Bitewe n'uko gushora imari mu bikorwa byo gutunganya umusaruro w'ubuhinzi birenze gushyira amafaranga mu bikorwa by'ubuhinzi, ni ingenzi ko abagira uruhare mu nzira yo gutunganya umusaruro bakorana neza kandi kandi bagategura neza ibikorwa byabo. Imikoranire itanoze hagati y'abagira uruhare mu nzira yo gutunganya umusaruro ni imwe mu mbogamizi zibangamiye ishoramari mu buhinzi no gutunganya umusaruro ukomoka ku buhinzi mu Rwanda. Nk'urugero, amakoperative y'ubuhinzi yashoboye kubona ubufasha bw'imari yagiye akura buhoro buhoro, kandi ibikorwa bifatika, gushaka isoko no kongerera umusaruro agaciro bikorewe hamwe ni byo byatumye bashobora kubona ubu bufasha. Urugero rumwe ni urwa Koperative Icuruza amata ya Gicumbi yahurije hamwe aborozi bo mu karere, ikabahugura hanyuma ikabakangurira kugurisha amata yabo uruganda rw'Inyange. Ikindi ni uko koperative nk'izo zishobora gukora imirimo itandukanye ikorerwa muri ya nzira umusaruro ucamo utunganywa nko kugurisha imiti y'amatungo, gukora ibiryo by'amatungo no gucuruza amata.

1.3.3 Ishoromari ridahagije mu mirimo yo gufata neza umusaruro umaze gusarurwa

Ishoramari ridahagie mu cyiciro cyo gufata neza umusaruro maze gusarurwa ni indi mbogamizi urwego rw'ubuhinzi mu Rwanda ruhura na yo. N'ubwo ishoramari mu buhinzi ari yo mbogamizi ikomeye mu kubona inyongeramusaruro mu cyiciro cy'imirimo ikorwa kugeza umusaruro ubonetse, kubura ubufasha bw'imari birushaho gukomera mu cyiciro cyo gufata neza umusaruro umaze gusarurwa no kuwubyazamo ibindi bintu. Ibi biterwa n'uko igihombo kiba mu gihe umusaruro wamaze gusarurwa kirenga 30% by'igihombo cyose abahinzi bagira. Ibi bivuze ko gahunda zitandukanye nk'uburyo bwo gukoresha inyemezamusaruro ari ingenzi mu kugabanya igihombo kiba nyuma yo gusarura.

1.3.4 Imbogamizi zerekeranye n'ishoramari mu nzira umusaruro unyuramo

Uretse imbogamizi abahinzi bahura na zo, hari izindi zishingiye ku bagira uruhare mu nzira umusaruro unyuramo wongererwa ubwiza nko kwizerana guke hagati yabo, kuba abacuruzi banini bagirana amasezerano n'abahinzi nta nyungu igaragara bakuramo, no kuba hari ibibuzwa n'amategeko agenga inyemezamusaruro. Ukwizerana guke gutuma abantu badashobora gukorera hamwe uko bikwiriye kugira ngo babone umusaruro mwinshi, ari byo byakagombye kubafasha kugira ijambo mu kugena igiciro cy'umusaruro wabo. Ikindi kandi, kuba umusaruro ari muke kandi ukaboneka mu bihe bitandukanye bituma abacuruzi banini batitabira

kugirana amasezerano n'abahinzi.

1.3.5 Imbogamizi zerekeranye no gutanga inkunga y'imari mu buhinzi

Imbogamizi zerekeranye no gutanga inkunga y'imari mu buhinzi zirimo: (i) serivisi z'imari zidahagije ku bakorera ubuhinzi ku butaka buto, (ii) ubushobozi buke bw'ibigo bitanga serivisi z'imari mu buhinzi (nk'amabanki) mu gusuzuma no guhangana n'ingorane ziboneka mu buhinzi (iii) ibikorwa remezo bidahagije kandi bitanoze by'amashami y'amabanki yo mu cyaro bituma adaha abahinzi serivisi nziza. Nk'urugero, izo serivisi z'imari ziganje cyane mu migi nka Kigali, Rwamagana, Muhanga, Musanze, Rubavu na Rusizi.

1.3.6 Imbogamizi zikomoka ku biba mu rwego rw'ubuhinzi muri rusange

Imbogamizi zikomoka ku biba mu rwego rw'ubuhinzi muri rusange zirimo ingorane zerekeranye no gutera inkunga y'imari urwego rw'ubuhinzi rugira umusaruro mwinshi nyamara ufite agaciro gake, izerekeranye n'uburyo butanoze bwo gutanga amakuru ku masoko ku bayakeneye, kuba urwego rw'abikorera rutagira uruhare rugaragara mu buhinzi n'isoko rikiri ritoya ku buryo ritagera kuri bose ngo rinabafashe kubona no kwishyura inguzanyo.

1.3.7 Imbogamizi zerekeranye n'imari ikeneye gushorwa mu buhinzi

Imbogamizi zerekeranye n'imari ikeneye gushorwa mu buhinzi zikomoka ku: (i) kudashobora kubona ingwate zifatika zikenewe mu bigo by'imari. Ibi bishobora guterwa n'uko ibyo bigo by'imari bisaba ingwate zishobora guhita zitanga amafaranga ako kanya, mu gihe abahinzi baba batazifite; (ii) ubumenyi buke ku by'imari mu makoerative y'abahinzi n'abahinzi ubwabo butuma batamenya cyangwa ngo bashobore gukoresha serivisi zitandukanye zibagenewe; (iii) imiyoborere mibi y'amakoperative; kenshi umuyobozi wa koperative ni we usaba inguzanyo mu izina rya koperative, abanyamuryango ba koperative batabigizemo uruhare cyangwa se uruhare rwabo rukaba ruto cyane mu gihe ari bo bazishyura izo nguzanyo.

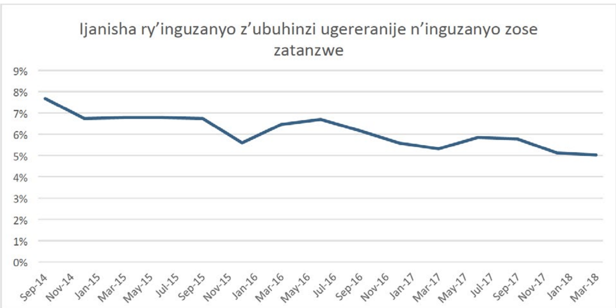
1.4. Ubushobozi bwo kubona inkunga y'imari mu buhinzi

1.4.1 Uburyo n' inguzanyo zikenewe mu buhinzi

Hashingiwe ku nyigo yakozwe na FinScope mu mwaka wa 2016, abanyarwanda bakuze bagera kuri 86% baturuka mu ngo zikora ubuhinzi. Muri iki gice cy'abaturage, abayoboye ingo n'abandi bantu bahemberwa imirimo ikorerwa mu cyaro bari mu matsinda akurikira: i) 30% ni abahinzi bahingira imiryango yabo; ni ukuvuga ko ibyo basarura biribwa n'imiryango yabo gusa; ii) abakora mu mirima bagahemberwa iyo mirimo, baba bafite indi mirimo bahemberwa cyangwa batayifite na bo bangana na 30%; iii) umubare w'abakora imirimo y'ubuhinzi bagacuruza umusaruro ku masoko y'imbere no hanze y'igihugu bagera ku 9%. Umubare munini w'abahinzi b'abanyarwanda bari mu bice by'icyaro. Abahinzi bahingira ingo zabo n'abakora ubuhinzi bagacuruza umusaruro ku rwego rwo hejuru biganjemo abagabo, mu gihe abakora mu mirima bakorera ibihembo biganjemo abagore. Muri rusange, abahnzi bo mu Rwanda, cyane cyane abakora mu mirima bakorera ibihembo n'abakora ubuhinzi bagacuruza umusaruro ni urubyiruko (hagati y'imyaka 18 na 30). Abakora ubuhinzi bwo gutunga ingo zabo akenshi ni abantu bakuze kandi batize amashuri menshi ugereranije n'andi matsinda; benshi muri bo ni bo bayobora ingo zabo.

Muri rusange, abahinzi bagira uruhare muri serivisi z'imari ku kigero kiri hagati ya 86% na 91%. Abazigiramo uruhare ni abakora mu mirima bafite ahandi bakura amafaranga mu gihe bagenzi babo badafite ahandi bakura amafaranga bafite amahirwe make yo kuzigiramo uruhare. Abahinzi bakora ubuhinzi bwo gutunga umuryango n'ababukora bagamije ubucuruzi usanga akenshi ari abagabo, mu gihe abakora imirimo yo murima ari abagore. Muri rusange, abahinzi bo mu Rwanda, cyane cyane abakora mu mirima n'abakora ubuhinzi bugamije ubucuruzi ni urubyiruko (ni ukuvuga ko bari mu myaka iri hagati ya 18 na 30). Abakora ubuhinzi bwo gutunga imiryango yabo usanga akenshi aria bantu bakuze kandi baba barize amashuri make ugereranije n'andi matsinda (bari hagati y'imyaka 31 na 40), kandi benshi muri bo bayoboye ingo. Ariko nanone, inguzanyo zitangwa n'amabanki, Ibigo by'imari iciriritse na za SACCO ziracyari ku rwego rwo hasi ugereranije n'inguzanyo zose zatanzwe kandi urwo rwego rwarushijeho kumanuka mu myaka ine ishize.

Ishusho ya 1: Ijanisha ry'inguzanyo z'ubuhinzi n'ubworozi ugereranije n'inguzanyo zose zatanzwe



Turakoresha inyigo ya vuba aha igaragaza imibereho rusange y'ingo (EICV[3] 4) yakozwe mu 2013/2014 kugira ngo dushobore kumva neza abantu bashobora kubona inguzanyo z'ubuhinzi, ibibaranga, imirimo isabirwa inguzanyo, ibigo by'imari bibaha inguzanyo, umubare w'amafaranga atangwa ndetse n'amabwiriza agenga izo nguzanyo. Mbere y'uko dukora isesengura ry'amakuru yavuye muri iyi nyigo, ni byiza ko tubanza gusobanura amagambo amwe. *Inguzanyo y'ubuhinzi* ni inguzanyo ifite intego yerekeranye n'imirimo y'ubuhinzi mu buryo butaziguye. Ariko ntabwo ingo zose zisaba inguzanyo zisaba inguzanyo z'ubuhinzi[4]. Urugo rukora ubuhinzi ni urugo rwumva rwasaba inguzanyo y'ubuhinzi kandi ukaba ufite nibura umwe mu bawugize ukorera ubuhinzi mu isambu y'umuryango, isambu akodesha cyangwa se iyo acungiye abandi[5].

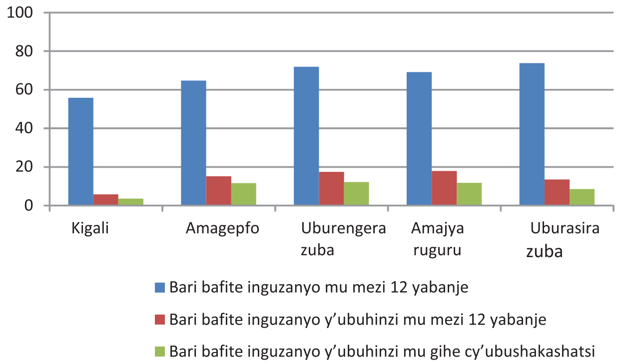
Ikindi ni uko isesengura rishingiye ku byagaragajwe n'Ikigo cy'Igihugu k'Ibarurishamibare (NISR, 2015) bigaragaza amatsinda ane mu gusesengura uburyo ingo zibona inguzanyo. Ayo matsinda ni aya akurikira:

- Ingo zari zifite inguzanyo itararangira kwishyurwa igihe ubushakashatsi bwakorwaga;
- Ingo zari zifite inguzanyo itarishyurwa mu mezi 12 yabanje, ariko zikaba zari zararangije kwishyura iyo nguzanyo igihe ubushakashatsi bwakorwaga;
- Ingo zitari zifite inguzanyo kubera ko ntayo zigeze zisaba;
- Ingo zitari zifite inguzanyo kubera zayisabye ariko ntiziyihabwe.

Ku byerekeranye n'impamvu y'inguzanyo, inguzanyo nyinshi ingo zisaba si iz'ubuhinzi. Ishusho ya 2 igaragaza ijanisha ry'ingo zikora ubuhinzi zari zifite inguzanyo cyangwa se ibicuruzwa bagombaga

kwishyura mu mezi 12 yabanjirije ubushakashatsi. Ingo zikorera ubuhinzi mu mugi wa Kigali zasabye inguzanyo ku rwego rwo hasi cyane mu mezi 12 yabanje ugereranije n'ingo zibukorera mu cyaro. Ibi birasa n'aho byumvikana kuko abahinzi benshi biganje mu bice by'icyaro.

Ishusho ya 2: Imiterere y'inguzanyo mu ngo zikora ubuhinzi n'ubworozi



Aho byavuye: EICV4, imibare y'umwanditsi.

Ku byerekeranye n'inguzanyo y'ubuhinzi, ijanisha ry'ingo zari zirimo umwenda mu mwaka wabanje ryaragabanutse cyane. Intara zifite abasabye inguzanyo benshi ni iy'Amajyaruguru yari ifite 18% n'iy'Uburengerazuba yari ifite 17%. Ishusho ihinduka ho gato cyane, iyo urebye ku ijanisha ry'ingo zikora ubuhinzi zari zifite inguzanyo itarishyurwa mu gihe ubushakashatsi bwakorwaga. Isesengura rikurikira riragaragaza niba ubwitabire bw'ingo mu gukoresha inguzanyo bujyana n'uturere abantu baherereyemo cyangwa se inzego z'imibereho n'ubukungu babarizwamo.

Ingo zigera kuri 50% zari zifite inguzanyo itarishyurwa igihe ubushakashatsi bwakorwaga. Icyakora 47% nta mwenda zarimo kubera ko zari zarangije kwishyura inguzanyo zose (17%), kubera ko zitasabye inguzanyo (30%), cyangwa se kubera ko zasabye inguzanyo ariko ntiziyihabwe (1%). Ikindi ni uko gusaba inguzanyo byiganje cyane mu bice by'icyaro: hafi 36% by'ingo zikora ubuhinzi mu migi ntizigeze zisaba inguzanyo mu gihe uyu mubare ari 29% mu bice by'icyaro. Ugereranije inzego zitandukanye z'ingo ushingiye bukungu bwazo, ingo zifite ubukungu buri hejuru zisaba inguzanyo gake ugereranije n'izifite ubukungu buri hasi. Mu gihe 55% by'ingo zifite ubukungu buri hasi cyane zari zifite inguzanyo zitarishyura, 50% mu nzego ebyiri zifite ubukugu buri hejuru ni zo zonyine zari zifite inguzanyo zitarishyura. Ingo ziri ku rwego rwo hejuru kandi ntizikunda gusaba inguzanyo. Igitangaje ni uko ingo ziri mu rwego rwo hejuru zidakunze kubona inguzanyo kubera ko ubusabe bwazo butemerwa. Ingo ziyoborwa n'abagabo zisaba inguzanyo kurusha iziyobowe n'abagore. Ikindi kandi, ubusabe bw'inguzanyo bukozwe n'ingo ziyobowe n'abagore bukunze kutemerwa ugereranije n'ubw'ingo ziyoborwa n'abagabo.

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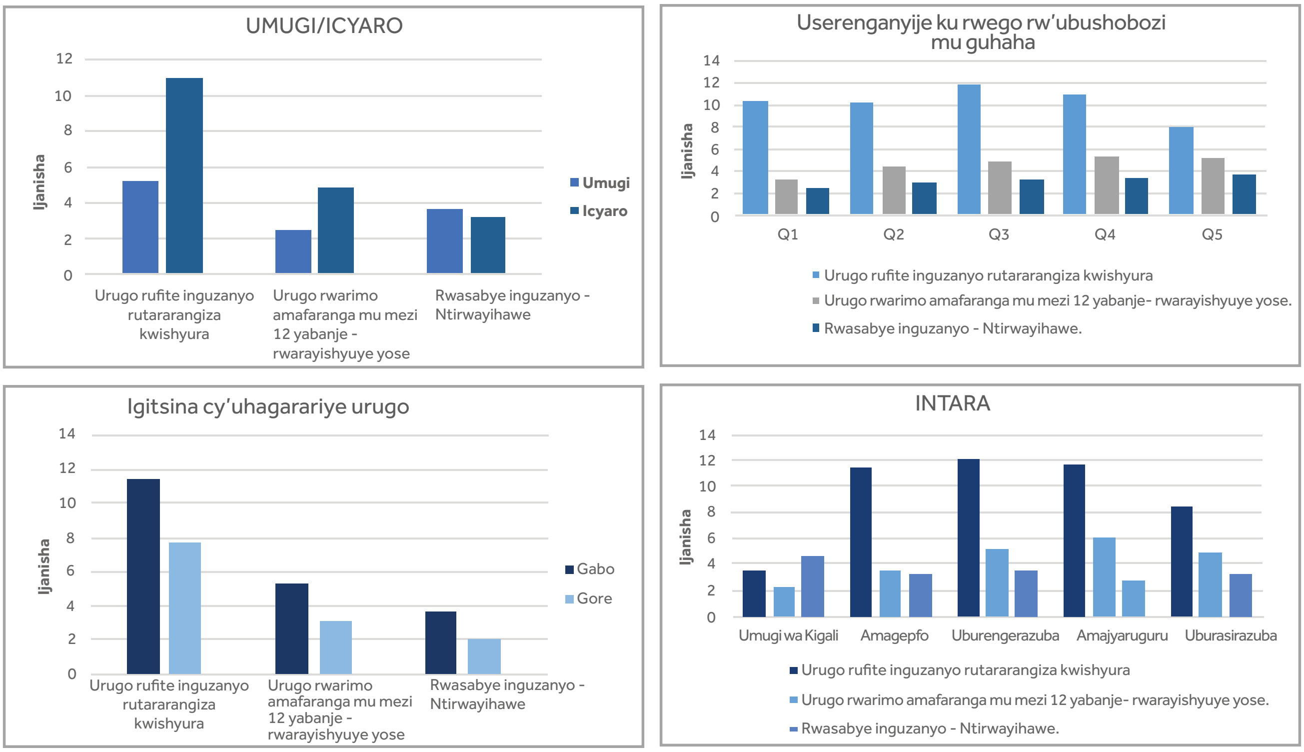
3 EICV ni ubushakashatsi bufata ingo zihagararira izindi; bukorwa n'Ikigo k'Igihugu k'Ibarurishamibare (NISR). Muri ubu bushakashatsi, ingo zibazwa ibibazo byerekeranye n'imibereho n'ubukungu ko kuba abayigize b afite akazi bahemberwa, amashuri bize, imibereho yabo, Bukorwa buri myaka itatu.

4 Mu bushakashatsi bwa EICV4, ingo zibazwa icyo zaherewe inguzanyo zahawe. Zishobora guhitamo igisubizo mu bisubizo 10 biba byatanzwe. Tuvuga ko inguzanyo ari *inguzanyo y'ubuhinzi* igihe yatangiwe kugura ibikoresho bikoreshwa mu buhinzi, inyongeramusaruro cyangwa se amatungo.

5 Ingo zibazwa ku mirimo abazibamo bakora. Urugo rufatwa nk'urugo rukora ubuhinzi igihe umwe mu barubamo akora nk'umuhinzi wingenga' (ukora wenyine), 'umuntu ukora mu murima w'umuryango atabihemberwa' cyangwa se 'umunyamuryango wa koperative y'abahinzi'.

Ishusho ya 3: Ijanisha ry'ingo zikora ubuhinzi n'ubworozi zifite inguzanyo y'ubuhinzi n'ubworozi hakurikijwe ibiziranga



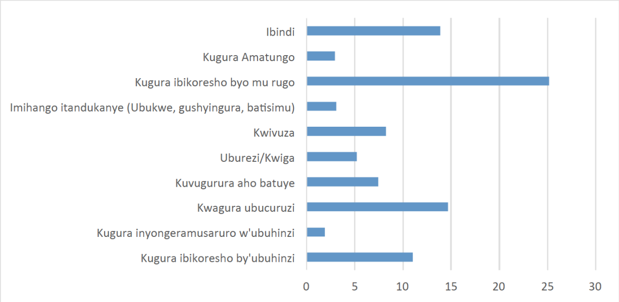
Aho byavuye: EICV4, Imibare y'umwanditsi.

Turebye gusa ku ngo zikora ubuhinzi n'inguzanyo z'ubuhinzi zifatwa, dusanga ijanisha ry'ingo zasabye inguzanyo riri hasi cyane (Ishusho ya 3). Inguzanyo z'ubuhinzi ziganje cyane mu bice by'icyaro kurusha mu migi; ibi ntibitangaje. Nanone, inguzanyo z'ubuhinzi ni nkeya mu mugi wa Kigali ugereranije n'intara z'icyaro ziwukikije.

Ku byerekeranye n'inzego z'ubukungu n'imibereho, bisa n'aho gusaba inguzanyo bishingira kuri izi nzego. Ijanisha ry'ingo zari zifite inguzanyo itarishyurwa riri hejuru mu nzego zo hejuru kurusha mu nzego zo hasi. Tukiri aha, ijanisha ry'ingo zitasabye inguzanyo y'ubuhinzi riri hasi cyane mu rwego rwa gatatu (79%), rikaba riri hejuru cyane mu rwego rwa mbere (84%) n'urwa gatanu (83%). Ufashe igiteranyo cy'inguzanyo zose, ingo ziyoborwa n'abagore ntizikunda gufata inguzanyo kandi iyo ziyisabye ntizikunda kuyibona kubera ko ubusabe bwazo budakunda kwemerwa.

Reka noneho dusesengure icyo inkunga y'imari isabirwa n'inkomoko yayo mu ngo zikora ubuhinzi mu buryo bunonosoye. Ishusho ya 3 igaragaza inguzanyo zafashwe n'ingo n'icyo zafatiwe. Mu nguzanyo z'ubuhinzi, kugura ibikoresho by'ubuhinzi ni yo mpumvu y'ingenzi yo gusaba inguzanyo y'ubuhinzi. Ingo zikora ubuhinzi zigera kuri 11% zasabye inguzanyo kubera iyi mpamvu. Izigera kuri 2% zasabye inguzanyo zo kugura inyongeramusaruro naho izigera kuri 3% zasabye inguzanyo yo kugura amatungo.

Ishusho ya 4: Ijanisha ry'ingo zifite inguzanyo n'icyo inguzanyo yasabiwe



Aho byavuye: EICV4, Imibare y'umwanditsi.

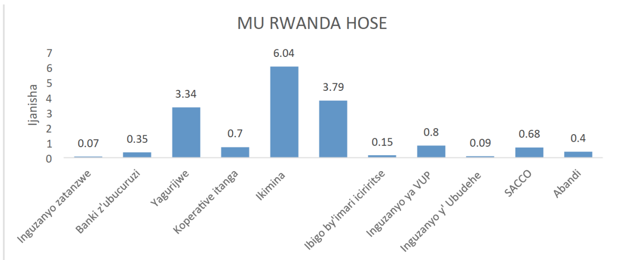
1.4.2 Abatanga inguzanyo

Mu Rwanda urwego rw'imari rugizwe n'ibigo 504, birimo banki 17 (banki 11 z'ubucuruzi, banki 4 ziciriritse, banki 1 ya koperative, na banki 1 y'iterambere), ibigo 16 by'ubwishingizi, n'ibigo 470 by'imari iciriritse (ni ukuvuga ibigo 19 bifite uburyozwe buhinnye na SACCO 451, zirimo Umurenge SACCO 416) n'ikigo kimwe cy'ubwiteganyirize. Urwego rw'imari rurakomeye kuko rubarirwa umuntungo ungana na 53.7% by'umusaruro mbumbe w'igihugu (GDP) (BNR, 2018).

Ku byerekeranye n'uburyo abahinzi bagera ku bigo bakeneyeho serivisi, ibigo by'imari iciriritse, cyane cyane za SACCO, ni zo zoroshye kugeraho kuko ziri mu mirenge yose mu turere 30 twose tw'u Rwanda. Ikindi ni uko ibi bigo bikorana n'amakoperative; nk'urugero, abanyamuryango ba Koperative icuruza amata ya IAKIB mu karere ka Gicumbi, mu Ntara y'Amajyaruguru bagemura amata yabo ku makusanyirizo kandi bishyurwa binyuze kuri konti zabo ziri muri za SACCO. Ariko nanone, amabanki y'ubucuruzi na yo amaze igihe agerageza kwegereza abaturage serivizi zayo hakoresheje ikoranabuhanga (telefoni zigendanwa) kuko urebye ku bagera kuri 1.200.000 bakoresha amabanki bifashishije ikoranabuhanga mu Kuboza 2017 ubwizigame buciriritse bwageraga ku mafaranga 963,848 y'u Rwanda (BNR, 2018). Iyi serivisi ifasha kandi amabanki kuguriza abantu amafaranga make, ikanoza imitangire y'inguzanyo ikanagabanya ikiguzi cyo gutanga izi serivisi. Nk'urugero, hakoreshejwe Mobi-bank ya KCB ari yo Banki y'Ubucuruzi ya Kenya, umukiriya ashobora guhita abona inguzanyo ingana n'amafaranga 500 kugeza ku 500,000.

Ishusho ya 5 igaragaza ijanisha ry'ingo zikora ubuhinzi zabonye inguzanyo n'ibigo byatanze izo nguzanyo. Ibimina ni byo bifite umwanya w'imbere mu gutanga inguzanyo z'ubuhinzi. Ingo zigera kuri 6% zasabye inguzanyo y'ubuhinzi muri ibi bimina. Abaguriza amafaranga mu buryo butazwi n'amategeko ndetse n'abavandimwe ni bo bakurikira ibimina mu gutanga inguzanyo z'ubuhinzi. Ibi birumvikana bitewe n'uko ingo zikora ubuhinzi ziba zikeneye amafaranga make kandi zikaba zidafite ingwate zatanga mu ma banki. Ikiruta ibyo byose, ni uko bene ubwo buryo bwo gutanga inguzanyo butazwi n'amategeko bwaka inyungu nkeya cyangwa ntibunayake.

Ishusho ya 5: Ijanisha ry'ingo zikora ubuhinzi n'ubworozi zifite inguzanyo z'ubuhinzi n'ubworozi n'inkomoko y'izo nguzanyo mu Rwanda

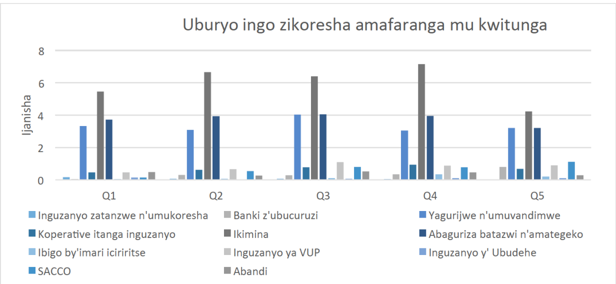


Aho byavuye: EICV4, Imibare y'umwanditsi.

0.35% by'ingo zose ni zo zonyine zafashe inguzanyo

muri banki z'ubucuruzi. Kimwe mu bitangaje ubushakashatsi bwagaragaje ni uko ijanisha ry'ingo zisaba inguzanyo mu rwego rw'imari ruzwi n'amategeko (nka banki z'ubucuruzi, ibigo by'imari iciriritse, na za SACCO) riri hejuru cyane mu bice by'umugi kurusha mu bice by'icyaro kandi izo ngo ziganjemo izifite ubukungu bumeze neza. 0.05% by'ingo ziri mu nzego z'imibereho zo hasi basaba inguzanyo muri banki z'ubucuruzi mu gihe 0.15% bazisaba muri SACCO. Iyi mibare irazamuka ikagera kuri 0.79 na 1.11% mu ngo zikoresha amafaranga menshi mu kwitunga. Ibi birumvukana kuko n'ubundi ibigo byaka inyungu nyinshi ku nguzanyo biboneka cyane mu migi, kandi amabanki menshi aboneka mu migi minini yo mu turere dutandukanye mu gihugu; Banki y'u Rwanda itsura amajyambere (BRD) iri i Kigali gusa kandi igaha inguzanyo cyane cyane abari ku rwego rwo hejuru muri ya nzira umusaruro unyuramo utunganywa.

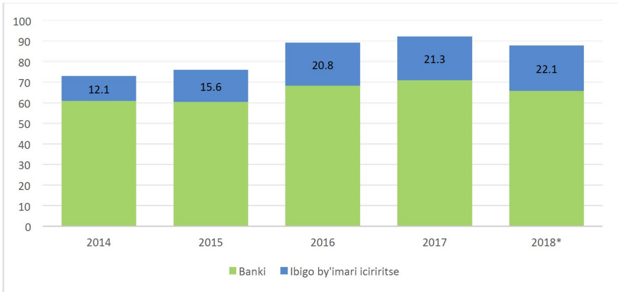
Ishusho ya 6: Ijanisha ry'ingo zikora ubuhinzi zifite inguzanyo z'ubuhinzi n'ubworozi, n'inkomoko y'izo nguzanyo ukurikije amafaranga zikoresha mu kwitunga



Aho byavuye: EICV4, Imibare y'umwanditsi.

N'ubwo inguzanyo BRD yatanze mu buhinzi zingana na 5% by'inguzanyo yatanze zitarishyurwa, inguzanyo iyi banki yatangaga ku buhinzi yari miriyari 92.2 z'amafaranga y'u Rwanda mu mwaka wa 2007, kandi ni yo banki itanga inguzanyo nyinshi mu rwego rw'ubuhinzi. Inguzanyo zitangwa n'ibigo by'imari iciriritse na zo zigenda ziyongera buri mwaka. Iyo dukoze isesengura kugira ngo turebe ingeri z'ubuhinzi inguzanyo zishorwamo, dusanga inguzanyo nyinshi zijya mu buhinzi bugamije ubucuruzi aho kujya mu buhinzi bugamije kubona umusaruro utunga ingo. Amakuru yagaragajwe n'ubushakashatsi bwa vuba agaragaza ko ubuhinzi bugamije ubucuruzi bwahawe inguzanyo ya miriyari 40 mu gihe ubuhinzi bugamije gutanga umusaruro utunga ingo bwabonye inguzanyo ya miriyari 30.1 (World Bank, 2017). Ibi bishobora kuba byaratewe na (1) poritiki ya Reta yo guteza imbere ubuhinzi bugamije ubucuruzi no (2) kuba inguzanyo zitangwa mu buhinzi bugamije ubucuruzi zikoreshwa neza kurusha izatanzwe mu gutanga umusaruro utunga ingo.

Ishusho ya 7: Imiterere y'ibirarane by'inguzanyo ukurikije ibigo by'imari

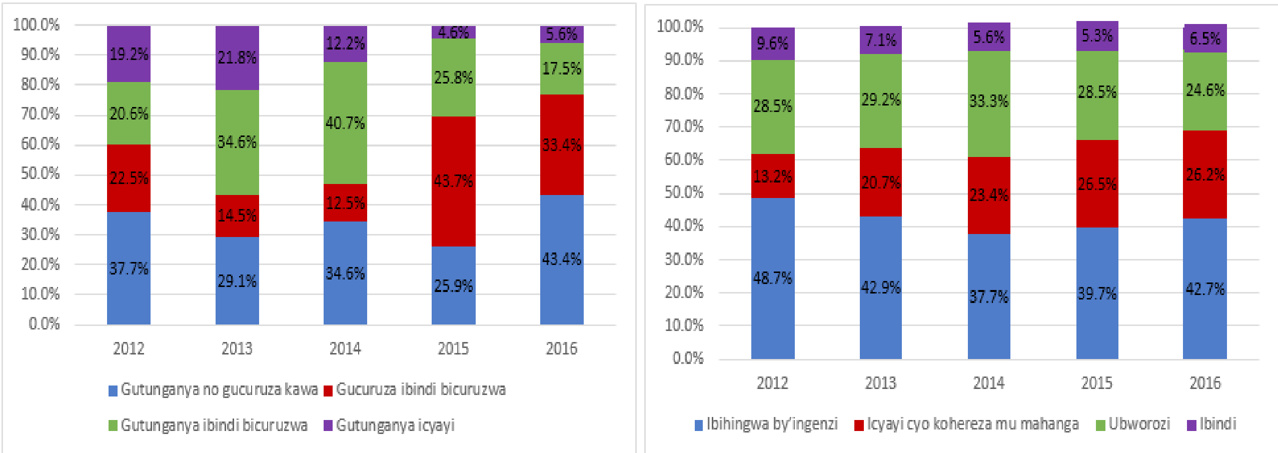


** Aya makuru ni ayo mu gihembwe cya 1, 2018. Aho byavuye : Banki Nkuru y'u Rwanda na Banki y'Isi.*

Inguzanyo nyinshi zatanzwe mu buhinzi bugamije gutunga ingo zari zigenewe ibihingwa n'amatungo by'ingenzi : ibihingwa byitanzweho 43% naho amatungo atangwaho 25% by'inguzanyo zose zo mu mwaka wa 2006 (reba Ishusho ya 8). Icyayi cyoherezwa mu mahanga na cyo ni kimwe mu by'ingenzi byatanzweho inguzanyo kandi yagiye izamuka kubera ko urwego rw'icyayi rutunganije neza kandi rugakoresha inguzanyo neza ku buryo

bisa n'aho nta bibazo na bike bivukamo mu gihe inguzanyo zitangwa mu bworozi zidakoreshwa neza muri rusange. Ikawa na yo itangwaho imari nyinshi nk'urwego rw'ubucuruzi mu kuyitunganya no kuyicuruza. Mu guhinga kawa, abahinzi babona ubundi bwoko bw'inkunga y'imari itandukanye nk'inkunga yo kugura ifumbire (reba ku mutwe urebana no guhanga udushya). Ariko nanone imikoreshereze idahwitse y'iyo nkunga muri uru rwego iri hejuru : igize 15% by'inguzanyo zose zitakoreshejwe neza mu mwaka wa 2016. Ibi biterwa cyane cyane no kuba ibiciro bya kawa bihindagurika kandi abahinzi bakaba batoroherwa mu kubona amasezerano n'ababagurira kawa. Ku rundi ruhande, inguzanyo zitangwa mu gutunganya ikawa ziragenda zisimburwa na gahunda zo kwigira no kwishakamo amafaranga akenewe kubera ko ibigo bicuruza kawa bikungahaye (NAEB na World Bank, 2017).

Ishusho ya 8: Ibigize inguzanyo zatanzwe n'amabanki mu buhinzi n'ubworozi bigamije kongera umusaruro utunga ingo



Aho byavuye: Banki Nkuru y'Igihugu na Banki y'Isi.

Icyitonderwa: Iyi mibare ni impuzandengo y'amakuru y'igihembwe. 'Ibihingwa by'Ingenzi' bishobora kuba birimo n'ibindi bihingwa. 'Ibindi' birimo cyane ubuhinzi bwa kawa n'ubworozi bw'am afi.

1.4.3 Ibitabo byakoreshejwe

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UMUTWE WA 2:

Ishoramari rya Leta mu rwego rw'ubuhinzi n'ubworozi mu Rwanda

Itangizwa ry'Igihembwe cy'ihinga cya A/2014. Aho byavuye: MINAGRI

2.1. Uko ubushakashatsi bwakozwe n'amakuru yari akenewe

Mbere yo gusesengura amafaranga yatanzwe mu rwego rw'ubuhinzi, hari amagambo yerekeranye n'amafaranga atangwa mu buhinzi akwiriye kubanza gusobanurwa. Nk'urugero, Gahunda Ikomatanyije yo Guteza imbere Ubuhinzi muri Afurika (CAADP) ifata igisobanuro kigufi cy'amafaranga atangwa mu buhinzi, kivuga gusa amafaranga ashyirwa mu ngengo y'imari igenewe ubuhinzi. Naho Poritiki ikurikirana kandi isesengura ubuhinzi y'Umuryango Mpuzamahagnga wita ku Biribwa (FAO MAFAP) yongeraho amafaranga atangwa ku buhinzi mu buryo buziguye ariko akagira uruhare mu kongera umusaruro w'ubuhinzi.

Gukoresha igisobanuro cya CAADP kugira mu kubara amafaranga Reta itanga mu rwego rw'ubuhinzi bituma Reta igaragara nk'aho igenera ingengo y'imari nkeya urwego rw'ubuhinzi. Mu by'ukuri, za minisiteri zimwe n'ibindi bigo bya Reta bitari Minisiteri y'Ubuhinzi na byo bitanga amafaranga agenewe kongera umusaruro w'ubuhinzi, nka bamwe mu bafite uruhare mu nzira umusaruro ucamo kungeza utunganijwe. Ingero zimwe zirimo nk'amafaranga atangwa mu gukora imihanda yunganira imihanda minini ituma umusaruro ugezwa ku isoko mu buryo bworoshye bikorwa na Minisiteri y'Ibikorwa Remezo ndetse na gahunda yo kugaburira abana ku ishuri iri mu nshingano za Minisiteri y'Uburezi.

Ikindi ni uko hari andi mafaranga atangwa n'uturere mu rwego rw'ubuhinzi kandi akaba ari mu ngengo z'imari z'uturere. Kwamamaza no kongera umusaruro w'ubuhinzi byasa n'aho nta gaciro bifite igihe abahinzi-borozi badashobora kugeza umusaruro wabo ku masoko cyangwa se uwo

musaruro ukaba udakenewe. Bityo rero, kugira ngo tubare neza amafaranga yose Reta itanga ku rwego rw'ubuhinzi twakoresheje igisobanuro cyagutse cya FAO MAFAP.

Twakuye amakuru ahantu habiri kugira ngo dushyire umubare w'amafaranga Reta iteganya gutanga mu rwego rw'ubuhinzi mu matsinda akurikira: amafaranga atangwa mu mirimo yo mu biro, amafarangwa atangwa mu gutegura poritiki z'ubuhinzi, amafaranga atangwa mu gutegura poritiki zifasha urwego rw'ubuhinzi, amafaranga atangwa mu mirimo yo gufasha urwego rw'ubuhinzi n'ubworozi n'amafaranga yose atangwa mu rwego rw'ubuhinzi muri rusange. Aho hantu twakuye amakuru ni (i) ingengo y'imari ya Reta na (ii) raporo za Mnisiteri y'Imari zigaragaza uko ingengo y'imari yakoreshejwe; ibi byadufashije kumenya amafaranga yakoreshejwe ugereranije n'ayari yateganijwe mu ngengo y'imari.

2.2. Amafaranga Leta yatanze

Amafaranga agenewe uru rwego agaragaza ukwiyemeza kw'igihugu kugira ngo kigere ku ntego cyari cyarihaye muri ururwego. Imibare ya CAADP igaragaza ko igihugu cyari cyiyemeje kugenera urwego rw'ubuhinzi 10% by'ingengo y'imari na 6% by'umusaruro w'urwego rw'ubuhinzi mu mwaka. Hashingiwe ku Itangazo rya Maputo ryo mu mwaka wa 2003, ibihugu byarishyizeho umukono bigomba gushyira nibura 10% by'amafaranga bikoresha mu guteza imbere urwego rw'ubuhinzi n'ibice by'icyaro. Turebye uko ingengo y'imari yakoreshejwe mu myaka ine y'ingengo y'imari ishize (kuva muri 2015/2016 kugeza 2018/2019), tukanashingira ku gisobanuro cya MAFAP, dusanga amafaranga yashyizwe mu rwego rw'ubuhinzi ari hagati ya 9% na 10% y'ingengo y'imari yose ya Reta. Muri rusange, Guverinoma y'u Rwanda yashyize impuzandengo ingana na 9.17% by'ingengo y'imari yayo mu rwego rw'ubuhinzi muri iyo myaka.

Imbonerahamwe ya 1: Amafaranga Leta y'u Rwanda yashyize mu rwego rw'ubuhinzi n'ubworozi

Umwaka w'ingengo y'imari	Ingengo y'imari igenewe ubuhinzi	Ingengo y'imari y'igihugu	Ijanisha ry'ingengo y'imari y'ubuhinzi ubariye ku ngengo y'imari y'igihugu
2015/2016	173,027,952,313	1,808,812,969,876	9.57%
2016/2017	172,696,552,321	1,954,247,251,046	8.84%
2017/2018	206,576,269,921	2,115,391,665,081	9.77%
2018/2019	207,788,826,695	2,443,535,804,386	8.50%

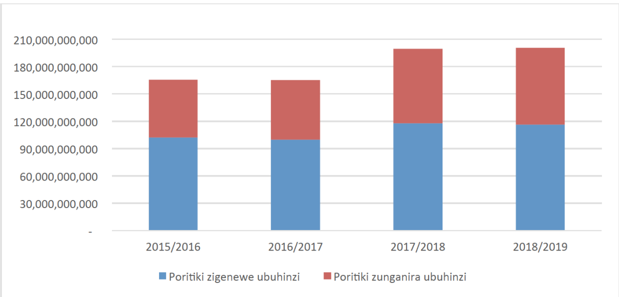
Imibare yakozwe n'umwanditsi, Aho byavuye: MINECOFIN: ingengo y'imari y'igihugu

Imibare yakozwe hashingiwe ku gisobanuro cya MAFAP igaragaza ko igice kinini cy'amafaranga atangwa mu rwego rw'ubuhinzi agenda kuri poritiki z'ubuhinzi ugereranije na poritiki zifasha urwego rw'ubuhinzi. Inkunga yunganira abahinzi mu kugura inyongeramusaruro ni yo yatwaye

amafaranga menshi mu myaka itatu, n'ubwo yatangiye kugabanuka muri uyu mwaka w'ingengo y'imari (2018/2019). Ibi bishobora kuba biterwa n'ubwiyongere bw'amafaranga atangwa mu nzira umusaruro unyuramo utunganywa binyuze mu kigega kigenewe ifumbire, aho abakora mu gutunganya umusaruro w'icyayi n'ikawa bashoboye kwibonera amafaranga yo kugura ifumbire bityo agasimbura inkunga bahabwaga na Reta.

Muri uyu mwaka wa 2018, imbaraga nyinshi zashyizwe mu gutera inkunga ubuhinzi butanga umusaruro w'ibihingwa bitandukanye mu buryo burambye kandi bishobora guhangana n'impunduka z'ibihe. Ikindi, guteza imbere ubuhunikiro bwo ku rwego rw'igihugu ni kimwe mu byo igihugu gishyize imbere kugira ngo gahunda yo kwihaza mu biribwa kandi bifite intungamubiri zihagije ihabwe imbaraga. Ibi bigaragazwa n'uko kubaka no gutunganya ubuhunikiro byatwaye agera kuri 16% by'amafaranga yose yatanzwe kuri poritiki zose z'ubuhinzi.

Ishusho ya 9: Amafaranga yashowe muri gahunda na politiki y'ubuhinzi n'ubworozi hamwe na politiki zihariye k'ubuhinzi n'ubworozi n'izindi politiki zunganira ibyo Leta ishora m'ubuhinzi n'ubworozi n'ibiribwa, 2015/2016-2018/2019



Imibare yakozwe n'umwanditsi, Aho byavuye: MINECOFIN: ingengo y'imari y'igihugu

Ku byerekeranye na poritiki zifasha ubuhinzi, ubuzima n'ibikorwa remezo byo mu cyaro (nko gusana imihanda y'uturere) bifite uruhare runini mu ngengo y'imari y'ubuhinzi. Urugero, gusana imihanda bifite uruhare runini mu kongera ingano y'umusaruro w'amata akusanywa kubera ko imwe mu mbogamizi abagemura amata bahura na yo ni imihanda itameze neza. Ni ukuvuga ko igihe cyakoreshwaga mu kugemura amata cyagabanutse kubera ko imihanda yabaye myiza kandi bigabanya ibyago byo kuba utwaye amata yayabogora mu nzira.

Mu gukoresha ingengo y'imari igenewe ubuhinzi, imbaraga zashyizwe mu ngamba zo kugera ku ntego za gahunda ya PSTA3 n'izindi gahunda z'ubuhinzi: guhuza ubutaka, gutunganya ibishanga, guteza imbere umusaruro w'ubuhinzi n'uw'amatungo, gahunda ya Girinka no kubaka ubuhunikiro bwo ku rwego rw'igihugu. Muri gahunda z'ubuzima n'imibereho myiza, imbaraga zashyizwe muri gahunda yo kugaburira abanyeshuri no kurwanya imirire mibi mu baturage; ibi bijyana no gutanga amatungo magufi (nk'ingurube n'inkoko) ku miryango ikennye kugira ngo iteze imbere imirire yayo.

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UMUTWE WA 3:

Ubumenyi mu kuguriza abahinzi n'aborozi

Aho byavuye: Raporo y'Umwaka ya BRD 2015: Uruganda rw'umuceri rwa Basabira Laurent

3.1. Iriburiro

Uyu mutwe ugaragaza ibibera aho ubuhinzi bukorerwa bikozwe na BRD, BDF, ubwishingizi bwa UAP na Banki Urwego. Uragaragaza ibikorwa by'ibi bigo, impinduka zizanwa n'ibyo bikora, imbogamizi n'amasomo byakuye mu gutera inkunga y'imari urwego rw'ubuhinzi mu Rwanda. Ubunararibonye bwa BRD an BDF nk'ibigo by'ingenzi Reta ishoramo imari buzafasha cyane mu kumva ibituma umuntu agera ku ntego ndetse n'imbogamizi mu kugera ku ntego za Guverinoma mu gutera inkunga y'imari urwego rw'ubuhinzi. Naho ubunararibonye bwa UAP mu bwishingizi buzafasha mu kurushaho kumva uburyo bwo kwishingira imishinga y'ubuhinzi. Hanyuma, ubunararibonye bwa Banki Urwego buzafasha mu kumva imbogamizi n'amasomo twakura mu gutera inkunga abakorera ubuhinzi ku butaka buto.

3.2. Uko Banki itsura amajyambere y'u Rwanda (BRD) itanga imari mu buhinzi n'ubworozi

Banki y'u Rwanda itsura amajyambere (BRD) ni ishami ry'ishoramari rya Reta y'u Rwanda ryahawe inshinganoyokubaumufatanyabikorwawizewekandi w'ingirakamaro mu iterambere ry'igihugu. Kugira ngo iyi nshingano igerweho ni uko serivisi z'imari n'iz'ubujyanama zagezwa kuri ba rwiyemezamirimo bafite imbaduko mu nzego z'ingenzi z'ubuzima bw'igihugu. Iyi banki yashinzwe mu mwaka wa 1967

ikaba yariyemeje gutanga inkunga y'imari binyuze mu nguzanyo cyangwa se mu gufata imigabane mu mishinga iteza imbere ubukungu, cyane cyane imishinga yo mu nzego z'ingenzi z'ubuzima bw'igihugu yo muri Gahunda ya EDPRS ya 2. Kugira ngo ibi bigerweho, iyi banki ikorana na guverinoma n'abandi bafatanyabikorwa mu gufasha iterambere ry'u Rwanda mu by'ubukungu, bafite intego rusange yo guhaga imirimo, kurwanya ubukene no gufasha mu gushyiraho ubucuruzi bushya.

Mu mwaka wa 2009, BRD yatangije icyiciro cyo gufasha iterambere rirambye no guhanga udushya cy'imyaka ya 2010-2014. Iki cyiciro cyashyizweho biturutse ku cyifuzo cya banki cyo kongerera ingufu uruhare rwayo rurimo ibice bitatu binyuze mu kuba "Umunyemari, Umujyanama n'Umufatanyabikorwa" binyuze mu bindi bigo bibiri biyishamikiyeho: Serivisi z'Ubujyanama za BRD (BAS) n'Ikigega cyo Guteza Imbere Abikorera (BDF). Mu gihe BRD izakomeza guteza imbere igihugu binyuza mu ishoramari ritaziguye, BAS izatanga serivisi z'ubujyanama naho BDF itange iz'ubucungamari kugira ngo ibigo by'imari iciriritse bishobore gutera imbere mu buryo burambye. Ariko noneho ibi bigo byombi byahujwe mu mwaka wa 2011 kugira ngo hagabanywe amafaranga agenda ku mirimo, kandi serivisi zitangwa zirusheho kuba nziza.

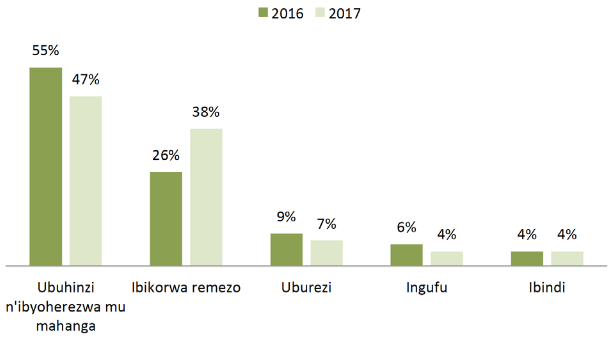
Mu mwaka wa 2005, BRD yagurishije imirimo ya banki yerekeranye n'ubucuruzi buto mu rwego rwo kuvugurura imikorere yayo kugira ngo ishobore kuba koko Ikigo cy'Iterambere ry'Imari (DFI). Nyuma y'ibi, iyi banki yahawe gucunga ikigega cy'inguzanyo z'abanyeshuri byacungwaga n'Ikigo cy'Igihugu cy'Iterambere ry'Uburezi (REB). Ni muri urwo rwego BRD yateguye gahunda y'imyaka itanu (2016-2020) ijyanye n'inzego guverinoma yafashe nk'iz'ingenzi mu iterambere. Izi nzego zirimo ishoramari rigamije kongera ibyoherezwa mu mahanga, kongera imari ishorwa mu buhinzi, guteza imbere amacumbi aciriritse, gucunga no gutanga inguzanyo zo kwiga no kongera ishoramari mu kongera ingufu.

3.2.1. Gushora imari mu rwego rw'ubuhinzi n'ubworozi

Ubuhinzi ni rumwe mu nzego eshanu z'ingenzi BRD yatoranije kandi bufite umwanya ukomeye mu Cyerekezo 2020 no mu ntego za EDPRS ya 2. Nk'urugero, imwe mu nkingi esheshatu z'Icyerekezo 2020 ni ukugira ubuhinzi "butanga umusaruro ufite ubwiza kandi kandi ushorwa ku isoko" mu mwaka wa 2020 (MINECOFIN, 2012).

Muri uru rwego, BRD yiyemeje gushora miriyoni 170 z'amadorari hagati y'umwaka wa 2016 na 2020. Ni yo mpamvu mu mwaka wa 2017 BRD yashyize umukono ku masezerano y'ubufatanye n'Umushinga wo Guteza Imbere Ubuhinzi Ucungwa n'Urugaga rw'Abikorera (PSDAG) w'Ikigo cya Leta Zunze Ubumwe za Amerika gishinzwe iterambere mpuzamahanga (USAID). Aya masezerano agamije kongera imari ishorwa mu buhinzi no n'ishoramari ry'abikorera mu buhinzi. Kugira ngo ibi bigerweho, PSDAG izongerera ubushobozi ibigo by'imari iciriritse bifite ibibazo kugira ngo birusheho kugira uruhare mu rwego rw'ubuhinzi kandi izakurikirana inasuzume uruhare rwa BRD mu iterambere.

Ishusho ya 10: Inzego z'ubukungu zihabwa inguzanyo na BRD (2016 na 2017)



Aho byavuye: Raporo z'imari za BRD

BRD yashyize imbaraga bitari mu kurushaho kwegereza serivisi zayo abazikeneye gusa ahubwo no mu gutuma zihenduka kurushaho, byatumye habaho impinduka nziza no gutera imbere kw'izi serivisi. Iyi banki isanga ari umusemburo w'iterambere ry'urwego rw'ubuhinzi kubera ko, bitandukanye n'amabanki y'ubucuruzi, BRD inakorana n'ubucuruzi bugitangira aho gukorana gusa n'ubucuruzi bwamaze gufata umurongo. Binyuze mu ishami ryayo ry'ubuhinzi, iyi banki yateye imishinga inkunga ifite agaciro ka miriyari 7 z'amafaranga y' u Rrwanda mu mwaka w'ingengo y'imari wa 2016. Iyi mishanga iri mu matsinda akurikira: ubuhinzi, kugura amatungo, inganda zitunganya umusaruro ukomoka ku buhinzi, ibikorwa remezo byo gufata neza umusaruro umaze gusarurwa no gucuruza inyongeramusaruro n'imiti y'amatungo (BRD, 2016).

Muri ziriya miriyari 7, 14% yashowe mu kugura amatungo aho banki yateye inkunga imishinga yo korora inkoko, inka n'izindi. Iyi mishanga yari itegerejweho gutanga imirimo, kongera umusaruro ukomokakumatungon'ibikomokakunkokobikenewe mu kurwanya imirire mibi no kongera umubare w'amafaranga winjizwa n'ingo. 75% yashowe mu nganda zitunganya umusaruro ukomoka ku buhinzi no mu bikorwa remezo bitunganya umusaruro nyuma yo gusarurwa. Imishinga yatewe inkunga muri uru rwego irimo ibagiro rya kijyambere ryubatswe kugira ngo hanozwe isuku mu gutunganya inyama n'uburyo bwo gukoresha inyemezamusaruro zikoresheje ikoranabuhanga mu guhuza ubucuruzi bw'umusaruro ukomoka ku buhinzi. Amafaranga asigaye yakoreshejwe mu kunganira ibigo by'imari iciriritse kugira ngo birusheho gufasha abakorera ubuhinzi n'ubworozi ku butaka buto ari na bo batanga igice kinini cy'umusaruro ukomoka ku buhinzi n'ubworozi.

Muri gahunda y'imyaka itanu ya BRD, iyi banki yagaragaje imbogamizi eshatu urwego rw'ubuhinzi ruhura na zo hanyuma ishyiraho ingamba eshatu zigamije kongera ingano y'imari ishorwa mu buhinzi no gutuma urwego rw'ubuhinzi rugera ku musaruro mwinshi ushoboka. Izi ngamba zirimo:

(i) Gufasha inganda zitunganya umusaruro ukomoka ku buhinzi kongera ubwiza n'ingano y'umusaruro ukomoka ku buhinzi ukoreshwa imbere mu gihugu n'uwoherezwa hanze

Mu gushakira umuti imbogamizi zikomeye ziboneka mu rwego rw'ubuhinzi, BRD irashaka gutera inkunga abagira uruhare mu nzira umusaruro unyuramo utunganywa (koperative z'abahinzi, abacuruza inyongeramusaruro, inganda zitunganya umusaruro, n'abandi). Urugero, BRD ikangurira abahinzi gukora ubuhinzi bukorerwa hamwe, igatera inkunga urwego rutunganya ibikomoka ku mata ikanatera inkunga inganda zitunganya umusaruro ukomoka ku buhinzi n'ubworozi. Ku ruhande rw'abahinzi, BRD ifite intego yo kongera ingano n'ubwiza bw'umusaruro. Ibi BRD ibikora itanga amafaranga ku mirimo ikorwa kuva mu ihinga kugeza umusaruro umaze gutunganywa, imishinga

yo guhuza ibikorwa no kongerera ubwiza umusaruro yatangijwe n'abahinzi ndetse n'amahugurwa, kongerera ubushobozi abahinzi no kubaha serivisi z'ubujyanama. Ku ruhande rw'inganda zitunganya umusaruro ukomoka ku buhinzi, iyi banki ikoresha ingamba zikomeye zo kongerera ubushobozi uru rwego kugira ngo umusaruro wongererwe ubwiza, ari byo bizahinduka uburyo bunoze bwo kugera ku iterambere mu bukungu n'imibereho myiza irambye.

(ii) Gushyiraho gahunda zo guhangana n'ibyago kugira ngo imari irusheho gushorwa mu buhinzi

Kubera ko ibigo by'imari bifata urwego rw'ubuhinzi nk'urwego rubamo ibyago byinshi, BRD irimo gushyiraho ingamba zo guhangana na byo kugira ngo uru rwego rurusheho kureshya abashoramari n'ubundi bwoko bw'inkunga. Gahunda ya banki ni ugutanga inguzanyo ku mishinga igamije guhangana n'ibyago nko kugura imiti yica udukoko, ifumbire, ubwishingizi bw'umusaruro, n'ibindi. Ibi bigamije kugabanya no guhangana n'ibyago biboneka mu gutera inkunga y'imari imishinga y'ubuhinzi. Urugero, ibikorwa bya BRD bigamije kuzamura uru rwego ku buryo gukoresha inyongeramusaruro (ikiro kimwe kuri hegitari ku mwaka) bizamuka ku kigero cya 8.5%.

(iii) Guteza imbere ikoreshwa ry'imashini mu kongera umusaruro w'ubuhinzi.

Iyi gahunda itanga inkunga y'amafaranga ku mishanga yo kuhira, kugura inyongeramusaruro (zaba izikorerwa mu gihugu cyangwa se izitumizwa hanze), no gukodesha imashini n'ibindi bikoresho. Kugira ngo intego ya Reta yo kugera kuri hegitari 100,000 z'ubutaka bwuhirwa mu mwaka wa 2018 igerweho, iyi banki iha inguzanyo amakoperative n'abandi bashoramari bafite imishinga yo kuhira. Nk'urugero, BRD yafashije amakoperative akorera imirimo y'ubuhinzi mu bishanga mu murenge wa Rwinkwavu mu Karere ka Kayonza, iyaha inkunga irenga miriyoni 12, nk'igisubizo ku kibazo cy'ibura ry'imvura n'amapfa.

Ubundi buryo bwo guteza imbere ubuhinzi ni ubufatanye hagati y'iyi banki n'ibindi bigo bikorera mu gihugu nk'Isoko ry'Ibicuruzwa rya Afurika y'Uburasirazuba (EAX) mu guhunika umusaruro umaze gusarurwa ndetse n'ubufatanye n'abahinzi borozi nk'amakusanyirizo y'amata n'uruganda rw'imyumbati rwa Kinazi.

3.2.2. Inzira BRD ikoresha itanga imari mu buhinzi n'ubworozi

Imiterere n'uburyo bwo gutera inkunga y'imari urwego rw' ubuhinzi. Aho byavuye: BRD (2017)

Ku byerekeranye n'abafatanyabikorwa, BRD itanga inguzanyo mu rwego rw'ubuhinzi binyuze mu nzego eshatu z'abakiriya: (i) abantu ku giti cyabo (abahinzi cyangwa se aborozi), (ii) amakoperative (iii) n'ibindi bigo (cyane cyane ibitunganya umusaruro w'ubuhinzi. Kuri ubu, banki itanga inguzanyo ku makoperative mu gihugu hose agira uruhare mu nzira umusaruro unyuramo wongererwa agaciro mu buryo boyoroheye.

Ku byerekeranye no gutanga inkunga y'imari, banki ishobora guha umukiriya mu buryo butaziguye (umuntu ku giti cye, koperative cyangwa ikigo) inguzanyo ingana nibura n'amafaranga miriyoni 15. Ukurikije igisobanuro cyayo, iyi nguzanyo ntireba inganda nto n'iziciriritse n'abakorera ubuhinzi ku butaka buto, baba bakeneye amafaranga make n'ubwo baba bashaka kuyashora mu mishanga iteza imbere ubukungu.

Kunganira Ibigo by'Imari iciriritse

BRD yatangije uburyo bwo kunganira Ibigo by'Imari Iciriritse aho inyuza amafaranga mu bigo by'imari n'ibigo bishyira mu bikorwa gahunda zitandukanye. Ubu buryo ni bwiza kuko iyi banki iha ibyo bigo inguzanyo bishobora kwishyura mu gihe kirekire, bityo bikoroherereza ibi bigo gucunga inguzanyo ntoya no kugera ku bagenerwabikorwa benshi. Ikindi ni uko ubu buryo buzafasha banki kongera ingano y'inguzanyo itanga kugeza kuri miriyoni 50 ku mukiriya.

Impamvu yo gushyiraho ubu buryo ni uko ibigo by'imari iciriritse ari byo bigo bitanga inguzanyo nyinshi mu rwego rw'ubuhinzi. Bityo, bizorohera ibi bigo guha abahinzi inguzanyo y'ibihumbi ijana cyangwa munsi yayo. Ku byerekeranye n'uruhare rwayo mu iterambere, mu myaka irindwi ishize BRD yashyize miriyari zirenga 10 mu kunganira ibi bigo. Ubu buryo bwafashije mu kubona amafaranga no kuyageza ku bantu bose ntawe uhejwe kandi bwateje imbere ibice by'icyaro bunongera inkunga y'amafaranga itangwa mu rwego rw'ubuhinzi. Muri make, ubu buryo bwageze ku ntego zirenze izatekerezwaga kubera ko bwatumye ibigo by'imari iciriritse n'abakorera ubuhinzi ku butaka buto babona inguzanyo; ibi byatumye kongerera agaciro umusaruro w'ubuhinzi birushaho kugenda neza n'ingo zo mu cyaro zizamura umubare w'amafaranga zinjiza. Reta na yo yabonye imisoro iyifasha guhanga imirimo no gufasha urubyiruko n'abagore kwihangira imirimo.

3.2.3. Ubumenyi mu gutanga inguzanyo mu by'ubuhinzi n'ubworozi

Uburambe bwa BRD ni ingirakamaro mu gusobanukirwa uburyo bwo gutera inkunga abagira uruhare mu gutanga umusaruro w'ubuhinzi no kuwutunganya ku rwego rwo hejuru, ugereranije n'abakorera ubuhinzi ku butaka buto.

a. Impamvu zituma ibintu bigenda neza

Ikurikiranabikorwa: Uhereye igihe banki itangiye inguzanyo, ikora ku buryo imishinga iterwa inkunga igera ku ntego zayo. Iyi banki ibikora binyuze mu gukurikirana ishyirwa mu bikorwa ry'imishinga kandi igihe isanze ari ngombwa, ifatanya n'abakiriya bayo guhangana n'imbogamizi kugira ngo ishyirwa mu bikorwa ry'iyo mishanga rigende neza. BRD kandi itanga ubufasha bwa tekiniki ku bakiriya bayo kandi ikabahuza n'abajyanama baturutse hanze. Ibi bikorwa mu gufasha abakiriya badafite ubumenyi n'ubushobozi bukenewe, bityo bakaba badashobora gushyira mu bikorwa imishinga yabo batabonye ubafasha.

Kongerera abakiriya ubushobozi: Banki ifasha kandi mu kongerera ubushobozi abakiriya bafite imishinga itera inkunga. Ibashakira ikanabishyurira inzobere zikorana n'abakozi bayo bafitiye ubushobozi mu guhugura abahinzi ku gukora ubuhinzi bwa kijyambere.

6 **Icyo uwakosoye iki gitabo avuga:** Uruhare rw'inkunga y'imari ya BRD mu guteza imbere ubuhinzi rukwiriye gusuzumwa mu buryo bwimbitse kurushaho, hakagaragazwa ibigo by'imari iciriritse byahawe amafaranga na BRD n'icyo inguzanyo byatanze yakoreshejwe. Ibi bizafasha mu kumenya niba aya mafaranga yarageze ku rwego rw'ubuhinzi no kumenya niba abagira uruhare mu gutanga no gutunganya umusaruro barashoboye kubona kuri aya mafaranga.

Akazu ka 1: INYUNGANIZI Y'IMARI YAHAWE LETSHEGO Ltd

Letshego Rwanda Limited yashinzwe mu mwaka wa 2004 nk'ishami rya Letshego Holdings Limited (LHL), iri rikaba ari itsinda ritanga serivisi z'imari zo guteza imbere Afurika rifite icyicaro i Gaborone muri Botswana. Yabaye umugenerwabikrwa wa gahunda ya BRD yo kunganira ibigo by'imari iciriritse kuva mu mwaka wa 2011. Letshego Rwanda izwiho kuba ifasha abakiriya bayo ibaha inguzanyo z'uburyo bwinshi kandi ku nyungu nkeya, kuva ku mafaranga ibihumbi ijana (100,000) kugeza kuri miriyoni mirongo itatu na zirindwi n'igice (37,500,000). Ifasha cyane ba rwiyemezamirimo bato n'abacirirtse bafata inguzanyo yo kuzamura imishinga yabo mu nzego zitandukanye zirimo ubuhinzi, kubaka amacumbi aciriritse ndetse no gukemura ibibazo bijyanye n'uburezi n'ubuzima.

Mu mwaka wa 2016, Letshego Rwanda yafunguye konti zo kuzigama zirenga ibihumbi icumi (10,000) zabikijweho amafaranga agera kuri miriyari imwe na miriyoni Magana atatu (1,300,000,000). Binyuze mu gutanga serivisi zo kuzigama, kwaka inguzanyo, kwishyura n'ubwishingizi buciriritse, Letshego Rwanda ifasha gahunda ya Guverinoma y'u Rwanda yo kurwanya ubukene binyuze mu gufasha abakiriya bayo kurushaho kugira uruhare mu mirimo iteza imbere ubukungu.

Imishinga y'ubuhinzi yatewe inkunga na Letshego Rwanda Ltd kugeza mu mpera z'Ukwakira 2016

Ahantu ikorera (intara)	Umubare w'abakiriya	Inguzanyo yose yatanzwe (mu mafaranga y' u Rwanda)
Umugi wa Kigali	2	68,000,000
Uburasirazuba	13	170,000,000
Uburengerazuba	28	282,000,000
Amajyaruguru	32	207,000,000
Amagepfo	17	172,000,000
Igiteranyo	**92**	**899,000,000**

Kugeza mu mpera za 2016, ku busabe 262 bw'inguzanyo bwagejejwe kuri Letshego Rwanda mu nzego zirandukanye, 92 bwari bwerekeranye n'imishinga yo mu rwego rw'ubuhinzi. Iyi mishanga yabonye inguzanyo ku nyungu yo hasi kubera ko BRD yari yarahaye Letshego inkuzanyo ku nyungu ya 12%. Ku byerekeranye n'ahantu imishinga yahawe inguzanyo na Letshego Rwanda iherereye, igice kinini kiri mu ntara, bityo bikaba biha imbaraga gahunda ya BRD yo guteza imbere icyaro n'imibereho y'abakorera ubuhinzi n'ubworozi ku butaka buto.

Letshego Rwanda agriculture loans can go from a minimum of Rwf 500,000 to a maximum of Rwf 35 million for a term period that can vary between 1 and 36 months.

Icyo uwakosoye iki gitabo avuga: *Uhereye ku isesengura ry'imishinga 92 yatwe inkunga na Letshego ingana na miriyoni 899 z'amafaranga y'u Rwanda, bigaragara ko iyi ari imishinga minini. Hakeneye kongerwa ingufu mu gukurikirana no gusuzuma gahunda ya BRD yo kunganira ibigo by'imari iciriritse kugira ngo abakorera ubuhinzi n'ubworozi ku butaka buto na bo bagerweho.*

Inkunga zihariye: Buri kiciro cy'inzira umusaruro unyuramo kuva mu ihinga kugeza ku kuwutunganya wongererwa agaciro kigira igihe cyacyo (urugero: ibihembwe by'ihinga). Bityo, banki ibishingiraho itanga inkunga zitandukanye zifite amabwiriza atandukanye.

Guhangana n'ingorane zavuka: BRD ikorana n'ibigo by'ingwate nka BDF mu gushyiraho amategeko agenga inyungu ku nguzanyo hashingiwe ku miterere y'ubukungu bw'usaba inguzanyo, kugira ngo ibigo bitanga inguzanyo bitikoreza abahinzi umuzigo wo kwishyura inguzanyo badashoboye.

b. Imbogamizi

Kuba uru rwego rubamo ibyago nyinshi

Imbogamizi ya mbere banki ihura na yo ni uko urwego rw'ubuhinzi rubamo ibyago byinshi bitewe n'imihindagurikire y'ibihe muri rusange.

Indi mbogamizi ni uko abahinzi badafite ubushobozi bwo kubona amafaranga banki zisaba nk'uruhare rwa nyir'umushinga. Nk'uko biri muri poritiki zigenga imitangire y'inguzanyo, usaba inguzanyo asabwa kuba afite ijanisha runaka ry'amafaranga umushinga we uzatwara. BRD yagerageje kugabanya aya mafaranga kugeza kuri 30% by'agaciro k'umushinga, kugira ngo banki itange 70%. Ibi ni ingenzi cyane cyane ku batangizi kuko baba nta mafaranga bafite ku makonti bakwerekana mu bigo by'imari basabamo inguzanyo. Ariko nanone, n'ubwo uruhare rwa nyir'umushinga rwagabanijwe kugera kuri 30%, abenshi ntibashobora kwibonera ayo mafaranga.

Imiterere y'ibyago bishobora kuvuka ihinduka bitewe n'umukiriya ndetse n'icyo ashakira inguzanyo, ariko ibyago byinshi ni rusange, cyane cyane ku bakorera ubuhinzi ku butaka buto. Ibyago rusange birimo kuba abahinzi nta ngwate bagira zareshya abashoramari, ubushobozi buke, urwuri n'ibikorwaremezo bidahagije, n'ibindi. Nk'urugero, abahinzi bo mu cyaro ntibakunda gukoresha ikoranabuhanga mu gihe ari ryo rireshya abashoramari.

Ubwishingizi

Ikindi kibazo BRD ihura na cyo ni ukubona ubwishingizi buhamye; iki ni ikibazo gikomereye ishoramari mu buinzi kuko ibigo bitanga ubwishingizi mu Rwanda bitinya ibyago biba mu gushora imari mu buhinzi. Mu guhangana n'iki kibazo, BRD ikorana n'ibigo bitanga ubwishingizi nka UAP na SONARWA; ibi bigo byombi bifite uruhare runini mu rwego rw'ubwishingizi mu Rwanda.

Guhuza ibikorwa no kuzuza inshingano

Kubera ko urwego rw'ubuhinzi rusaba gukorana hagati y'abantu n'ibigo byinshi, ihuzabikorwa hagati yabyo bishobora kuba ikibazo kuri BRD kandi bishobora guteza ibibazo mu kubaza buri wese uburyo yuzuza inshingano ze.

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3.3. BDF: Ingwate n'inkunga y'imari ku nganda nto n'iziciriritse

Aho byavuye: BDF (2015)

Mu mwaka wa 2011, Guverinoma y'u Rwanda ifatanije na Banki y'u Rwanda Itsura Amajyambere yakomatanyije serivisi z'ubujyanama n'izo gutera inkunga iterambere ry'ubucuruzi maze ishyiraho Ikigega cyo Guteza Imbere Ubucuruzi (BDF). Impamvu y'ingenzi yo gushyiraho BDF yari ugushyira mu bikorwa poritiki ya Reta yo guteza imbere Inganda Nto n'Iziciriritse (SMEs), igamije gufasha izi nganda kubona inguzanyo mu bigo by'imari. Inshingano ya mbere ya BDF ni ugufasha izi nganda

kubona inguzanyo binyuze mu gushyiraho ubwoko bw'iguzanyo bitandukanye ku nyungu yo hasi. Serivisi za BDF izirimo izikurikira:

a. **Ikigega cy'ingwate ku nguzanyo**: BDF itanga ingwate ku mutungo utimukanwa no ku nguzanyo zishorwa mu mishinga. Ibi bivuze ko ikomatanya amafaranga yose Guverinoma yatangaga mu gufasha inganda nto n'iziciriritse yari muri za minisiteri n'ibigo bitandukanye. Aya mafaranga arimo Ikigega cy'Ingwate kigenewe Inganda nto n'Iziciriritse, Ikigega cy'Ishoromari ryo mu cyaro, Ikigega cy'Ingwate cy'Abagore, n'Ikigega cy'Ingwate cy'Abakozi ba Reta basezerewe.

b. **Gucunga ibigega bihuje intego** nk'Ikigega cyo Gushora Imari mu Cyaro (RIF), mushinga wo kungera amafaranga yinjizwa n'ingo zo mu cyaro binyuze mu kohereza ibintu mu mahanga (PRICE), ikigega cyo gufata neza umusaruro umaze gusarurwa, n'ikigega cya gahunda ya Reta yo guteza imbere ibikomoka ku mata;

c. **Kunganira SACCO** bigamije kongera ubushobozi bwa SACCO bwo gutanga inguzanyo ku bantu batandukanye (nk'abagore bakora ubucuruzi bwambukiranya imipaka) no gufasha kugura ibikoresho bitandukanye.

d. **Inguzanyo yishyurwa** mu buryo bworohereza uyufashe (Quasi Equity) kuri ba rwiyemezamirimo bagitangira n'abacuruza ibikomoka ku buhinzi.

e. **Gahunda yo gufasha Ibigo Biteza imbere ibikorwa by'abanyamyuga (Udukiriro)** kubona ibikoresho. Ni uburyo bwo gufasha udukiriro turi muri buri karere bukaba butanga amahugurwa bukanorohereza abanyamyuga b'abatangizi.

f. **Serivisi z'ubujyanama** nko kongerera abagenerwa bikorwa ubushobozi, ubujyanama mu byo gushora imari no guteza imbere ishoramari riciriritse, na

g. **Serivisi z'ikoranabuhanga** ku mashami ya BDF aho batanga amahugurwa ku gukoresha murandasi, ihuzanzira rya murandasi, na serivisi zihabwa abaturage nk'irembo na serivisi zo kwandikisha ibigo by'ubucuruzi.

3.3.1. Gufasha Inganda nto n'iziciriritse zikora iby'ubuhinzi

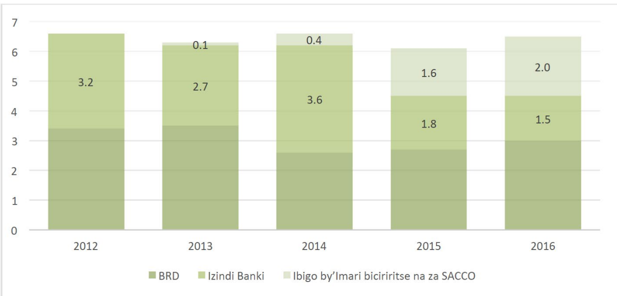
BDF itanga serivisi z'imari ku nganda nto n'iziciriritse zikora iby'ubuhinzi, cyane cyane binyuze mu kigega cy'ingwate, amafaranga yo gufata neza umusaruro umaze gusarurwa n'inguzanyo yishyurwa mu buryo bworohereza uyufashe (Quasi Equity). Ibi bifasha ba rwiyemezamirimo bashora imari mu buhinzi kubona ingwate no kwagura ibikorwa byabo.

3.3.2. Ikigega cy'Ingwate cy'Ubuhinzi (AGF)

Ubaze mu mafaranga, ikigega cy'ingwate mu buhinzi kigize igice kinini cy'amafaranga y'ingwate atangwa na BDF. Mu mwaka wa 2016, BDF yatanze ingwate z'ubuhinzi zingana na miriyari esheshatu n'igice, angana na 33% by'inguzanyo yose yatanzwe mu rwego rw'ubuhinzi. Amafaranga

menshi ashyirwa mu bigega by'ingwate aturuka muri gahunda za Reta; ibi bikaba bigaragaza uruhare runini rwa BRD nka banki ikoresha menshi muri aya mafaranga. N'ubwo rwagabanutse, uruhare rwa BRD rwageraga kuri 46% by'ingwate zose zatanzwe mu rwego rw'ubuhinzi. Ku byerekeranye no gusangira igihombo gikomoka ku byago biba mu rwego rw'ubuhinzi, BDF yishingira hagati ya 30% na 75% by'ingwate, ishingiye ku rwego rw'usaba inguzanyo n'inkomoko y'amafaranga y'umushinga. Nk'urugero, ku bigo by'ubucuruzi n'amakoperative, ingwate ntirenga 50%. Ku bagabo barengeje imyaka 30 y'ubukure, ubwishingizi bw'ingwate ntiburenga 50%, naho ku rubyiruko n'abagore, abafite ubumuga, abasezerewe mu mirimo ya Reta, ingabo zavuye ku rugerero n'abarokotse jenoside, ingwate ntirenga 75%.

Ishusho ya 11: Ingwate BDF yatanze mu buhinzi n'ubworozi (miriyari z'amafaranga y'u Rwanda)[1]



Aho byavuye: World Bank (2017)

Iyi shusho igaragaza ko uruhare rw'amabanki mu gutanga inguzanyo mu buhinzi rurimo rusimburwa n'urw'ibigo by'imari iciriritse na za SACCO uko imyaka igenda yicuma.

7 **Icyo uwakosoye igitabo avuga:** N'ubwo amafaranga y'ingwate anyuzwa mu bigo by'imari icirirtse yiyongereye ho gato mu myaka ishize, umubare w'amafaranga y'ingwate anyuzwa muri BRD n'izindi banki yaragabanutse mu myaka ishized. N'ubwo havuka ibibazo ku ruhande rw'abasaba inguzanyo, BDF ikeneye gusuzuma imikorere yayo kugira ngo igabanye ibisabwa kugira ngo abagira uruhare mu mirimo y'ubuhinzi babone ingwate ku buryo bworoshye.

Ibi bigo byombi byateye inkunga imishinga 1,375 mu mwaka wa 2016 kandi impuzandengo y'amafaranga yatanzwe ni amafaranga miriyoni eshatu n'igice, bikaba bigaragaza uruhare rw'inguzanyo nkeya zitangwa n'ibigo by'imari iciriritse na za SACCO. Muri make, BRD yatanze impuzandengo y'ingwate z'ubuhinzi ingana na miriyoni mirongo irindwi n'enye n'igice (74.5M) mu gihe iyatanzwe n'andi mabanki angana na miriyoni 29.

3.3.3. Inkunga

Ku byerekeranye n'inkunga iterwa imishinga y'ubuhinzi, inkunga ya RIF n'iya PRICE zihariye igice kinini cy'inkunga yose icungwa na BDF. Mu mwaka wa 2016, izi nkunga zari zigize 62% (RIF) na 31% (PRICE) by'inkunga zose zatanzwe na BDF. BDF itanga inkunga igera ku madorari 40,000 ku gishoro (ubuhunikiro, imashini, gutwara ibintu), bitewe n'uko umushinga ungana. Urugero, inkunga itarenze ibihumbi bibiri by'amadorari itangwa kuri gahunda yo kongerera ubushobozi abikorera bafite imishinga. Naho ku makoperative, inkunga yo kongera ubushobozi ishobora kugera kuri 80% by'ingengo y'imari yose, ariko BDF iyishyura umuntu cyangwa ikigo gitanga izo serivisi.

Ikigega cy'ishoramari ryo mu cyaro: Iki ni ikigega cyashyizweho muri gahunda ya Guverinoma yo gutera inkunga urwego rw'ubuhinzi, aho BDF itanga 25% by'amafaranga ashorwa mu mirimo yo gutanga no gutunganya umusaruro w'ubuhinzi. Ariko rero iki kigega ntigitanga igishoro cyangwa andi mafaranga akenewe mu mirimo ya buri munsi (nko kugura inyongeramusaruro no guhemba abakozi) kubera ko intego nyamukuru yacyo ari uguha agahimbazamusyi ibigo by'imari na ba rwiyemezamirimo kugira ngo barusheho gushora imari mu buhinzi.

Inkunga y'Umushinga wo kungera amafaranga yinjizwa n'ingo zo mu cyaro binyuze mu kohereza ibintu mu mahanga: Iyi nkunga yabanje gucungwa na Minisiteri y'Ubuhinzi yibanda cyane ku byoherezwa hanze nk'ikawa, icyayi, indodo, indabyo, imbuto n'imboga. Intego ni ukubyohereza cyane cyane ku isoko ryo mu karere kandi iyi nkunga iha serivisi z'imari abashora imari muri ibi bicuruzwa. Ifasha cyane cyane imirimo yo gutegura uyu musaruro kuva mu ihinga kandi igafasha kubona igishoro itanga 50% by'inguzanyo.

Inkunga yo gutunganya umusaruro nyuma yo gusarura:

Umugenerwabikorwa wa PASP: Umurima w'imboga. Aho byavuye: BDF (2016)

1) **Inkunga y'umushinga ufasha gufata neza umusaruro umaze gusarurwa no gukora ubuhinzi bwa kijyambere (PASP)**: Umushinga wa PASP watangijwe kandi uterwa inkunga na Minisiteri y'Ubuhinzi n'Ikigega Mpuzamahanga cy'Iterambere ry'Ubuhinzi (IFAD). Ufite intego yo guhangana n'imbogamizi ziterwa n'igihombo abahinzi bagira bamaze gusarura kugira ngo umubare w'amafaranga yinjizwa n'ingo zo mu cyaro wiyongere. Ugamije kandi guhanga ishoramari n'imirimo bishya ku matsinda y'abafite ubushobozi buke, barimo n'abakene badafite ubutaka. BDF yinjiramo ije gucunga no guha ibigo by'imari na ba rwiyemezamirimo agahimbazamusyi kugira ngo bayifashe gutera inkunga imishinga y'ubuhinzi n'ubucuruzi ifashwa na PASP. Inkunga ya PASP ihabwa abahinzi b'abakene n'abanyamuryango b'amakoperative bafite amasambu mato; ariko nanone iyi nkunga ihabwa gusa amatsinda afite integuro y'umushinga ikoze neza ku buryo yaterwa inkunga n'ibigo by'imari. Yibanda cyane ku bihingwa by'ingenzi nk'ibirayi, ibigori, ibishyimbo n'ibikomoka ku mata. Ibi bihingwa n'ibikomoka ku mata biboneka cyane cyane mu turere 12 mu gihugu hose turimo Nyagatare, Gatsibo, Kayonza, Kirehe na Ngoma mu Ntara y'Uburasirazuba, Muhanga, Ruhango na Nyanza mu Ntara y'Amagepfo, Musanze mu Ntara y'Amajyaruguru na Nyabihu na Rubavu mu Ntara y'Uburengerazuba. Imishinga iterwa inkunga na PASP ni imishinga yo kubyaza umusaruro ibindi bintu (nk'ibiribwa n'ibindi), kugura imashini zitunganya umusaruro, ubwikorezi, ibikoresho byo guhangana n'imihindagurikire y'ibihe (amatanki y'amazi, uburyo bukoresha imirasire y'izuba), uburyo bwo kubusanya ibihingwa, kongerera abahinzi ubushobzi no kunganira imishinga yatangiwe (ubwanikiro, imashini zihungura cyangwa zihura imyaka).

2) **Ubuhinzi bwa Kijyambere buhangana n'bihe n'igihombo biba nyuma yo gusarura (PHCRAB):** Imwe mu mishinga ishobora kubona inkunga ya PHCRAB ni ipima ubuhehere mu musaruro, igamije kugenzura ubwiza bw'umusaruro, iy'ubwanikiro, ubwanikiro bwimukanwa, ibitanda bifasha mu guhunika no gupakira umusaruro, kongerera abahinzi na ba rwiyemezamirimo ubushobozi, n'ibindi.

Umushinga uteza imbere ibikomoka ku mata mu Rwanda: Iyi nkunga iri mu nzego eshatu zikurikira:

1. **Inkunga ihabwa imishinga y'abikorera**: Kugira ngo umuntu ahabwe iyi nkunga agomba kuba

afite integuro y'umushinga nk'umuntu ku giti cye, hanyuma agashyiramo koperative ikazatanga bimwe mu byo umushinga uzakenera kugira ngo na yo izabone inyungu muri uyu mushinga. Umuntu ku giti cye abona inkunga ingana na 30% mu gihe koperative ibona 50%.

2. **Inkunga ihabwa umushinga wa koperative:** Muri uru rwego, hagomba kuba amasezerano ashyirwaho umukono n'abatanga inkunga na koperative. Muri uru rwego kandi, amakoperative manini ahabwa inkunga itarenga 50% mu gihe koperative ntoya zihabwa igera kuri 80%.

3. **Inkunga ihabwa Imishinga y'Ubufatanye:** Uhabwa iyi nkunga agomba kuba yanditse mu Kigo cy'Igihugu cy'Iterambere (RDB) nk'itsinda ry'Ubufatanye hagati ya koperative n'umuntu ku giti cye. Inkunga ihabwa iryo tsinda.

3.3.4. Inguzanyo yishyurwa mu buryo bworohereza uyifashe (Quasi-Equity)

Iyi nkunga yatangiye gutwanga mu rwego rw'ubuhinzi mu mwaka wa 2016 kandi igenewe urubyiruko rukora ubuhizi bwa kijyambere rugashora imari mu mishanga y'ubuhinzi. Iyi serivisi igamije gukangurira abakirangiza amashuri yisumbuye cyangwa kaminuza mu mashami y'ubuhinzi gutangira imishinga y'ubuhinzi bwa kijyambere. Iyi gahunda itanga inguzanyo yishyurwa mu buryo bworohereza uyusabye; itanga inkunga ingana na 30% by'inguzanyo, 60% atangwa na BDF akaba ashobora guhinduka imigabane hanyuma nyir'umushinga agatanga 10% kandi akiyemeza gushora imari mu mushinga ubyara inyungu. Urugendo rwo gusaba iyi nkunga rutangirira ku rwego rw'akarere aho Komite ibishinzwe itoranya amadosiye agomba kogererezwa BDF. Hanyuma BDF isesengura ishingiro ry'imishinga yatoranijwe igahitamo igomba guterwa inkunga. Nyuma yo gutanga inkunga, gukurikirana umushinga bikorwa na Komite yo ku rwego rw'akarere, irimo n'abakozi ba BDF. Abahawe iyo nkunga baba bagomba kuyishyura mu gihe kutarenze imyaka itanu kandi bashobora guhabwa igihe cy'amezi atandatu cyo kwitegura mbere y'uko batangira kwishyura. Muri ubu bwoko bw'inkunga kandi, BDF ifasha abanyamigabane cyangwa abashoye imari mu kigo gikora imirimo y'ubuhinzi. Imishinga ishobora kubona iyi nkunga ni imishinga y'ubuhinzi, ubworozi, ubuhinzi bw'indabyo, imboga n'imbuto, n'inganda zitunganya ibikomoka ku buhinzi n'ubworozi. Kugeza ubu, BDF yatanze bene iyi nkunga ku bigo 25 kandi 70% by'ibi bigo bikora ubuhinzi bwa kijyambere.

Ibyo umushinga ugomba kuba wujuje kugira ngo uhabwe iyi nkunga:

- Ugomba kuba ari umushinga w'ubuhinzi bwa kijyambere kandi nyirawo ari umunyarwanda;
- Nyir'umushinga agomba kuba amaze nibura imyaka ibiri arangije amashuri yisumbuye cyangwa kaminuza;
- Umushinga ugomba kugaragaza ko uzatanga akazi (ugomba kuba uzaha akazi umubare uringaniye w'abantu, cyane cyane abarangije kaminuza);
- Umugenerwabikorwa agomba kuba ari koperative cyangwa se ikigo;
- Umushinga ugomba kuba ugaragaza agashya;
- Umushinga ugomba kuba ugitangira, utaramara igihe kirenze umwaka umwe;

- Umushinga ugomba kuba ukomatanyije ubuhinzi bwa kijyambere no gutunganya umusaruro ukomoka ku buhinzi.

3.3.5. Uburyo bwo gutanga iyi nkunga

BDF ntabwo ikorana mu buryo butaziguye n'Ibigo by'Imari Iciriritse; igirana amasezerano n'ibigo by'imari avuga ko igihe umuntu cyangwa se Ikigo cy'Imari Iciriritse badafite ingwate ihagije kugira ngo bahabwe inguzanyo, BDF ishobora gutanga 50% by'inguzanyo ikenewe. Iyo imaze guha ingwate usaba inguzanyo, BDF, ibinyujije mu mashami yayo ashinzwe Ubujyanama n'Ikurikirana ndetse n'Isuzuma ry'imishinga, ikora ku buryo iyo nkunga ikoreshwa neza; ibi ibikora isura imishinga, ikorana inama n'abahawe iyo nkunga, ikanakurikirana uburyo imishinga yunguka ndetse n'ubushobozi bw'abayishyira mu bikorwa ku buryo buhoraho. Ishami rishinzwe ubujyanama ritanga inama ku buryo bwo gushyira imishinga mu bikorwa, rigatanga amahugurwa yo kubongerera ubushobozi, mu gihe ishami rishinzwe Ikurikirana n'Isuzuma rikurikirana rikanasura ibigo byahawe inguzanyo kugira ngo imishinga ikore neza. Bashobora no gusaba ko hagira ibihindurwa mu mushinga igihe basanze udakora neza. Ariko nanone, iyi nkunga itandukanye n'ingwate ku nguzanyo kubera ko iyi ya nyuma ihabwa abakiriya b'ibigo by'imari kandi BDF nk'umuterankunga ihabwa raporo n'ibi bigo by'imari buri gihembwe. Bityo, BDF ishobora gukurikirana ingwate gusa ari uko imaze kubona reporo y'igihembwe; igihe bigaragaye ko uwahawe inguzanyo atayikoresha neza, BDF ishobora gufatanya n'ikigo cy'imari cyatanze inguzanyo bagasura umushinga.

Amahugurwa atandukanye ategurwa mu buryo buhoraho ku rwego rw'akarere mu gukangurira abantu imishinga ya BDF. Mu mwaka wa 2014, BDF yafunguye amashami mu turere twose 30 tw'igihugu; ayo mashami ahuza ibikorwa by'abahinzi ku rwego rwegereye abaturage. Ikindi ni uko hari amatangazo yamamaza aca kuri radiyo na tereviziyo akoreshwa na BDF mu guha abaturage ubutumwa.

3.3.6. Uburambe

Muri rusange, inkunga ya BDF igenewe imishinga; ni ukuvuga ko uburyo imishinga ihabwa inkunga butandukanye bidatewe n'uko integuro y'umushinga yatanzwe mu kigo cy'imari yari ikoze neza cyangwa itari ikoze neza. Nk'urugero, mu nkunga yari iteganijwe mu kigega cy'ingwate y'ubuhinzi mu mwaka wa 2014, muri miriyari makumyabiri n'umunani na miriyoni magana arindwi na mirongo icyenda zatanzwe, imishinga igera kuri 0.0091% yonyine niyo itarakoraga neza mu gihe inkunga za PRICE na RIF zo zakoraga neza zose.

Muri rusange, biragoye kugira ngo imishinga igitangira irambe. Biragoye kurushaho ku mishinga yo mu rwego rw'ubuhinzi kuko ikirere gihinduka mu buryo butunguranye. Ikindi, iyo ba rwiyemezamirimo bagitangira umushinga ntibakora isesengura ryerekeranye n'isoko ry'umusaruro wabo mbere y'uko batangira umushinga ndetse n'igihe basaba inguzanyo. Muri ubwo buryo kandi, ibigo bikunda gutangira imishinga yabyo bitayiteguye neza, bifite ubushobozi buke bwo gucunga imishinga, bitanafite igishoro gihagije. Ariko nanone, imishinga yatangiye gukora bene yo bakaba basaba inguzanyo yo kuyunganira ikunda gukora neza.

Icyakora n'ubwo hari imbogamizi, ubuhinzi buracyari urwego rwiza rwo gushoramo imari. Rubamo imbogamizi nyinshi cyane cyane mu cyiciro cy'ibanze (igihe ibihingwa biri mu mirima no mu gusarura), ariko hari amahirwe menshi mu bindi byiciro. Binyuze mu bufatanye n'abafatanyabikorwa batandukanye nk'ibigo bitanga ubwishingizi, birashoboka gusangira ibyago byavuka ari na byo banki zitinya, kugira ngo ishoramari mu buhinzi ryiyongere. Ibi bizatuma abantu bashora imari muri uru rwego kandi bigabanye gutega amakiriro ku mabanki mu kubona ingwate zituma bashobora kubona inguzanyo.

3.3.7. Ibitabo byakoreshejwe

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3.4. BANKI URWEGO: Gutera inkunga abakorera ubuhinzi n'ubworozi ku butaka buto

Igishanga gihunzemo umuceri mu Rwanda. Aho byavuye: Kiva

Banki Urwego ni Ikigo cy'Imari iciriritse cyahawe uburenganzira na Banki Nkuru y'Igihugu. Yashinzwe mu mwaka wa 1997 ishingwa na World Relief Rwanda yitwa *"Urwego Community"*. Iyi banki yita cyane ku gufasha ba rwiyemezamirimo bakiri bato badakunze kubona inkunga mu ma banki asanzwe. Serivisi zitangwa na Banki Urwego zirimo konti zo kubitsa, konti zo kuzigama, inguzanyo zihabwa abantu ku giti cyabo, inguzanyo zo gutunganya aho abantu batuye n'inguzanyo z'uburezi. Iyi banki kandi itanga serivisi z'ubwishingizi, amahugurwa ku gukora imishinga, n'amahugurwa yerekeranye no kwirinda virusi itera SIDA. Ni cyo kigo k'imari iciriritse kinini kurita ibindi mu Rwanda kandi ifite amashami n'ibiro bitanga inguzanyo mu gihugu hose.

Kuri ubu, Banki Urwego ifite imishinga itatu ifasha mu kubona inkunga y'imari mu buryo burambye binyuze mu nguzanyo: inguzanyo zahabwa amatsinda, inguzanyo zihabwa abantu ku giti cyabo (Inganda nto n'iziciriritse), n'inguzanyo z'ubuhinzi.

- **Inguzanyo ihabwa amatsinda:** Ubu ni uburyo bwo kwishingirana. Ubu ni bwo buryo bwo kwishingirana bwa mbere bwatangijwe n'iyi banki ubwo yatangiraga imirimo yayo mu 1997. Bugenewe itsinda ry'abantu 10 kugeza kuri 15 n'ubwo bataba bashaka gushora imari mu mirimo isa hanyuma buri wese akaba umwishingira w'uko umunyamuryango wese azishyura uruhare rwe. Ubu bwoko bw'inguzanyo bufite inkunga y'ubufatanye yunganira amatsinda agizwe n'abantu badafite ingwate cyangwa badashobora kuyibona ku buryo bworoshye, kugira ngo bashobore kubona inguzanyo. Bitewe n'imiterere y'amasezerano, iyo nguzanyo ishobora kwishyurwa buri kwezi, buri cyumweru cyangwa buri gihembwe. Ariko nanone, umunyamuryango umwe ntashobora kufata arenze 35% by'inguzanyo yose. Inguzanyo ihabwa itsinda ishobora kugera kuri miriyoni 200 z'amafaranga y'u Rwanda.

- **Inguzanyo zihabwa inganda nto n'iziciriritse cyangwa abantu ku giti cyabo:** Ubu bwoko bw'inguzanyo bwatangijwe mu mwaka wa 2000 nk'uburyo bwo kwagura inguzanyo zihabwa amatsinda mu gufasha abantu bafite imishinga ikora neza bakaba bifuza kuyagura. Iyi mishinga iba itari ku rwego rwo gutanga inyungu isabwa n'amabanki ku nguzanyo zisanzwe ariko nanone ikaba ikeneye umubare w'amafaanga uri hejuru y'atangwa ku nguzanyo zihabwa amatsinda. Inganda nto n'iziciriritse n'abantu ku giti cyabo bashobora guhabwa inguzanyo igera ku mafaranga miriyoni 60 kubera ko abayisaba bafatwa nk'abafite ubushobozi bwo kubona inguzanyo mu mabanki y'ubucuruzi.

3.4.1. Gutanga inguzanyo mu rwego rw'ubuhinzi

Isesengura ry'inguzanyo zatanzwe na Banki Urwego rigaragaza ko inguzanyo nyinshi zatanzwe n'iyi banki ari iz'ubuhinzi. Bimwe mu byatumye iyi banki ishishikarira gufasha uru rwego birimo i) kuba abarenga 70% by'abanyarwanda babeshejweho n'ubuhinzi, ii) poritiki ya Guverinoma yitaye ku guteza imbere urwego rw'ubuhinzi rukabyara inyungu, no iii) kuba abakorera ubuhinzi n'ubworozi ku butaka buto ari cyo gice cy'abaturage kitagerwaho na serivisi z'imari mu Rwanda. Inkunga Banki Urwego itanga mu rwego rw'ubuhinzi ishingiye ku bintu bitatu: abantu, serivisi itanga n'inzira binyuramo.

a. Abantu

Ku byerekeranye n'abantu, iyi banki ifite abantu b'abanyamwuga bumva neza urwego rw'ubuhinzi; bityo, mu bantu 15 b'impuguke mu by'imari ishorwa

mu buhinzi, 14 bagomba kuba barize iby'ubuhinzi. Abakiriya b'imena b'iyi banki ni a) amakoperative y'abahinzi yanditswe mu Kigo cy'Igihugu gishinzwe Amakoperative (RCA), b) amatsinda y'abahinzi yishingiwe n'amakoperative, c) amakoperative n'abantu bacuruza inyongeramusaruro n' d) abahinzi ku giti cyabo. Mu kwezi k'Ugushyingo 2015, umubare w'abakiriya bo mu rwego rw'ubuhinzi wari 73,781. Iyi banki kandi ifatanya na guverinoma (inzego zo hejuru n'inzego z'ibanze) n'abandi bafatanyabikorwa mu iterambere.

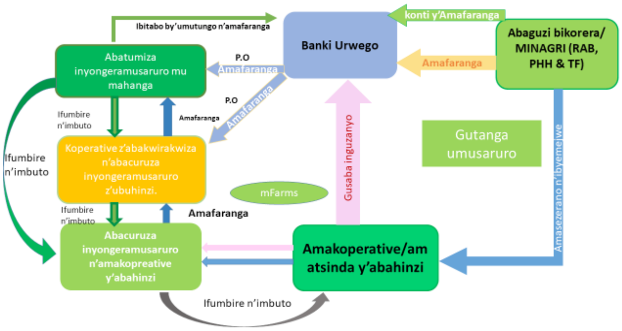
b. Serivisi itanga

Hari serivisi z'ubwoko butatu banki itanga mu rwego rw'ubuhinzi (harimo izihabwa abahinzi b'igihingwa runaka) zigahabwa abakorera ubuhinzi ku butaka buto binyuze mu makoperative. Koperative ikora nk'umwishingira w'abanyamuryango bayo n' uw'amatsinda y'ubuhinzi. Muri izi serivisi, banki itera inkunga ibikorwa byo kugura ifumbire n'imbuto, imirimo yo gusazura cyangwa gukonorera ibihingwa n'imirimo yo gufata neza umusaruro umaze gusarurwa. Izi serivisi zibanda ku bihingwa bine: ibigori, umuceri, ibirayi n'ikawa. Gutoranya ibi bihingwa byashingiye ku mpamvu eshatu: i) kuba bifite imikorere itunganije neza. Nk'urugero, mu rwego rw'umuceri, abahinzi bakorera hamwe mu makoperative kandi nta muntu ushobora gutwara umuceri iwe mu rugo ngo awugurishe aciye ku ruhande. Ikindi ni uko bagemura umuceri ahantu hamwe, bityo kumenya amafaranga yinjiye bikoroha; ii) kunganira gahunda za Reta kubera ko ibi bihingwa biri muri gahunda ya CIP; iii) hari isoko rigari abahinzi bashobora kugurishaho umusaruro wabo, kandi iv) ibi bihingwa bishobora kwera mu turere twose kuko buri cyose kiboneka mu ntara enye zigize igihugu.

c. Inzira binyuramo

Turafata urugero rwa serivisi itera inkunga abakorera ubuhinzi ku butaka buto binyuze mu makoperative. Impamvu y'iyi serivisi ni ukugira ngo, binyuze mu makoperative, banki ishobore kugera ku bantu hafi 1,000 icyarimwe. Ibi biroroshye, birihuta kandi birahendutse kuko koperative ziba zizi abanyamuryango bazo neza, bityo bikazorohera gukurikirana imikoreshereze y'inguzanyo. Aha, inguzanyo y'ubuhinzi ihabwa umuhinzi usanzwe ari umunyamuryango wa koperative w'umunyamurava yujuje, ibisabwa n'Ikigo cy'Igihugu Gishinzwe Amakoperative. Umuhinzi yiyandikisha binyuze ku bayobozi ba Koperative agatanga umwirondoro wose, Nomero iranga ubutaka ahingaho (UPI), igihingwa ashaka guhinga, ingano y'umusaruro ateganya kuzabona, n'umubare w'amafaranga ateganya gusaba. Abayobozi basesengura ubwo busabe, bakareba niba uyu muntu azashobora kwishyura iyo nguzanyo mu gihe cyagenwe bashingiye ku musaruro we. Iyo babonye bitazashoboka, bagira uwo muhinzi inama yo gusaba inguzanyo iri munsi y'iyo yari yasabye kugira ngo azashobore kuyishyura ku buryo bumworoheye.

Ishusho ya 12: Inzira gutanga inguzanyo y'ubuhinzi y'Urwego binyuramo



Aho byavuye: Urwego Bank (2015)

Nyuma y'isesengura, koperative yemeza urutonde rwatanzwe, hanyuma abayobozi ba koperative bagasaba inguzayo muri Banki Urwego. Nyuma yo kubona ubu busabe, impuguke mu by'ubuhinzi za Banki Urwego zisura abahinzi basabye inguzanyo zikareba niba umubare w'amafaranga basabye ujyanye n'ingano y'umusaruro abahinzi bateganya kuzabona, kandi zikareba niba koko uwo musaruro uzaboneka. Ariko nanone, si itegeko ko buri munyamuryango wa koperative asaba inguzanyo. Isabwa gusa n'abayikeneye kandi ibi bivuze ko ari na bo bafite inshingano zo kwishyura umwenda uzajya ukatwa ku mafaranga ava ku musaruro, hanyuma agashyirwa kuri konti ya koperative.

Igihe inguzanyo imaze kwemezwa, ishyirwa kuri konti ya koperative iri muri SACCO hanyuma igahabwa abahinzi hakurikijwe uko inguzanyo buri wese yasabye ingana. Ariko amafaranga ahabwa koperative ikayafatira umuhinzi. Iyo inguzanyo isabiwe kugura ifumbire, banki ikorana n'abayicuruza ikagurira umuhinzi ingano y'ifumbire akeneye.

Mu makoperative babarizwamo, abahinzi bafatira hamwe amafaranga avuye mu musaruro wagurishijwe umukiriya wa koperative cyangwa se wagusirishijwe ku isoko. Hanyuma inguzanyo yahawe buri muhinzi igakatwa na koperative ku musaruro wa buri muhinzi hashingiwe ku buryo bwo kwishyura bwumvikanweho (buri munsi, buri mwaka cyangwa buri gihembwe).

Ayo mafaranga yo kwishyura umwenda akusanywa na koperative akishyurwa banki hakurikijwe amasezerano bagiranye; koperative igaragaza izina ry'umuhinzi n'umubare w'amafaranga yishyuye. Igihe habayeho gutinda kwishyura banki, koperative iha banki ibisobanuro mu nyandiko, igaragaza impamvu ubwishyu buzatinda hanyuma banki na yo ikongera igihe cyo kwishyura.

3.4.2. Uburambe

Muri iki gihe, Banki Urwego itera inkunga abahinzi barenga ibihumbi mirongo itatu na kimwe (31,000) ugereanije n'abahinzi 500 basabye inguzanyo ku giti cyabo mu mwaka wa 2010 n'amakoperative 80 yasabye inguzanyo y'ubuhinzi avuye ku makoperative 2 mu mwaka wa 2010. Inguzanyo zitangwa mu rwego rw'ubuhinzi zihariye 20% by'inguzanyo zose mu gihe kwishingira ibyago byavuka bingana na 0.2%.

Ishingiye ku burambe ifite, iyi banki yabonye ko imishinga y'ubuhinzi ikwiriye gufatwa kimwe n'indi mishanga yose kand ko ibyago biboneka mu rwego rw'ubuhinzi bishobora kuboneka no mu zindi nzego. Iyi banki itanga inama y'uko aho guhunga ibyago biboneka mu rwego rw'ubuhinzi, byaba byiza gushaka ingamba zo guhangana na byo. Ibi bishobora gukorwa binyuze mu guhitamo ibihingwa byashorwamo imari no kwemera ko ubundi bwoko bw'ingwate nk'amasezerano abahinzi bagirana n'abazabagurira umusaruro cyangwa se umusaruro ubwawo bwakoreshwa mu kubonera inguzayo imishinga y'ubuhinzi.

Guha inguzanyo abakorera ubuhinzi n'ubworozi ku butaka buto ntibishoboka muri iki gihe kereka bunyuze muri koperative. Ibi biterwa cyane cyane n'uko bene aba bahinzi badafite ubushobozi bwo kubona ingwate kandi ugasanga akenshi bakeneye udufaraga duke, bityo ibigo by'imari bigasanga imirimo yo gukurikirana uburyo izi nguzanyo zishyurwa ihenze. Gutanga inguzanyo binyuze mu makoperative ni bwo buryo bwizewe bworohereza ibigo by'imari kwishyuza amafaranga yabyo kubera ko koperative ikora nk'umwishingira.

Ikindi kintu cy'ingenzi mu ishoramari mu buhinzi banki zikora mu kugabanya ibyago bikomoka ku

guha inguzanyo abahinzi ni ugukoresha abakozi b'impuguke mu by'ubuhinzi. Aba bafite uruhare rukomeye mu nguzanyo zitangwa muri uru rwego. Ubusabe bw'inguzanyo akenshi bwanga bidatewe n'uko umushinga ushobora guhura n'ibyago byinshi, ahubwo kubera ko ushinzwe inguzanyo atashoboye gusobanura ishingiro ryawo imbere y'inama ya banki. Ikindi, izi mpuguke mu buhinzi zinakora nk'abashinzwe inguzanyo ziba zishoboye gukurikirana no kumva impamvu z'ingenzi zituma inguzanyo zitishyurwa. Itsinda risura abahinzi kugira ngo rigire amakuru ku migendekere y'imishinga y'abahinzi muri rusange kandi bashobore kubisobanurira neza ubuyobozi bwa banki mbere y'uko umuhinzi ahabwa inguzanyo. Mu gukurikiza iyi nzira, ikigo gitanga inguzanyo kiba kirinze imyumvire itari yo ku mishanga, bigatanga ikizere ko amabwiriza agenga inguzanyo ahuje n'imiterere y'umushinga w'umuhinzi.

Icya nyuma, imikoranire myiza n'abandi bafatanyabikorwa ku isoko ry'umusaruro irakenewe kugira ngo habe ubufatanye mu guhangana na bya byago kandi abahinzi bafashwe kwishyura inguzanyo bahabwa, bashobore guhangana no kugwa kw'ibiciro ku isoko n'ingaruka z'imihindagurikire y'ikirere.

3.4.3. Imbogamizi

- **Imbogamizi kuri banki:**

❖ ***Ubwishingizi***

Ubwishingizi bw'ubuhinzi buracyahenze; hatabonetse inkunga ya Guverinoma cyangwa ibindi bigo by'abikorera, umuhinzi ntiyashobora kubwiyishyurira. Bityo, iyo ibiciro ku isoko bimanutse cyangwa se umusaruro ukaba muke ugereranije n'uwari witezwe, banki ni yo yishingira ibyago byose kandi ikishyura amafaranga yose y'inguzanyo.

- **Ingorane ku bahinzi na za koperative:**

❖ ***Imicungire mibi ya koperative bitewe n'ubumenyi buke mu icungamari n'imiyoborere***

Bamwe mu bayobozi ba koperative ndetse n'abahinzi nta bumenyi bafite mu gucunga inguzanyo n'imishinga. Bityo, iyo bamaze kubona inguzanyo, icungwa nabi; ibi bikaba imbogamizi mugambi wa Banki Urwego wo gufasha urwego rw'ubuhinzi mu buryo burambye.

❖ ***Ubumenyi buke bw'abahinzi ku nguzanyo.***

Abahinzi benshi ntabwo bafite ubumenyi buhagije ku kamaro k'inguzanyo mu guteza imbere ubuhinzi bwabo. Kubera ko kubona inguzanyo ku bahinzi byari bigoye mu bihe byashize, bamwe mu bahinzi baracyatekereza ko inguzanyo zitangwa na banki zigenewe imishinga itari iy'ubuhinzi. Ikindi nanone, ibigo by'imari ntabwo byegereza abahinzi serivisi zabyo. Ibi bituma umubare w'abahinzi basaba inguzanyo y'ubuhinzi mu bigo by'imari nka Banki Urwego uba muto cyane.

- **Imbogamizi ku bafatanyabikorwa**

❖ Guverinoma n'imiryango itari iya Reta ifata ibyemezo mu rwego rw'ubuhinzi bafata ibyamezo bigira ingaruka ku ishoramari ridaheza mu buhinzi batabanje kubaza abagirwaho ingariko n'ibi byemezo. Bimwe muri ibi byemezo byerekeranye n'inzira yo gutumiza imbuto n'ifumbire mu mahanga ugasanga ubwoko bw'ifumbire buzakoreshwa bwemejwe nyamara ifumbire y'ubwo bwoko iri mu bubiko idahagije. Bityo, abahinzi bayisabye ntibazashobora kuyibona ku gihe, bikaba byatuma ya nguzanyo ikoreshwa nabi.

- **Kugwa kw'ibiciro**: Ibi bigira ingaruko ku nguzanyo y'ubuhinzi kubera ko ibigo bitanga inguzanyo biyitanga bishingiye ku giciro kiri ku isoko; iki giciro kinifashishwa mu kugenekereza umubare w'amafaranga azava mu musaruro uzaboneka. Igihe rero igiciro cyashingiweho kimanutse, n'amafaranga umuhinzi yari kuzinjiza aragabanuka, bityo kwishyura inguzanyo bikagora umuhinzi.

3.4.4. Gahunda y'imyaka iri imbere

Mu gutwaza igana imbere, Banki Urwego irateganya:

- Kwagura imirimo yo gufasha abakorera ubuhinzi n'ubworozi ku butaka buto binyuze mu gutera inkunga imirimo yose y'ubuhinzi nko guhemba abakozi, ifumbire, imbuto, kurwanya ibyonnyi, imirimo yo gufata neza umusaruro umaze gusarurwa no kuwongerera agaciro.

- Kongera icyayi ku bihikngwa itera inkunga mu rwego rw'ubuhinzi.

- Gutangiza inguzanyo y'uburezi kugira ngo abantu bazashobore kwiyishyurira no kwishyurira abana babo amafaranga y'ishuri. Ibi bizafasha ababyeyi n'abandi bantu gukomeza amashuri babifashijwemo n'inguzanyo izishyurwa igihe kigeze kandi hashingiwe ku mabwiriza yumvikanweho mu gihe cyo kwiyandikisha.

- Gufatanya n'ibigo bitanga ubwishingizi na Minisiteri y'Ubuhinzi guhangana n'ibyago biboneka mu bihunzi binyuze mu bwishingizi. Ubu buzaba uburyo bwo kugabanya ibyago biba mu mishanga y'ubuhinzi no gutuma iyi mishinga irushaho kwemerwa n'ibigo by'imari. Ibi bizakangurira abahinzi gusaba inguzanyo zizateza imbere urwego rw'ubuhinzi.

3.4.5. Ibitabo byakoreshejwe

- Urwego Opportunity Bank. (2015). *"Agricultural finance*. Agripro focus presentation.

3.5. UBWISHINGIZI BWA UAP: Kwishingira ubuhinzi mu Rwanda

Ubwishingizi bushobora gufasha mu guhangana n'ingaruka z'izuba ryinshi. Aho byavuye: CIMMT.

UAP Insurance Rwanda ni ishami rya UAP Old Mutual Holdings Ltd. Iki kikaba ari ikigo cy'imari gikorera muri Afurika. UAP yatangiye imirimo yayo mu Rwanda mu mwaka wa 2011 kandi itanga serivisi zitandukanye zirimo ubwishingizi, imicungire y'ishoramari no kubaka no gusana amazu. Muri iki gihe, UAP ikorera mu bihugu bya Kenya, Uganda, Sudani y'Amagepfo, Repuburika Iharanira Demokarasi ya Kongo (DRC) na Tanzaniya.

Ubucuruzi bwa UAP bwibanda ku bwishingizi rusange, ubwishingizi bw'ubuzima no kwizigamira. Ubwishingizi bwa UAP burimo ubwishingizi rusange butandukanye hagendewe ku byifuzo by'abakiriya. Burimo ubwishingizi bw'impanuka n'ibindi bihombo, serivisi z'umukanishi, amashanyarazi n'ibindi, serivisi z'ubuhinzi, serivisi ku mutungo, n'izindi.

Ubwishingizi busobanurwa nko kuvana ibyago ku muntu umwe bikajya ku itsinda ryiyemeje kubyirengera binyuze mu masezerano hagati y'impande ebyiri (World Finance, 2010). Ushaka iyi serivisi (ni ukuvuga usaba ubwishingizi) aba ashaka kwikingira ibintu atazi bishobora kumubaho mu gihe kizaza, akishyura amafaranga makeya kugira ngo igihe habaye ibyago, ahabwe amafaranga yumvikanweho. Aya mafaranga afasha mu gusana ibyangiritse bigasubira uko byahoze.

3.5.1. Gahunda Ubwishingizi bw'ibyago bitandukanye ku buhinzi butangwa na UAP

Uretse inkunga itera imishinga y'ubuhinzi, UAP itanga ubwishingizi butandukanye bw'umusaruro

w'ubuhinzi, bwibanda cyane ku bihingwa nk'ingano, ibigori, umuceri, icyayi, ikawa, ibisheke, itabi ubuhinzi bw'imboga n'imbuto, ubuhinzi bw'indabyo, n'ibiti. Itanga kandi ubwishingizi bw'amatungo nk'inka zitanga amata, izororerwa gutanga inyama, inkoko, ingurube, intama n'ihene.

a. Ubwishingizi bw'umusaruro w'ubuhinzi

Aho byavuye: UAP (2018)

Nk'uko izina ryabwo ribivuga, ubwishingizi bw'ibyago bitandukanye ku buhinzi butangwa na UAP ni ubwishingizi burinda uwishingiwe ibyago bitandukanye n'ibindi bintu byatungurana mu buhinzi. Ubu bwishingizi butangwa ku bihingwa byose bishobora gucuruzwa mu mugambi wo guha abahinzi umutekano, kugira ngo bashobore kubona umusaruro utunga imiryango yabo ndetse basagurire n'amasoko mu turere barimo. Ubu bwishingizi butangwa ku mutungo n'ibikoresho bikoreshwa mu buhinzi nk'ibyamaze gusarurwa, amazu ahingwamo mu buryo butangiza ikirere, n'ibikoresho byo kuhira. UAP yishyura amafaranga abahinzi bahombye, ikanishingira ibyago bikomoka ku ihindagurika ry'ikirere n'indwara hashingiwe ku gaciro k'umusaruro wishingiwe. Aka gaciro kaba karumvikanyweho mbere hagendewe ku giciro kiri ku isoko. Muri rusange, ubwishingizi bw'ubuhinzi bwa UAP bwishingira igihombo giterwa n'urubura, umuriro, imvura nyinshi, ubukonje bukabije, imyuzure n'inkuba. Muri make, uwafashe ubwishingizi arishyurwa igihe ahuye n'igihe k'ihinga kibi cyangwa se agize umusaruro utari mwiza.

Amafaranga yishyurwa ubu bwishingizi ashingira ku gaciro k'ibishorwa mu mushinga cyangwa se ku gaciro k'umusaruro uteganwa kimvikanweho hashingiwe ku buryo isoko rihagaze. Ikigero cy'amafaranga yishyurwa ubwishingizi bw'ibyago bitandukanye kiri hagati ya 4.5% na 10.2% bitewe n'ubwoko bw'igihingwa, umubare w'ibyago byishingirwa, n'ibyago ibihingwa bitandukanye bihura na byo nko kwangirika. Biterwa kandi n''buryo umuhinzi ahisemo: ku *bwishingizi bw'ibyashowemo,* kwishyurwa bikorwa igihe icyo ari cyo cyose umuhinzi abisabiye; ku *bwishingizi bw'umusaruro*, umuhinzi yishyurwa igihembwe cy'ihinga kirangiye. Igihe ibyago byabaye bisaba ko umuhinzi yongera guhinga bundi bushya, kwishyurwa bikorwa ako kanya. Ariko nanone, UAP ntabwo yishingira igihombo gitwerwa n'uko imirimo y'ubuhinzi yahagaze, igiterwa n'uko batinze gusarura, gufatirwa k'umusaruro cyangwa ibikoreshe by'ubuhinzi, ubujura, cyangwa ikindi gihombo kitabonerwa ibisobanuro bihamye. UAP kandi ntiyishingira igohombo gikomoka ku gukoresha nabi inyongeramusaruro nk'imiti yica udukoko, ifumbire n'ibindi.

Ubu bwishingizi buhabwa umuhinzi ku giti cye cyangwa se ikigo k'imari kikabusabira abahinzi. Ubu buryo bwa kabiri, ari na bwo bukunda gukoreshwa, ni igihe banki isabye inguzanyo kugira ngo umuhinzi abone ubwishingizi nk'ubundi buryo bwo kubona umutekano w'umushinga we. Inzira yo kubona ubu bwishingizi isaba kuzuza ifishi isaba, UAP ikagaragaza ibiciro by'ubwo bwishingizi, igakora ubugenzuzi aho umushinga uzakorerwa, ikagena amafaranga azishyurwa hanyuma igatanga raporo igaragaza imiterere y'amasezerano azagenga ubwo bwishingizi ikozwe n'uwishingira. Ibyiza byo

gukoresha ubwishingizi bw'ibyago bitandukanye birimo kuba imirima yafatiwe ubwishingizi ishobora kubona inguzanyo z'ubuhinzi mu buryo bworoshye, abahinzi baba birinze igihombo gishobora guturuka ku musaruro muke cyangwa igihembwe cy'ihinga kitagenze neza. Ikindi, ubwishingizi bw'umusaruro w'ubuhinzi ni uburyo bushya bwo kongera ishoramari mu rwego rw'ubuhinzi binyuze mu kubona inkunga y'imari mu buryo bworoshye no gushishikariza abafatanyabikorwa bose gushora imari muri uru rwego.

b. Ubwishingizi bw'amatungo

Aho byavuye: UAP (2018)

UAP Itanga kandi ubwishingizi bw'amatungo nk'inka zitanga amata, izororerwa gutanga inyama, inkoko, ingurube, intama n'ihene. Ishumbusha abahinzi binyuze mu mabanki (igihe bakoresheje amafaranga avuye mu mabanki) igihe amatungo apfuye by'impanuka, yishwe n'indwara, kuyabaga mu buryo butunguranye hagendewe ku nama z'umuganga w'amatungo wemewe na Reta ndetse no kwibwa. Mu bwishingizi butangwa mu buhinzi n'ubworozi, ubwishingizi bw'amatungo bukorwa cyane kurusha ubwishingizi bw'ubuhinzi. Impamvu ni uko UAP ari umwishingira w'Umushinga wa Heifer, ari na wo utanga inka zitangwa muri Gahunda ya GIRINKA, kandi Guverinoma ikaba isaba ko inka zose zihabwa abaturage muri iyi gahunda ziba zifite ubwishingizi.

Inyungu y'ingenzi abahinzi bakura mu bwishingizi bw'inka ni uko babona andi mafaranga yo gushora mu mishanga y'ubworozi, kubera ko byorohera umworozi ufite ubwishingizi kubona inguzanyo muri banki. Noneho igihe rya tungo ritakaye, umworozi n'ikigo cy'imari bashimbushwa n'ikigo cyatanze ubwishingizi, bikagabanya igihombo ku mpande zombi. Icyakora, ubwishingizi bw'amatungo bwa UAP butanga 10% ku bihombo by'ubwoko bwose uretse ku gihombo giturutse ku kwibwa aho yishyura 20%. Inzira gusaba ubwishingizi bw'amatungo binyuramo bisaba muganga w'amatungo na raporo y'igenagaciro yakozwe n'umuganga w'amatungo wemewe na Reta, ibiranga itungo bigaragazwa n'iherena, gushushanya ku itungo cyangwa ubundi buryo bwo gutandukanya itungo n'irindi, kuzuza ifishi isaba inguzanyo ndetse no kwishyura amafaranga y'ubwishingizi.

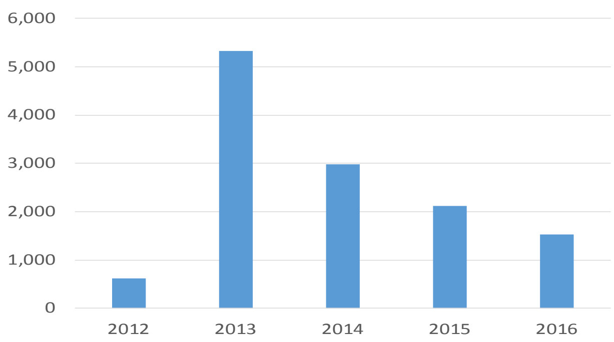
Ingano y'amafaranga y'ubwishingizi ishingira ku bwoko n'umubare w'amatungo asabirwa ubwishingizi. Ubusanzwe, angana na 3% na 6% by'agaciro k'amatungo yishingiwe, kandi igenagaciro rya muganga w'amatungo ni ryo rishingirwaho. Hagati aho, gusaba kwishyurwa bisaba kumenyesha UAP ako kanya ku bihombo by'ubwoko bwose, mu gihe ku kwibwa bisaba igihe cy'ibyumweru 6 byo gushakisha itungo ryibwe mbere y'uko ryishyurwa.

3.5.2. Uburambe

UAP Old Mutual yinjiye mu isoko ry'ubuhinzi mu mwaka wa 2013 kandi UAP ikorana n'amakoperative 15 n'amatsinda 5 agizwe n'abahinzi bagera ku bihumbi 300 ikabafasha kurushaho kubona amafaranga bakeneye kandi bakagira uburyo butandukanye babonamo imari yo gushora mu buhinzi. Ikindi, UAP ikorana n'ibindi bigo by'imari bitandukanye nka banki ya KCB, Ikigo k'Imari Iciriritse cya RIM na Banki Urwego cyane cyane ku gihingwa

cy'ibigori. UAP yizera ko ubwushingizi bw'ubuhinzi budafasha kwishingira umusaruro n'amatungo gusa, ahubwo bunafasha abahinzi kugirirwa icyizere no kuba abanyumwuga. Bunababa ingwate kandi izi nyungu zose zigatuma umubare w'abashora imari mu buhinzi wiyongera.

Ishusho ya 13: Agaciro ka politiki y'ubwishingizi bw'ubuhinzi n'ubworozi (amafaranga yose y' ubwishingizi mu bihumbi by'amadorari)



Aho byavuye: World Bank (2017)

N'ubwo yagiye ihura n'imbogamizi, UAP iracyari ikigo cya mbere cy'ubwishingizi mu ishoramari ryo mu buhinzi. UAP yongereye amahirwe y'abahinzi yo kubona inguzanyo yongera ukwizerana hagati y'amabanki n'abakorera ubuhinzi n'ubworozi ku butaka buto. Ibi byose byashobotse kubera impamvu z'ingenzi zikurikira:

Gufatana urunana: Ibikorwa bya UAP bifashwa n'urunana rwayo rw'impuguke ziri muri Afurika yose zitanga ubufasha bwa tekiniki. UAP yizeye neza ko uru runana rutanga ubufasha ruzakomeza kuba umutungo ukomeye uko ibikorwa byayo bigenda byaguka.

Kwishingana ubwayo: Kubera ibyago biba mu bihinzi ndetse n'ikiguzi kiri hejuru cy'ubwishingizi bw'ubuhinzi, UAP na yo irishingana. Iki kigo cyishingirwa n'ikindi kigo gitanga ubwishingizi ku bigo by'uwbishingizi. UAP yishyura amafaranga y'ubwishingizi hanyuma ikigo kiyishingira na cyo kikishingira ibyago byakomoka ku bikorwa bya UAP; ibi byongera ubushobozi bwayo bwo kwishyura abahinzi binyuze mu ma banki.

Inkunga ya Guverinoma: Guverinoma iherutse kongera uruhare rwayo mu rwego rw'ubuhinzi. Umubare munini w'abahinzi babona inkunga ya Reta binyuze mu bwunganizi butandukanye bityo bagashobora kwishyura ubwishingizi. Guverinoma kandi irakangurira abahinzi gukorera mu makoperative, kuko bigirira akamaro UAP n'ibindi bigo by'imari bakorana na byo. Iyo amakoperative abonye inguzanyo cyangwa ubwishingizi, abahinzi basarurira hamwe bagasangira ibyago, bityo bikorohera UAP kubakurikirana. Uruhare rwa Guverinoma rwagiriye UAP akamaro cyane kuko abahinzi bumvira Guverinoma kurusha uko bumvira amabanki cyangwa ibigo bitanga ubwishingizi. Icyakora, kugira ngo UAP igere ku ntego zayo ku buryo buruseho, hakenewe imikoranire irishijeho kuba myiza hagati y'abahagarariye guverinoma, amabanki n'ibigi bitanga ubwishingizi bikorana n'abahinzi.

Uruhare rw'abahinzi: mikorere myiza y'urwego rw'ubwishingizi isa n'uruziga: uko abantu benshi bajya muri gahunda z'ubwishingizi bw'umusaruro w'ubuhinzi n'ubworozi, ni ko UAP izashobora guha serivisi nziza abakiriya bayo[2]. Bityo, uruhare rw'abahinzi nk'uburyo bwo gufatanya guhangana n'ibyago no gusaranganya ingaruka zabyo ni ikintu cy'ingenzi UAP ikeneye kugira ngo igere ku ntego zayo mu myaka iri imbere.

8 Ibi bijyanye n'itegeko ry'umubare mwinshi rivugako iyo ufashe umubare w'iminduka zidafitanye isano kandi zimeze kimwe, iminduka mu mugabane rusange habayeho kwishyura bugabanuka uko umubare wabasaba wiyongera.

3.5.3. Imbogamizi

Muri iki gihe, UAP nta nyungu y'amafaranga ikura muri gahunda zayo zo gutanga ubwishingizi mu buhinzi. Ibi biterwa n'impamvu zitandukanye zirimo izi zikurikira:

Kudashaka guhindura imyumvire kw'abahinzi: Ubwishingizi bw'ubuhinzi burahenze, kandi abahinzi benshi ntibumva akamaro ko kugira ubwishingizi. Nanone, ibigo by'ubwishingizi bizwi nabi n'abahinzi bo mu cyaro; bakeka ko ibi bigo byabashukashuka bikabibira amafaranga. Mu bihe byashize, abahinzi bagiranye ibibazo n'ibigo by'ubwishingizi byahagaritse imirimo yabyo bitabishyuye.

Ubumenyi buke: Akenshi usanga abahinzi nta makuri bafite kuri UAP kandi bitewe n'igiciro cy'ubwishingizi, ntibashaka gutanga amafaranga ku bintu batazi neza. Bityo, bisaba UAP igihe kinini cyo gusobanurira abahinzi inabakangurira kwitabira ubu bwishingizi.

Igiciro cyo hejuru cy'ubumenyi bwa tekiniki: Umurimo n'isuzumabikorwa UAP ikorera aho abahinzi bari bisaba ubumenyi bwinshi bwa tekiniki kandi kubona abakozi babufite bishobora guhenda.

Kuba uru rwego rubamo ibyago byinshi: Hari ikibazo rusange cyo gukorana n'amabanki mu rwego rurimo ibyago byinshi. Nk'urugero, mu myaka ya 2015-2016 abahinzi bagize umusaruro mubi kandi abatari bafite ubwishingizi ntibabashije kwishyura inguzanyo bari barafashe. Icyakurikiye ni uko banki zatangiye kwifata mu gutanga inguzanyo z'ubuhinzi, bigatuma inguzanyo z'ubuhinzi zigabanuka muri rusange.

3.5.4. Gahunda ya UAP mu myaka iri imbere

Mu kureba imbere, UAP yiteze gutera imbere. N'ubwo ubu ikorera mu gihombo, umwanya wayo mu Rwanda urahamye kandi yizeye kwiyibakira ikizere, kurushaho kumenyekana no kongera inyungu yayo. Zimwe mu mpamvu z'iki kizere ni uko Guverinoma, ibinyujije muri Minisiteri y'Ubuhinzi n'Ikigo cyorohereza abantu kubona serivise z'imari mu Rwanda (AFR), izakomeza kunganira abahinzi mu kongera umusaruro w'ubuhinzi n'ubworozi. Ubu bwunganizi buzafasha mu koroshya inguzanyo. UAP yezeye kandi ko izagura ibikorwa byayo ikishingira umusaruro aho kwishingira gusa ibishorwa mu buhinzi. Muri iki gihe, ntabwo ikorana n'abatunganya umusaruro umaze gusarurwa kubera ko iyi serivisi ihenze cyane ku bahinzi benshi, kandi bakaba bataragaragaje ko bayikeneye.

3.5.5. Ibitabo byakoreshejwe

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UMUTWE WA 4:

Guhanga Udushya

Muri uyu mutwe, turagaragaza uburyo bwo gukora ibintu bitandukanye, imiterere n'iterambere rya Koperative y'Aborozi ba Gicumbi (IAKIB) byayishoboje kubona inkunga y'imari. Ikindi, turagaragaza udushya tw'ikoranabuhanga rya terefone zigendanwa rifasha abahinzi kubona inkunga. Utu dushya dutangwa na TecHouse ya BK na KCB. Agashya ka mbere kashyize gahunda yo guha abahinzi inyongeramusaruro mu ikoranabuhanga; aha TecHouse ya BK yashyizeho uburyo bworohereza abahinzi kubona inyongeramusaruro. Naho ubwa nyuma na bwo ni uburyo bw'ikoranabuhanga bwahanzwe na KCB bugafasha iyi Banki kugera ku bakorera ubuhinzi ku butaka buto. Mu gusoza, turagaragaza uburyo bushya bwa NAEB bwo kunganira abahinzi b'icyayi na kawa ibaha ifumbire.

4.1. Koperative y'Aborozi ya GICUMBI: Urugero rw'uburyo bushya bwo kwiteza imbere

Mukangiruwonsanga arimo kwita ku nka ye. Aho byavuye: IPAR (2018)

Mukangiruwonsaga Agnès ni umworozi kandi yahoze ari umuyobozi wa Koperative IAKIB. Yari umwarimu igihe yahabwaga inka na HEIFER mu mwaka wa 2002 muri gahunda ya GIRINKA. Yakoraga ubworozi kugira ngo aticara ubusa kandi abone amata n'ifumbire yo gukoresha mu mirima ye. Yari afite ubumenyi buke ku bworozi bw'inka ndetse n'igihe inka ye yatangiye gutanga amata ntiyari afite ikinti cyo kuyashyiramo. Ni yo mpamvu yakoresheje indobo ishaje maze abona ritiro zigera kuri 12. Amaze kubona ko umuryango we udashobora kunywa aya mata yose, we n'abandi baturanyi be bari barahawe inka bagize igitekerezo cyo gushinga ishyirahamwe rizajya rikusanya amata mu bandi

borozi hanyuma bakayagemurira abayacuruza ku rwego rwisumbuye, bityo bakinjiza amafaranga. Uku ni ko koperative y' Impuzamashyirahamwe y'Aborozi ba Kijyambere ba Byumba (IAKIB) yashinzwe igatangira gukora mu mwaka wa 2003.

Yatangiranye aborozi 300 ariko ubu ifite abanyamuryango bagera ku bihumbi bine. IAKIB yavuye ku kugemura ritiro 300 ku munsi mu mwaka wa 2003 igera kuri ritito ibihumbi 35 ku munsi mu mwaka wa 2018. IAKIB igurisha amata yakusanyije aha hakurikira: uruganda rwa Inyange industries (ritiro ibihumbi 25), Blessed diary industry (ritiro ibihumbi 5) ikagurisha ritiro ibihumbi 5 bisigaye ku isoko risanzwe binyuze mu nzu icuruza amata ifite aho ikorera. Ubwo IAKIB yatangiraga mu mwaka wa 2003, abanyamuryango bishyuraga amafaranga ibihumbi 6 nk'umugabane w'umunyamuryango hanyuma uyu mugabane waje kwiyongera ugera ku bihumbi 300. Ubuyobozi bwaje gufata ikemezo cyo kugabanya uyu mugabane kugera ku bihumbi 50 mu mwaka wa 2006 kugira ngo koperative ikangurire abandi bantu barimo n'abagemura amata kuba abanyamuryango ba koperative. Muri iki gihe, IAKIB ifite abakozi bahoraho bagera kuri 46 n'amakusanyirizo 6 mu karere ka Gicumbi; buri kusanyirizo ritanga serivizi z'ubuvuzi bw'amatungo rikanagurisha ibiryo by'amatungo n'umunyu. Ikindi, iyi koperative ikora ifu y'ibigori yitwa "Akaryoshye" bityo ikinjiza inyungu igabanywa abanyamuryango bose.

4.1.1. Imikorere ya IAKIB

Urwego rukuru rw'ubuyobozi bwa IAKIB ni Inteko Rusange itorwa n'abanyamuryango ba koperative. Igizwe n'inzego ebyiri ari zo komite nyobozi na komite ngenzuzi, zigafashwa na komite ya tekiniki (Umuyobozi wa Koperative n'abayobozi b'imishinga yayo). Mu koroshya imikorere yayo, IAKIB yashyizeho uduce ishingiye aho abanyamuryango bayo bahereye. Ifite uduce 13 tujyana n'imirenge 13 igize akarere ka Gucumbi kandi buri gace kagizwe n'utundi duce duto tugizwe n'abanyamuryango bagera kuri 20 kamwe kamwe. Agace kamwe gashobora kuba kagizwe n'uduce duto kuva ku 10 kugeza kuri 20; ibi bafasha mu gukurikirana aborozi mu buryo bwiza kandi budahenze. Utu duce duto tuyoborwa n'aborozi 4 ari na bo bahagararira abahinzi mu nteko rusange.

Kugira ngo umuntu yemererwe kuba umunyamuryango wa koperative agomba kuba afite nibura inka imwe. Ushaka kuba umunyamuryango yandikira umuyobozi w'agace gato abarizwamo abisaba, hanyuma ubusabe bwe bukohererezwa komite nyobozi kugira ngo ibwemeze. Igihe ubusabe bumaze kwemezwa, umworozi asabwa kwishyura umugabane we. Iyo amaze kuba umunyamuryango, umworozi abazwa niba we ubwe azageza amata ku ikuzanyirizo cyangwa se niba azakenera abaza kuyafata iwe. Buri mworozi agomba kuba afite konti mu murenge SACCO akaba ari yo inyuzwaho amafaranga ye igihe amata amze kugurishwa. Igiye amata amaze kugurishwa, buri muyobozi w'agace gato afata urutonde rw'amazina y'aborozi bagemuye amata n'ingano yayo. Uru rutonde rukoreshwa mu kohereza amafaranga ku makonti yabo ari muri SACCO.

Ritiro imwe y'amata igurishwa amafaranga 200 ku ikusanyirizo. Hakurwaho amafaranga 10 yo kwizigama agashyurwa kuri konti ya koperative hanyuma umworozi agahabwa 190 igihe we ubwe yayizaniye ku ikusanyirizo. Igihe undi muntu yaje gufata ayo mata iwe, umworozi amwishyura amafaraga 20 kuri ritiro.

4.1.2. Kwinjiza ibindi bikorwa muri gahunda zayo

Aborozi ba Gicumbi bongereye ibikorwa bakora mu rwego rw'ubworozi nko gucuruza ibiryo by'amatungo, inka zo korora, umunyu, imiti y'amatungo ndetse bakagurisha amata ku nganda ziyatunganya nka Inyange Industries na Blesses Diary.

4.1.3. Kugenzura ubuziranenge

Gusuzuma ubuziranenge no gupima ingano y'amata ku ikusanyirizo. Aho byavuye: IPAR (2018)

Mu mwaka wa 2004, Anasitaziya yasezeye ku murimo w'ubwarimu yakoraga kugira ngo ashyire imbaraga ze zose mu bworozi bw'umwuga kuko yabonaga bumuha amafaraga ahagije amufasha kubona ibyo akeneye. Kuri ubu, atunze inka nkuru 27 n'inyana 5; 18 muri izi yaziragije abaturanyi. Mu gihe cy'imvura, inka y'ubwoko bwa Jersey ishobora gukamwa ritiro 30 z'amata ku munsi, naho mu gihe cy'izuba igakamwa ritiro 25 ku munsi. Naho inka y'ubwoko bwa Friesian ikamwa ritiro 40 ku munsi mu gihe cy'imvura naho igihe cy'izuba igakamwa ritiro 35 ku munsi.

4.1.4. Kongera umusaruro

Iyi Koperative itanga serivisi z'ubuvuzi bw'amatungo kuri buri kusanyirizo nko kugurisha abanyamuryango bayo imiti y'amatungo ku giciro gito cyangwa se ku ideni ndetse ikanacuruza ibiryo by'amatungo. Iyi koperative ikorana kandi n'Ikigo cy'Igihugu Gishinzwe Ubuhinzi n'Ubworozi (RAB) na Minisiteri y'Ubuhinzi n'Ubworozi mu guhugura aborozi ku buryo bwo kuvura no gukingira inka zabo, ku ngano n'ubwoko bw'ubwatsi bagomba kuzigaburira ndetse n'uburyo bwo kwita ku nka zabo igihe cyo kubangurirwa. Anasitaziya avuga ko muri aya mahugurwa ndetse n'ingendo shuri yahigiye uburyo bwo korora inka z'ibyimanyi.

Akoresheje amafaranga ava mu bikorwa by'ubworozi, Anasitaziya yashoboye kugura andi masambu kugira ngo yagure ibikorwa by'ubworozi bwe ndetse agura n'imodoka yo gutwara ubwatso bw'inka ze. Yishyurira kandi abana be amafaranga y'ishuri kandi yashoboye kugeza amazi mu isambu ye ayakuye ku isoko, bityo akabona amazi ku buryo buhoraho. Ubu akoresha amase y'inka ze mu gufumbira isambu ye kandi ubuzima bw'umuryango we burabungabunzwe kuko akoresha biyogazi mu guteka. Uyu mugore uri mu kiruhuko k'izabukuru yinjiza amafaranga ibihumbi 120 ku kwezi. Nk'abandi banyamuryango benshi ba koperative, Anasitaziya yishimira inkunga aterwa na IAKIB cyane cyane serivisi z'amahugurwa ndetse n'uburyo iborohereza kubona inguzanyo. Afashijwe n'iyi Koperative, yashoboye guhindura ubworozi umurimo umutunze n'isoko y'amafaranga akenewe n'umuryango we hamwe n'umugabo we uri mu kiruhuko k'izabukuru.

4.1.5. Gufasha abanyamuryango kwihaza mu biribwa no guteza imbere imibereho

Uretse gucuruza amata, IAKIB inafite uruganda ruto rukora ifu y'ibigori ya kawunga. Iyo fu igurishwa ku makusanyirizo y'amata ya Koperative, bigafasha abanyamuryango kuyigura bishyuye ako kanya cyangwa se ku mwenda. Koperative ifasha kandi abanyamuryango kubona amafaranga bakeneye mu buryo bwihutirwa bakayishyura mu gihe gito

binyuze muri SACCO kugira ngo bakemure ibibazo bimwe na bimwe nk'amafaranga y'ishuri y'abana n'ibindi. Amafaranga bagurijwe akatwa na SACCO igihe koperative ishyize amafaranga yaguzwe amata kuri konti zabo. Koperative iha abakusanya amata ibikoresho byo kuyatwaramo igihe badashoboye kubyigurira, bigatangirwa ku makusanyirizo ku mwenda. Amafaranga yo kubyishyura akurwa ku mushahara wabo wa buri kwezi kugeza wa mwenda urangiye. Igihe inka ipfuye, umuhinzi ashumbushwa indi binyuze muri Gahunda Mpuzamahanga ya Heifer hanyuma uburiza bwayo bugahabwa urundi rugo.

4.1.6. Serivisi z'imari zidaheza

IAKIB ifite imikoranire myiza n'ibigo by'imari, bigatuma ishobora kubona inguzanyo mu buryo bworoshye. Mu kiganiro twagiranye n'abayobozi ba IAKIB, bavuze ko bakorana n'amabanki nka Banki ya Kigali, KCB, Banki y'Abaturage na za SACCO. Kugeza ubu, iyi koperative yasabye inguzanyo igera ku mafaranga miriyoni 37 muri Banki y'Abaturage yanyujijwe muri Banki ya Kigali. Iyo nguzanyo yishyuwe mu gihe cy'imyaka 5. Uko Koperative yagiye ikura, byayifashije kurushaho kubona inguzanyo kuko itanga imwe mu mitungo yayo ho ingwate. Ibi byayifashije kugura ubundi butaka, kubaka andi makusanyirizo n' uruganda rukora ifu y'ibigori ya kawunga no kugabanya umugabane w'umunyamuryango kuva ku mafaranga ibihumbi 300 kugeza ku bihumbi 50 ku munyamuryango mushya mu rwego rwo kongera umubare w'abanyamurynago bayo. Iyi koperative kandi iha abanyamuryango bayo ingwate ibafasha kubona inguzanyo mu bigo by'imari; izi nguzanyo zishyurwa hakoreshejwe amafaranga ava mu mata bagurishije.

BIZIMANA Donat, umunyamuryango wa koperative ndetse n'umwe mu bagemura amata, yashoboye kumva akamaro k'inguzanyo binyuze mu nama n'amahugurwa yatanzwe na za SACCO. Yasabye inguzanyo ingana n'amafaranga miriyoni eshatu muri SACCO yo mu murenge w'iwabo atanga ubutaka bwe ho ingwate anahabwa indi ngwate ya 40% na BDF. Iyi nguzanyo yayikoresheje agura moto yo kumufasha kugemura amata. Yanikopesheje ikigega cy'amazi muri SACCO kandi iyi nguzanyo yose yayishyue neza.

Naho Mukangiruwonsanga yajyaga asaba inguzanyo muri koperative gusa. Ariko ubu ubworozi bwe bwateye mbere ku buryo ashobora gusaba inguzanyo muri SACCO. Kuba umushahara we wa buri kwezi unyura muri SACCO bimufasha kwishyura inguzanyo. Muri ubu buryo, abahinzi bashobora kugena umubare w'amafaranga azajya akurwa ku mushahara wabo kugeza igihe inguzanyo irangiye kwishyurwa. Igihe bakoranye n'ikigo cy'imari kiruta SACCO, ingwate bayihabwa na koperative. Iyi ngwate iba yemeza ko umworozi ari umunyamuryango wa IAKIB kandi ko ayigemurira amata. Kubera imikoranire myiza IAKIB ifitanye n'ibigo by'imari, inguzanyo ihabwa umuhinzi mu kizere cy'uko azayishyura mu gihe cyumvikanweho.

4.1.7. Imbogamizi

Ibikorwa remezo mu cyaro: Kuba nta mihanda ya kaburimbo ndetse n'amazi adahagije ni bimwe mu bibazo byagaragajwe. Imihanda irimo ibinogo cyangwa se inzira zangiritse kubera imihindagurikire y'ibihe bigira ingaruka zikomeye ku kugemura amata ku gihe. Ikindi ni uko kubona amazi mu bice by'icyaro bikiri ikibazo; bityo amakusanyirizo agira ikibazo cyo kubura amazi cyangwa se akaza adahagije.

Ibikoresho bihenze: Mu rwego rw'ubuhinzi n'ubworozi, ubworozi butanga amafaranga menshi kandi bubamo ibyago bike ugereranije n'ubuhinzi. Ariko nanone ikiguzi cyo gushora imari mu buhinzi kiri hejuru. Nk'urugero, kugira ngo umuturage usanzwe ashobore gutangira kugemura amata aturuka ku nka zitandukanye, agomba kugura ibicuba bikoze muri aruminiyumu kandi kimwe kigura amafaranga ibihumbi 500. Nanone, inganda za koperative zisaba ibikoresho bitumizwa mu mahanga kandi bifite ubwishingizi (garanti) bw'imyaka ine.

Kwangirika kw'amata: Ibi bishobora kubaho igihe abahinzi bashyize amazi mu mata kugira ngo bongere ingano y'ayo bagurisha cyangwa se igihe bakamye inka ikimara guhabwa urukingo badahawe uburenganzira na muganga w'amatungo. Iyo amata yanduye avanzwe n'andi mata bitera koperative igihombo kinini. Kuri iki kibazo, koperative ikorana n'abayobozi b'inzego z'ibanze kugira ngo bace ihazabu aborozi banduza amata yabo bayashyiramo amazi.

Uburyo bwi kwishyura abahinzi: Koperative yishyura amafaranga y'aborozi ku makonti mu mpera za buri kwezi. Ni ukuvuga ko mu by'ukuri aborozi bagurisha amata yabo ku ideni. Ibi bishobora kuba ikibazo ku borozi bahitamo kubona amafaranga y'ako kanya, bikaba byatuma bayagurisha abandi bantu.

Kubura isoko : Isoko ry'amata rinini rihari ni rimwe gusa ari ryo Innyange Industries. Iki ni ikibazo gikomereye koperative n'aborozi muri rusange kuko uru ruganda rudashobora kugura amata yose.

4.1.8. Gahunda y'imyaka iri imbere

Kwagura ibikorwa

IAKIB irateganya kwagura ibikorwa ishinga uruganda rutunganya amata mu mwaka wa 2020. Umugambi ni ugushyiraho uruganda rutunganya amata mu karere ka Gicumbi ruzashobora gutunganya ritiro ibihumbi 40 z'amata. Ibi bizagabanya amafaranga yatangwaga ku gutwara amata kandi binongere inyungu ya koperative. Uyu mugambi wakiriwe neza n'aborozi kuko uzazamura igiciro cy'amata kikava ku mafaranga 200 kikagera kuri 220 kiri ritiro kandi kikongera ingano y'imigabane yayo. Abanyamuryango bamaze igihe batanga icya cumi (1/10) cy'amata yabo kugira ngo bagire uruhare mu gushyiraho uru ruganda. Ikindi ni iko IAKIB ishaka kwagurira ibikorwa byayo hanze y'imbibi z'akarere ka Gucumbi kandi ikagura ibikorwa byo gukora ibiryo by'amatungo bikagera kuri toni 10 ku minsi.

Ubwishingizi bw'amatungo

Koperative irashaka gukangurira aborozi gufata ubwishingizi bw'inka zabo hanyuma bakazitangaho ingwate mu gusaba inguzanyo mu mabanki. Iyi koperative imaze igihe ikorana na SORAS kugira ngo ihe aborozi ubwishingizi bw'amatungo. Icyakora, aborozi benshi ntabwo babona akamaro ko gufata ubwishingizi bw'amatungo abandi bakabona buhenze cyane.

Ibindi bizibandwaho

Koperative izakomeza kwinjiza abanyamuryango bashya, kubaka andi makusanyirizo y'amata kandi yagure inganda zayo zikora ifu y'ibigori n'ibiryo by'amatungo. Ikindi IAKIB izibandaho ni ukwinjiza abakiri bato mu gushora imari mu bworozi mu rwego rwo gutuma koperative igira ibikorwa birambye.

4.2. Gukoresha ikoranabuhanga mu kugeza inkunga kuri bose

Aho byavuye: Technoserve

4.2.1. TECHOUSE ya Banki ya Kigali: Gukoresha ikoranabuhanga muri gahunda yo kunganira abahinzi ku nyongeramusaruro

U Rwanda ni igihugu kidakora ku Nyanja; bityo, gutumiza ibintu mu mahanga nk'ifumbire n'imbuto z'indibanure bishobora guhenda butewe n'imisoro n'amafaranga y'ubwikorezi biri hejuru. Ni yo mpamvu Guverinoma, ibinyujije muri Minisiteri y'Ubuhinzi n'ubworozi n'ibigo biyishamikiyeho, yatangije "Uburyo bwa Nkunganire" (SNS) aho umuhinzi uhinga kimwe mu bihingwa byatoranijwe na Gahunda yo Guteza imbere Umusaruro w'Ubuhinzi (CIP) bunganirwa mu kugura ifumbire. Iyi gahunda yo guteza imbere ubuhinzi yibanda ku bihingwa biberanye n'ubutaka bw'u Rwanda nk'ibigori, ingano, umuceri, iburayi, ibishyimbi n'imyumbati. Itanga kandi ifumbire mvaruganda mu kongera uburumbuke bw'ubutaka ikanashishikariza abahinzi kuvanga ifumbire y'imborera n'ifumbire mvaruganda. Ifumbire itangwa irimo ifumbire ifite ibitungagihingwa bikenerwa n'ibihingwa ku rwego rwo hejuru, ifite ibutungwagihingwa bikenerwa n'ibihingwa ku rwego ruringaniye ndetse n'ifumbire ikomatanyije (MINAGRI, 2018).

Guverinoma yashyizeho ibiciro by'imbuto n'ifumbire abacuruza inyongeramusaruro batagomba kurenza. Abahinzi bishyura amafaranga yagenwe hanyuma andi akishyurwa na Reta binyuze muri Gahunda ya Nkunganire. Kuri buri gihembwe cy'ihinga, MINAGRI ibinyujije mu bigo biyishamikiyeho nka RAB, isaba ibigo n'abantu babifitiye ubushobozi gupiganirwa isoko ryo kugemura imbuto n'ifumbire bikenewe muri Gahunda ya Nkunganire.

Imbonerahamwe ya 2: Imibare igaragaza ifumbire n'imbuto byakoreshejwe mu ntara zose mu gihemmbwe cya 19A

	Ifumbire	Imbuto
Ingano y'ubutaka	Hegitari 491,349.14	Hegitari 279,417.12
Amafaranga abahinzi bagombaga kwishyura	Miriyari 22.49 z'amanyarwanda	Miriyari 2.09 z'amanyarwanda
Inkunga ya Guverinoma	Miriyari 8.25 z'amanyarwanda	Miriyari 8.49 z'amanyarwanda
Igiteranyo cy'amafaranga yose	Miriyari 30.74 z'amanyarwanda	Miriyari 10.58 z'amanyarwanda

Aho byavuye: SNS (RAB 2018)

Inkunga y'imbuto z'indobanure ihinduka bitewe n'ubwoko bw'igihingwa. Imbuto y'ibigori ihingwa mu misozi miremire ihabwa inkunga hagati ya 75% na 85% by'igiciro cyose mu gihe ihingwa mu bibaya no mu bishanga ingana na 85% by'igiciro cyose. Ku rundi ruhande, imbuto zibanguriye zihabwa inyunganizi ya guverinoma ingana na 61% mu gihe imbuto z'ibishyimbo zitimizwa mu mahanga zihabwa inkunga ya guverinoma ingana na 88%. Imbuto z'ibishyimbo zituburirwa mu gihugu zihabwa inkunga ingana na 67% abahinzi bakishyura 33% by'igiciro cyose. Ikindi ni uko ingano zitumizwa hanze y'igihugu zihabwa inkunga ingana na 75%, abahinzi bakishyura 25% by'igiciro cyazo. Ingano zera mu gihugu zibona inkunga ya Nkunganire ingana na 62% itangwa na guverinoma (MINAGRI, 2017).

Uburyo imbuto n'ifumbire bihabwa abahinzi

Ingano n'ubwoko bw'ifumbire n'imbuto ibigo bigemura bizana bishingira ku byo abahinzi basabye ku rwego rw'umudugudu. Ifumbire n'imbuto bitumizwa hanze binyuze mu kigo cya Processing Trust Corporation Ltd (APTC), akaba ari cyo kibisaranganya abemerewe kubicuruza mu duce dutandukanye.

1. Gutanga urutonde rw'ibikenewe

Ubusanzwe, abahinzi baba mu matsinda ya TWIGIRE MUHINZI, agizwe n'abahinzi 15 kugeza kuri 20 bahinga igihingwa kimwe ku rwego rw'umudugudu. Buri tsinda rikora urutonde ruriho umwirondoro w'abahinzi: nomero y'indangamuntu, ingano y'ubutaka, n'ubwoko bw'ifumbire n'imbuto akeneye. Uru rutonde rushyikirizwa abayobozi b'akagari na bo bakarushyikiriza abacuruza inyongeramusaruro z'ubuhinzi ku rwego rw'ibanze. Urutonde rwashyikirijwe abacuruza inyongeramusaruro ni rwo rushingirwaho mu kugena ingano n'ubwoko bw'ifumbire n'imbuto bizaterwa inkunga na gahunda ya Nkunganire. Hanyuma, abacuruza inyongeramusaruro mu bice bitandukanye by'igihugu bageza ingano n'ubwoko bw'ifumbire n'imbuto bikenewe ku babikwirakwiza

mu gihugu, na bo bakabyoherereza ibigo bishinzwe kubigemura.

2. Uburyo ibyatumijwe bigezwa ku babikeneye

Iyo abagemura inyongeramusaruro bamaze kumenya ingano ikenewe ku isoko, batumiza ifumbire n'imbuto babinyujije muri APTC. Abacuruza inyongeramusaruro bagura ifumbire n'imbuto muri APTC; urupapuro rugaragaza ko babihawe rugomba guhsyirwaho umukono igihe bamaze kubyakira kandi bikemezwa n'Umunyamabanga nshingwabikorwa w'umurenge n'uw'akagari nyuma yo kugenzura ko ingano y'ifumbire n'imbuto ihawe ucuruza inyongeramusaruro ingana n'iyasabwe n'abaturage. Gukurikirana ifumbire n'imbuto byatumijwe bikorwa n'umunyamabanga nshingwabikorwa w'umurenge afatanije n'umukozi w'umurenge ushunzwe ubuhinzi, umunyamabanga nshingwabikorwa w'akagari ndetse na Gahunda Ikomatanyije y'Iterambere (IDP) mu kagari. Aba bagomba gusura amaduka y'abacuruza inyongeramusaruro mu masaha 48 nyuma y'aho bakiriye imbuto n'ifumbire kugira ngo bagenzure niba bibitswe hakurikijwe amabwiriza agenga ubuziranenge bwabyo.

3. Kwishyura ibyatumijwe

Igihe umuhinzi amaze kubona ingano y'ifumbire/ imbuto yasabye, agomba kubisinyira akemeza ko yabonye ifumbire/imbuto atewe inkunga na Nkunganire. Umuhinzi ahobora guhita yishyura umucuruzi mu ntoki cyangwa cyangwa se akanyuza ubwishyu kuri konti y'umucuruzi amaze gukuraho inkunga yahawe na Reta. Abacuruza inyingeramusaruro na bo bashyikiriza RAB amafishi agaragaza ko ifumbire n'imbuto batanzwe kugira ngo bishyurwe amafaranga asigaye, ari na yo nkunga ya Nkunganire. Bitwe n'uko inzira binyuramo isaba kwandika bakoresheje intoki kandi ikaba irimo abafatanyabikorwa benshi, ihura n'imbogamizi zirimo izikurkira:

Kudasangira amakuru hagati y'abafatanyabikorwa: Hari imbogamizi ishingiye ku makuru abahinzi baha RAB; nta buryo buriho abahinzi bakoresha batanga amakuru ku buryo bworoshye. Bigomba kunyura mu bafatanyabikorwa benshi, bikaba byatuma habaho kwibeshya cyangwa se kugoreka ayo makuru. Ibi bituma inzira iba ndende kandi n'amakuru akaba atagirirwa icyizere.

Igihe cyo kugezwaho ifumbire: Inzira ndende gutumiza ifumbire n'imbuto binyuramo itinza igihe cyo kubigeza ku baturage. Kubera iyo mpamvu, habaho gutinda bigatuma bamwe mu bahinzi babona ifumbire igihe cy'ihinga cyararenze.

Kubona inguzanyo yo kugura inyingeramusaruro bigoranye: Inguzanyo zitangwa n'ibigo by'imari zitangwa hashingiwe ku bushobozi bwo kuzishyura. Ariko urwego rw'ubuhinzi mu Rwanda rubonwa nk'ururimo ibyago byinshi n'ibindi bintu bishobora kuza bitunguranye. Ikindi ni uko abahinzi badakunze guhabwa inguzanyo kubera ko benshi muri bo badafite ingwate cyangwa ubwishingizi. Kubera iyo mpamvu, ntibabona ubushobozi bwo kugura ingano y'inyongeramusaruro bakeneye mu mirima yabo.

Izindi mbogamizi zerekeranye no kuba uburyo bwa Nkunganire bukoresha kwandika n'intoki. Zirimo izi zikurikira:

- Uburyo bwo kwishyura inkunga;
- Kumenya umwirondoro w'abahinzi.

Gukwirakwiza ifumbire/imbuto

Ingano y'ifumbire/imbuto igenerwa umurima ntihagije, kubera ko ibigemurwa bitangana n'ibikenewe. Ni yo mpamvu RAB yatangiye gukorana

na Techouse ya Banki ya Kigali kugira ngo, binyuze muri Gahunda ya Smart Nkinganire, ishobore guteza imbere urwego rw'ubuhinzi mu Rwanda binyuze mu kongera ishoramari ridaheza, ubushobozi bw'umuhinzi bwo kugura ibyo akeneye, gushobora guteganya umusaruro witezwe no guhuza abahinzi n'ababagurira umusaruro.

4.2.1.1. TUBURYO BWA SMART NKUNGANIRE (SNS)

Ahi byavuye: Urubuga rwa murandasi rwa BK Techouse

a. Techouse ya Banki ya Kigali

TecHouse ya Banki ya Kigali ni ishami rya Banki ya Kigali nk'uko Banki ya BK, ubwishingizi bwa BK ndetse n'ingwate za BK na yo ari amashami y'iyi banki. Iki kigo kigitangira cyari cyanditswe nka BK Telecom, kikaba cyari ikigo gitanga serivisi za murandasi (interineti). Cyashinzwe gifite inshingano yo gutanga serivisi z'ikoranabuhanga zubahiriza ibyifuzo by'abakiriya. Kibanda ku gushyiraho ikoranabuhanga n'uburyo bworoheye abakiriya bwo kubona serivisi z'imari no guhanga uburyo bw'ikoranabuhanga na serivisi zituma abakiriya bashobora gukomeza gutera imbere bajyana n'imihindukire y'isoko ya buri gihe. Mu mwaka wa 2016, TecHouse ya Banki ya Kigali yaguye inshingano zayo ubu ikaba itanga serivisi mu mashami atatu y'ingenzi: (i) ihuzanzira na murandasi ituma abantu bahana amakuru (IoT) (ii) ishami ry'ikoranabuhanga n' (iii) ishami ry'ubujyanama.

Nka kimwe mu bigize ishami ry'ubujyanama, Techouse ya Banki ya Kigali, ifatanije na RAB, yubatse uburyo bwa Smart Nkunganire (SNS). Ubu bukaba ari uburyo bw'imicungire y'uburyo inyongeramusaruro zigezwa ku bahinzi; bugamije gutuma gahunda yo kunganira abahinzi mu kugura inyongeramusaruro ikoresha ikonarabuhanga, no korohereza abahinzi kubona serivisi z'imari. Ibi bijyana n'isnhingano za TecHouse ya Banki ya Kigali yo gushaka ibisubizo bya inovasiyo (bizana udushya) kandi bishingiye ku bakiriya. Iri koranabuhanga rizaba rishobora gukoreshwa n'abahinzi ndetse n'abandi bafatanyabikorwa hakoreshejwe terefone.

Mu gukoresha Smart Nkunganire, Techouse ya Banki ya Kigali igamije kugira uruhare mu rwego rw'ubuhinzi mu buryo butatu:

- Kuzamura umubare w'abakoresha ikoranabuhanga binyuze mu korohereza abahinzi kubona ubutumwa bubaha inama hakoreshejwe ubutumwa bugufi bwoherererezwa abo bireba bose;
- Gukemura ibibazo abahinzi bahura na byo bitewe no kuba uburyo bwa Smart Nkunganire bukoresha kwandika n'intoki; no
- Kongera serivisi z'imari zidaheza: binyuze muri ubu buryo, intego ni ukongera ingano y'inguzanyo itangwa kugera kuri 30% binyuze mu gushyiraho uburyo bwihuta kandi bushingiye ku makuru yizewe bwatuma ibigo by'imari n'ibitanga ubwishingizi bibona amakuru ahagije ku bahinzi. Ibi bizafasha mu gushyiraho isoko ry'abakiriya rishya ritandukanye n'iryo ibi bigo byibandagaho.

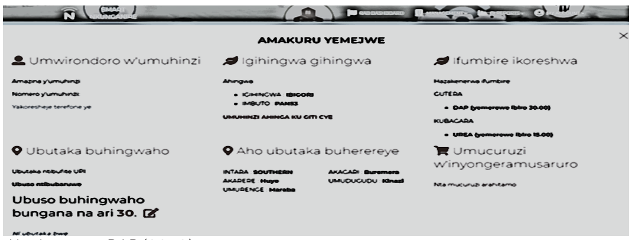
b. Uko bukora

Uburyo bwa Smart Nkunganire bugizwe n'ibyiciro bitatu, butuma abahinzi babona ifumbire n'imbuto ku gihe bakabifatira ahantu hagenwe. Bufasha kandi mu kwishyura, butanga amakuru ku ishoramari mu rwego rw'ubuhinzi kandi bugahuza abahinzi n'abacuruza inyongeramusaruro ku ruhande rumwe n'ibigo by'imari ku rundi ruhande. Ibi byiciro birimo ikiciro cyo kwandika abahinzi, ik'imicungire y'ububiko no gukora ibikenewe ngo ibyatumijwe biboneke, n'icyo kwishyura hakoreshejwe ikoranabuhanga.

Ikiciro cya 1: Kwandika abahinzi

Ikiciro cya mbere cyarangiranye n'igeragezwa ry'ubu buryo cyatangiye muri Werurwe uyu mwaka. Ubu buryo bukoresha murandasi isanzwe bukanakoresha ikoranabuhanga rya terefone igendanwa kandi bwahujwe n'umushinga w'ingangamuntu (NID) ndetse n'iyandikisha ry'ubutaka (UPI). Iyandikisha ry'ubutaka ribitse amakuru yose ku ngano y'ubutaka, aho buherereye, ibihingwa bihingwamo ndetse na nyirabwo (rikagaragaza niba ari ubw'umuhinzi cyangwa se niba abukodesha). Hashingiwe ku makuru ku butaka buhingwa, uburyo bwa Smart Nkunganire butanga amakuru ku ngano y'inyongeramusaruro ikenewe n'igiciro cyayo ku kiro. Aya makuru aboneka kuva ku rwego rw'igihugu kugeza ku rwego rw'umudugudu.

Ishusho ya 14: Amakuru yanditswe k'ubuhinzi n'ubworozi



Aho byavuye: RAB (2018)

Hanyuma abahinzi bashobora kubona agafunguzo kaba kahujwe n'ubu buryo gatangwa n'abacuruza inyingeramusaruro ku mafaranga 500; bakaba bashobora kukerekana igihe cyose bagura ifumbire n'imbuto. Aka gafunguzo kaba kariho amakuru ku muhinzi nka nomero imuranga, ubwoko bw'imbuto ahabwa, umubare w'amafaranga yishyura n'umubare w'ayo Guverinma yishyura nk'inkunga yo kumwunganira. Iyo umuhinzi yasabye inguzanyo yo kugura ifumbire/imbuto, umubare w'amafaranga yemerewe na banki woherezwa kuri ako gafunguzo kandi agakoreshwa gusa mu kugura imbuto n'ifumbire yasabiwe mu iduka ricuruza inyongeramusaruro. Icyakora, iyo amafaranga yoherejwe adakoreshejwe mu gihe cyagenwe, asubizwa ikigo cy'imari cyatanze iyo nguzanyo.

Buri muhinzi ashobora kwinjira muri Gahunda ya Smart Nkunganire hatitawe ku bwoko bw'ibihingwa ahinga. Abahinzi bamenyekana binyuze mu bubiko bw'amakuru bwa RAB. Igihe abahinzi bamaze kwiyandikisha, haba igikorwa cyo kwemeza umwirondoro wabo gikorwa n'umukozi w'umurenge ushinzwe ubuhinzi, akagenzura niba amakuru yatanzwe ari ukuri. RAB ifite abahugura bagera ku bihumbi 20 bafasha abahinzi n'abashinzwe ubuhinzi mu mirenge gukoresha ubu buryo.

Ikiciro cya 2: Imicungire y'ububiko no gukora ibikenewe ngo ibyatumijwe biboneke

Ikiciro cy'ububiko n'ibyatumijwe kiracyatunganywa kandi kigamije kunoza imicungire y'ububiko, gukora ibikenewe ngo ibyatumijwe biboneke no guhuza abacuruza inyongeramusaruro n'umuhinzi. Iki kiciro gisaba ko abafatanyabikorwa bose bagira uruhare mu kugemura inyongeramusaruro biyandikisha muri Smart Nkunganire. Urugendo rwo kugemura inyongeramusaruro rutangira RAB isaba abagemura gupiganirwa isoko hanyuma

abaritsindiye bagatumiza imbuto n'ifumbire. Nyuma y'ibi, ababisaranganya mu bahinzi bagura izi nyongeramusaruro bakazigurisha abazicuruza na bo bakazigurisha abahinzi bakishyura uruhare rwabo.

Iki kiciro cyoroshya inzira yo gutumiza inyongeramusaruro mu buryo bukirikira:

- ***Abahinzi n'abacuruza inyongeramusaruro***

Binyuze mu matsinda ya TWIGIRE MUHINZI, abahinzi bashobora kujya kureba abacuruza inyongeramusaruro bagakoresha ka gafunguzo maze bagatumiza imbuto cyangwa ifumbire mu ntangiriro z'igihembwe cy'ihinga. Abacuruza inyongeramusaruro noneho bandika ibyatumijwe bakoresheje Uburyo bwo Gukora ku Byatumijwe (OPD). OPD isoma amakuru ari kuri ka gafunguzo ikinjiza ingano y'inyongeramusaruro zasabwe n'umuhinzi. Iyo ibyo umuhinzi yatumije byabonetse, abimenyeshwa n'ubutumwa bwoherezwa kuri terefone ye igendanwa. Igihe aje kubitora, OPD yandika ubugure ikurikije ingano y'imbuto n'ifumbire umuhinzi aguze, amafaranga asabwa umuhinzi ndetse n'uruhare rwa guverinoma.

- ***Abacuruza inyongeramusaruro n' abazikwirakwiza***

OPD iba yanditse ku izina ry'ucuruza inyongeramusaruro. Iyo amaze kwandika ibyatumijwe n'abahinzi byose, na we abyohereza abakwirakwiza inyongeramusaruro. Aba bagera kuri ubu buryo bakoresheje mudasobwa cyangwa se terefone zabo zigezweho noneho bagatanga ingano y'inyongeramusaruro yatumijwe; ibi byoroshya imicungire y'ububiko bwabo.

- ***RAB n'abakwirakwiza inyongeramusaruro***

Iyo abakwirakwiza inyongeramusaruro bamaze kwemeza ifumbire n'imbuto byatumijwe n'abacuruza inyongeramusaruro, bamenyesha RAB ingano y'inyongeramusaruro ikenewe. Ibi bifasha RAB kumenya amafaranga izishyura muri gahunda yo kunganira abahinzi no kugira amakuru y'ukuri ku ngano y'ifumbire ikoreshwa buri guhembwe.

Ikiciro cya 3: kwishyura hakoreshejwe ikoranabuhanga

Ikikiciro ni ngenzi cyane mu kurushaho kugera ku ntego za Smart Nkunganire. Impamvu yo gukoresha ikoranabuhanga mu kwishyura ni ukugira ngo hirindwe kwishyura hahererekanwa amafaranga mu ntoki kugira ngo serivisi z'imari zigere kuri bose. Abahinzi bishyura abacuruza inyongeramusaruro bakoresheje ka gafunguzo, nomero y'ubwishyu bwabo yandikwa mu buryo bw'ikoranabuhanga; ubu buryo buhita bugaragaza umubare w'amafaranga azishyurwa n'umuhinzi n'igice gisigaye kizishyurwa na guverinoma. Kwishyura bishobora gukorwa hakoreshejwe Mobile Money, Tigo Cash, Airtel Money, banki cyangwa se hatangwa amafaranga mu ntoki. Abacuruza inyongeramusaruro bagomba kwereka ugemura inyongeramusaruro nomero biyandikishirijeho ndetse na nomero batumirijeho inyongeramusaruro kugira ngo kwishyura bikorwe neza.

Abafatanyabikorwa batandukanye bazagira uruhare muri iki kiciro: ibigo by'imari, ibigo bicuruza serivisi z'imari hakoreshejwe itumanaho rigendanwa (MNO) n'abandi bafite uruhare mu buhinzi (abahinzi, abakozi bashinzwe ubuhinzi, abacuruza inyongeramusaruro n'abandi). Ibi bigo by'imari n'ibicuruza serivisi z'itumanaho rigendanwa na byo bigomba kwiyandikisha muri Smart Nkunganire.

Ubu buryo buzafasha abahinzi n'ibigo by'imari n'ibicuruza serivisi z'itumanaho rigendanwa mu buryo bukurikira:

Abahinzi: Ubu buryo buzababafasha kubona serivisi z'imari. Bashobora gukoresha terefone zabo zigendanwa basaba inguzanyo mu bigo by'imari bitandukanye byiyandikishije muri Smart Nkunganire ndetse bakanishyura bakoresheje serivisi z'itumanaho rigendanwa.

Ibigo by'imari n'Ibigo bicuruza serivisi z'itumanaho rigendanwa: Ubu buryo ntibuzafasha ibi bigo kwagura amasono yabyo gusa; buzanabifasha kumenya abantu bikorana na bo abo ari bo. Muri make, kubera ko ubu buryo busaba ko abashinzwe ubuhinzi n'abayobozi b'inzego z'ibanze bemeza amakuru yatanzwe ku bahinzi, bituma haboneka amakuru nyayo ku bahinzi; bityo ibi bigo bizatanga inguzanyo muri uru rwego bituje.

c. Akamaro ka Smart Nkunganire

Kugeza ubu, TecHouse ya Banki ya Kigali yakiriwe neza n'abahinzi; ku itariki ya 11 Nyakanga 2018, ubu buryo bwari bumaze kwandika abahinzi 1,133,421. Muri bo, 1,062,239 bari bamaze kwemezwa mu gihe 71,182 bari bagitegereje kwemezwa n'abashinzwe ubuhinzi mu mirenge. Uyu mubare urimo abahinzi bahinga icyayi n'ikawa babona inkunga ya Reta binyuze mu Kigo cy'Igihugu Gishinzwe kohereza mu mahanga ibikomoka ku buhinzi (NAEB). Nyuma yo kubijyaho imana na RAB na TecHouse ya Banki ya Kigali, NAEB yameye ko abo bahinzi binjizwa muri Smart Nkunganire.

Inyungu ku bahinzi

Kwandikwa: "Uburyo bukoresha ikoranabuhanga buzagabanya ingendo ndetse buhe ikizere abahinzi kubera ko bashobora noneho kugenzura niba baranditswe bakanamenya ko bazahabwa ifumbire nk'uko RAB yabyemeje" (Umukozi ushinzwe ubuhinzi mu karere ka Nyamasheke, Intara y'Uburengerazuba).

Gukurikirana inyongeramusaruro umuhinzi yatumije: "mbere y'uko Smart Nkunganire iza, hari igihe abahinzi basabaga ibiro 50 by'ifumbire, ariko bagera ahacururizwa inyongeramusaruro bagasanga handitse ibiro 20 gusa. Ariko nihakoreshwa ubu buryo, umuhinzi azashobora kugenzura ko ubusabe bwe bwemewe na RAB kandi ko ingano y'ifumbire basabye ari yo bazahabwa (Umukozi ushinzwe ubuhinzi mu karere ka Nyamasheke, Intara y'Uburengerazuba).

Inyungu y'amafaranga

Ikiciro cyo gutanga inkunga y'imari ntikiratangira gushyirwa mu bikorwa ariko cyitezweho kugira uguhare rukurikira igihe gahunda izaba igeze ku musozo:

Ibigo byinshi by'imari n'ibitanga ubwishingizi bifata urwego rw'ubuhinzi nk'urwego rubamo ibyago byinshi, bigatuma abahinzi batabona inguzanyo bakeneye. Impamvu y'izi mpungenge ni uko ibi bigo biba bidafite amakuru ahagije ku bahinzi. Ni yo mpamvu igisubizo cya mbere cya Smart Nkunganire ari ukugaragaza ko ubuhinzi butarimo ibyago byinshi nk'uko bikekwa, kugira ngo benshi bitabire kurushoramo imari. Ibi bizagerwaho binyuze mu gufasha abahinzi n'ibigo by'imari gusangira amakuru. Ubu buryo rero buzafasha guhana amakuru mu buryo bworoshye kandi ku gihe hagati y'abafatanyabikorwa, bikagabanya kubura amakuru byajyaga biboneka ku rwego rw'abagemura inyongeramusaruro. Ibi rero bizatuma benshi mu bakora mu rwego rw'ubuhinzi bashobora kubona serivisi z'imari kubera ko nibibona amakuru ku

bahinzi, ibigo by'imari bizashobora gushyiraho serivisi zihariye zijyanye n'imiterere y'urwego rw'ubuhinzi.

Smart Nkunganire ikora ku buryo nta mafaranga yakoreshwa ibyo atagenewe kuberako mu gukoresha ka gafunguzo, abahinzi bashobora kugura inyongeramusaruro ku bazicuruza mu buryo bwemewe, bigatuma inguzanyo ikoreshwa icyo yasabiwe.

Ikindi, ubu buryo buzagira indi mimaro nko kugereranya umusaruro umuhinzi ashobora kuzabona hagendewe ku makuru ku ngano y'ubutaka bukorerwaho ubuhinzi, imbuto/ifumbire yakoreshejwe, ndetse n'umuntu ukora ubuhinzi n'aho abukorera. Ubu buryo buzatanga ikigereranyo cy'umusaruro umuhinzi azabona. Iki kigereranyo banki ishobora kugifata nk'ingwate cyangwa se kigakoreshwa mu kubona ubwishingizi. Ibi bizaha ibigo by'imari ikizere kizatuma biha abahinzi inguzanyo.

d. Imbogamizi

Izina ry'Ikigo: N'ubwo TecHouse ya Banki ya Kigali ari itsinda rishamikiye ku Itsinda rinini rya Banki ya Kigali, TecHouse ya Banki ya Kigali na Banki ya Kigali ni ibigo bibiri bitandukanye. Iri zina rero rishobora gutera ikibazo ibindi bigo by'imari bikabona TecHouse nka mukeba aho kuyibona nk'umufatanyabikorwa ukeneye kwinjiza inyungu kugira ngo ashobore gukorana na byo mu by'ubucuruzi.

Ubumenyi buke mu gusoma no kwandika: Kubera ubumenyi buke mu gukoresha ikoranabuhanga no mu gusoma no kwandika mu bice by'icyaro muri rusange, bishobora kugorana gukangurira abahinzi kwiyandikisha muri Samart Nkunganire no kubereka uko ubu buryo bukora.

Kuba murandasi itagera hose: Amwe mu mazu acuruza inyongeramusaruro ari mu bice bidafite ihuzanzira rya murandasi. Iyi ishobora kuba imbogamizi ikomeye cyane cyane mu kiciro cya nyuma (kwishyura hakoreshejwe ikoranabuhanga) kubera ko abacuruza inyongeramusaruro bagomba gukoresha murandasi kugira ngo bishyure kandi bagire n'ibindi bakorana n'abahinzi n'abagemura inyongeramusaruro.

4.2.1.2. Gutera imbere no kuramba kwa Smart Nkunganire

Biteganijwe ko ubu buryo buzatangira gukora neza uyu mwaka, bukaba bufite intego yo kugeza ku bahinzi miriyoni ebyiri biyandikishije muri Smart Nkunganire. Icyakora haracyari byinshi byo gukora n'ibindi bisubizo byo gutangwa.

Mu kwagurira ibikorwa byayo mu yandi masoko, hashingiwe ku nshingano za TecHouse ya Banki ya Kigali zo gufasha abahinzi b'abanyarwanda gukemura bimwe mu bibazo byabo bakoresheje ikoranabuhanga, TecHouse irateganya kwinjiza gahunda ya Girinka, gahunda yo kuhira imyaka n'iyo gukoresha imashini mu buhinzi muri Smart Nkunganire.

Ku ruhande rwa tekiniki, Smart Nkunganire ni uburyo buhinduka kandi bugakura bityo bukaba bwanahindura icyerekezo bukanakora ibindi bikenewe na gahunda ziriho. Mu gihe kizaza, TecHouse irifuza ko guverinoma yashyiraho gahunda yatuma ubu buryo buramba hakoreshejwe inkunga cyangwa ubundi bufasha bw'imari n'ibikoresho bwatangwa na Reta.

4.2.1.3. Ibitabo byakoreshejwe

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4.2.2. KCB: Uburyo bw'ikoranabuhanga bugera ku bakorera ubuhinzi ku butaka buto

Amahugurwa ya MobiGrow ya KCB. Aho byavuye: KCB (2018)

Banki y'Ubucuruzi ya Kenya (KCB) yashinzwe mu mwaka wa 1896 mu gice cya Afirika y'Uburasirazuba cyegereye inyanja muri Zanzibari (Tanzaniya) nk'ishami rya Banki y'Igihugu y'u Buhinde. Mu mwaka wa 1970, guverinoma ya Kenya yafasha imigabane irenze 50% muri iyi banki, butuma iyihindurira izina yitwa Banki y'Ubucuruzi ya Kenya. Kuva icyo guhe, KCB yashoboye kuba banki y'ubucuruzi iruta izindi mu bunini no mu myaka muri Afurika y'uburasirazuba; ifite umutungo ungana na miriyari 6.28 z'amadorari ya Amerika, ifite ibycaro birindwi mu karere muri Kenya, muri Tanzaniya, mu Rwanda, muri Etiyopiya, mu Burundi, muri Sudani y'Amagepfo no muri Uganda, amashami 236, abayihagarariye 15,082 n'imashini zitanga zikanakira amafaranga 962. Ubu ifite abakiriya bagera kuri miryoni 15 n'ibihumbi 700. Iboneka ku rutonde rw'amasoko ane y'imari n'imigabane ari yo: Isoko ry'Imari n'Imigabane rya Nairobi (NSE), Isoko ry'Imari n'Imigabane rya Dar Es Salaam (DSE), Isoko ry'Imari n'Imigabane rya Uganda (USE), n'Isoko ry'Imari n'Imigabane ry'u Rwanda (RSE) (KCB, 2018).

Mu Rwanda, iyi banki yatangiye imirimo yayo mu mwaka wa 2008 ubu ikaba ifite amashami 14 mu migi ikomeye yo mu Rwanda. Iyi banki ifite intengo yo gutanga serivisi zidahenze no kongera isoko ryayo ku buryo yaba ikigo gitanga serivisi z'imari kishimirwa na benshi ku mugabane wa Afurika ikanagera hirya no hino ku isi. Abakiriya b'iyi banki barimo ibigo, inganda nto n'iziciriritse abakiriya bato n'abantu ku giti cyabo. Iyi banki iha abakiriya bayo serivisi zitandukanye zirimo izihabwa ibigo, izihabwa inganda nto n'iziciriritse, izo gufasha ubuhinzi bwa kijyambere, inguzanyo zo kugura inzu, kubitsa, gukoresha serivisi za banki utagombye kujya aho ikorera (ubundi buryo bw'imikorere na inovasiyo), gukoresha serivisi za banki ku bigo, na serivisi zo kubikira no gucungira ibigo n'abantu imitungo.

Impamvu KCB yashoye imari mu rwego rw'ubuhinzi ni uko uru rwego rutunze igice kinini cy'abaturage b'u Rwanda, gutunga ubutaka ku bikorera bikorwa mu buryo bwiza kandi 79% by'ubutaka bwose bw'u Rwanda bukorerwaho ubuhinzi. Ikindi, kubera ko u Rwanda rufite ibihembwe by'ihinga bibiri (A na B) mu mwaka ku bihingwa ngandurarugo ndetse n'igihembwe C ku butaka bukorerwaho imirimo yo kuhira bituma uru rwego rutanga umusaruro ugaragara. Inguzanyo KCB itanga mu rwego rw'ubuhinzi ishingiye ku ntego zifatika kandi zisobanutse:

- **Ku rwego rw'ibigo,** bivuze gufasha mu gukora no gutunganya ibiryo by'abana kugira ngo hatangwe intungamubiri zikomoka ku nyamaswa n'ibiribwa bikungahaye ku ntungamubiri. KCB ifatanya na International Financial Corporation (IFC) na Clinton Health Access Initiative (CHAI) mu gufasha mu mirire no guhanga udushya mu kongera intungamubiri mu byo kurya. Bivuze kandi kurwanya imirire mibi.

- **Ku rwego rw'inganada nto n'iziciriritse no ku rwego rwo hasi:** KCB ifasha mu kongera umusaruro ukomoka ku buhinzi binyuze mu gutera inkunga imirimo y'ubuhinzi no guhanga udushya ku rwego rw'umuhinzi cyangwa rwa koperative (nko gufasha mu kuhira imyaka, ikoranabuhanga ryo guhinga mu mazu yabugenewe, gukoresha imbuto z'indobanure n'ifumbire). Naho ku rwego rw'abahinzi bakora bishyize hamwe, ifasha mu gusarura ku buryo umusaruro udapfa ubusa ndetse igahuza abahinzi n'isoko, bityo ikagira uruhare mu kurwanya inzara.

Uburyo KCB intanga inguzanyo mu rwego rw'ubuhinzi bushingiye ku bushobozi bw'abahinzi bwo gutanga no gutunganya umusaruro kuva mu ihinga kugeza igihe ushobora kuribwa; ibi bisaba gukora ubusesenguzi bw'inzira yose umusaruro unyuramo. Nk'urugero, nyuma y'uko abahinzi basaruye umusaruro wabo, bakeneye abawubagurira na bo bakawugemura ku bawutunganya. Aba bawugura baba batanze umubare wa toni bashobora kugemurira abawutunganya, hanyuma KCB igakoresha aya makuru kugira ngo isesengure ingano y'umusaruro abatunganya umusaruro bazakenera ko abawugura babagemurira. Banki ikorana n'abafite uruhare muri iyi nzira bose kugira ngo igene isoko ry'abahinzi hanyuma igakoresha izindi serivisi kugira ngo abagira uruhare muri iyi nzira bose babone ibyo bakeneye bifite ubwiza n'ingano byifuzwa. Kwishyurana hagati y'aba bafatanyabikorwa bikorwa binyuze muri KBC. Iyi mikoranire myiza y'abari muri iyi nzira ni ingenzi ku bikorwa by'imari bya KCB. Iyi banki ifite itsinda ry'abakozi rireba iby'ubuhinzi rigatanga serivisi zo gufasha abahinzi kugura inyongeramusaruro, gufata neza umusaruro umaze gusarurwa (harimo no gutera inkunga gahunda yo gukoresha inyemezamusaruro) no gutera inkunga ibikorwa byo gushora imari.

Amasomo KCB yakuyemo

Ubufatanye ni ingenzi

Kubera ko iyi banki idafite ubushobozi bwa tekiniki n'imari bihagije byo guhangana n'ibyago bivuka mu gutera inkunga abakorera ubuhinzi ku butaka buto, inkunga y'abafatanyabikorwa kubera ko abantu batanga serivisi zo guhangana n'ibyo byago bafte uruhare rukomeye. KCB ikorana n'abandi bafatanyabikorwa kugira ngo ishobore kugera ku ntego yihaye muri gahunda yayo yo gutanga inguzanyo. Nk'urugero, ikorana na:

- IFC mu gufasha amakoperative agemurira Africa Improved Foods (AIF Ltd) ibigori.
- Abakwirakwiza inyongeramusaruro mu gukemura ikibazo cy'abahinzi basaba inguzanyo yo kugura inyongeramusaruro ariko bakayikoreshereza ibindi. Iyi banki ikorana n'abakwirakwiza inyongeramusaruro ikishyura abahinzi imaze kubona icyemezo cy'uko babonye izo nyongeramusaruro;
- Abatanga ubufasha bwa tekiniki mu kwirinda ko abahinzi bagira umusaruro muke cyangwa udafite ubwiza bwifuzwa cyangwa se bakaba bawugurisha abamamyi. Bityo, banki ikorana n'abandi kugira ngo ifashe abahinzi kumva neza ibyo bakora, kugenzura ubwiza bw'umusaruro, gufata neza umusaruro umaze gusarurwa no gukurikirana ibikorwa byabo.
- Abagurira abahinzi umusaruro kugira ngo hirindwe kuba amafaranga agenewe kwishyura abahinzi yakoreshwa ibindi; ibi binyura mu kugirana amasezerano no kumvikana ku buryo bwo kwishyura hakiri kare;
- Ibigo bitanga serivisi zo guhangana n'ibyago biboneka muri uru rwego kugira ngo bikemure ikibazo cyo kubura ingwate binyuze mu kubonera ingwate abahinzi kugira ngo bashobore kubona inguzanyo;
- Ibigo bitanga ubwishingizi bw'ubuhinzi mu guhangana n'ibyago n'indwara zikomoka ku

mihindagurikire y'ibihe no gukora ku buryo inguzanyo zitangwa n'amabanki mu rwego rw'ubuhinzi ziba zifite ubwishingizi.

Uretse ibi, KCB yamaze kubona ibintu bifasha mu gutanga inguzanyo z'ubuhinzi mu Rwanda:

- Gutanga ubwoko bushya bwa serivisi busubiza ibyifuzo by'abahinzi ni ingenzi. Bityo, kubera ko urwego rw'ubuhinzi n'ishoramari rijyanye na bwo bifite umwihariko wabyo, banki ifite ubwoko butandukanye bwa serivisi zigenewe abashora imari mu bikorwa by'ubuhinzi;
- Kugira serivisi n'inkunga zigenewe abakiriya bashora imari mu rwego rw'ubuhinzi ni ingenzi, ariko ntibihagije kugira ngo haboneke abakiriya bashya. Bityo, guha amahugurwa ya ngombwa abakozi ba banki ni ingirakamaro mu kubafasha kugira ubushbozi bwo kurehereza abashora imari mu buhinzi izi serivisi. Ikindi, kubera ko ishoramari ryo mu buhinzi rishingira ku bihembwe by'ihinga, bagomba gukemura ibibazo vuba kugira ngo bahaze ibyifuzo by'abakiriya.
- Kuba buyobozi bukuru bwa banki bwakwiyemeza gushyigikira urwego rw'ubuhinzi ni ingenzi mu migendekere myiza y'inkunga iterwa urwego rw'ubuhinzi. Ikigaragara ni uko kugira ingamba na poritiki zisobanutse zirebana no gutanga inguzanyo mu rwego rw'ubuhinzi no kugenera izi nguzanyo ingengo y'imari ari ingenzi kugira ngo gahunda yo gutanga inguzanyo z'ubuhinzi igende neza.
- Icya nyuma, ibikorwa no kwiyemeza kwa guverinoma mu gufasha urwego rw'ubuhinzi ni ingenzi mu migendekere myiza ya gahunda yo gutera inkunga uru urwego. Ubushake bwa guverinoma bwo guteza imbere gahunda zo gutera inkunga urwego rw'ubuhinzi n'ishoramari rikorwa muri uru rwego bishobora kugabanya ibyago ibigo biha abahinzi inguzanyo bihura na byo.

4.2.2.1. MobiGrow ya KCB

Igitekerezo cyo gushyiraho MobiGrow ya KCB cyatangiye mu mwaka wa 2016 binyuze mu bufatanye hagati ya KCB Group na MasterCard Foundation bugamije gutera inkunga urwego rw'ubuhinzi mu myaka 5 iri imbere muri Kenya no mu Rwanda. Iyi gahunda ifite intego yo gufasha abahinzi kurushaho kubona amafaranga bakeneye ku buryo bashobora kubona inguzanyo viba ndetse akenshi bakazibona ako kanya bakoresheje terefone zabo zigendanwa. Mu Rwanda, iyi gahunda yatangiranye icyerekezo cyo gufasha abahinzi bose ntawe uhejwe kubona amafaranga bakeneye mu mishinga yabo no kuzamura imibereho y'abahinzi n'aborozi bagera ku bihumbi 350 mu gihe cy'imyaka 5. Mu buryo bwumvikana neza, intego yari ugushyiraho uburyo buzana agashya, bushingiye ku ikoranabuhanga kandi bushobora kugenda bwagurwa bwo gukemura ibibazo by'ubushobozi buke bw'amafaranga ku bahinzi. Ibi bikaba bigamije kongera umusaruro wa ba rwiyemezamirimo bashora imari yabo mu buhinzi mu bice by'icyaro no kubafasha kubona amasoko y'umusaruro wabo no kongera inyungu babona.

Muri rusange, MobiGrow ni kimwe mu bigize ibikorwa bya KCB byo kongerera imbaraga urwego rw'ubuhinzi mu gushyiraho gahunda zizana

udushya zo gutera inkunga no guha ubujyanama mu bya tekiniki abakorera ubuhinzi ku butaka buto mu gihugu hose. MobiGrow igenewe abantu bose bafite ibikorwa mu rwego rw'ubuhinzi kuva ku bahinzi kugeza ku batunganya umusaruro w'ubuhinzi bawubyaza ibindi bintu; ni ukuvuga kuva ku bakorera ubuhinzi ku butaka buto kugeza ku batungwa n'umusaruro w'ubuhinzi n'ubwo baba badahinga. Ubu buryo bw'imikoranire butuma buri wese ugira uruhare mu buhinzi agaragaza n'uruhare rwe ndetse n'uburyo akorana n'abandi. Ni ukuvuga ko buhuriza hamwe abatanga inyongeramusaruro, abahuza abandi, abagura bakanagurisha umusaruro w'ubuhinzi, abatunganya umusaruro bawubyazamo ibindi bintu n'ibigo by'imari (birimo n'ibitanga ubwishingizi).

4.2.2.2. Ibikorwa bya MobiGrow ya KCB

Iyi gahunda ifite ibikorwa 6 by'ingenzi, biri mu bice bibiri: ibikorwa bitari iby'imari n'ibikorwa by'imari:

Mu gukora ibikorwa bitari iby'imari, KCB ikoresha uburyo bubiri: ubwa mbere ni ugukorana n'abandi bafatanyabikorwa yongera uruhare rwayo muri gahunda zisanzwe ziriho ikanagira uruhare mu gufasha amatsinda y'abahinzi itanga amahugurwa ku bahugura abandi. Ubwa kabiri bwita cyane ku bantu batagerwaho na serivisi uko bikwiriye ibafasha gukemura ibibazo byihariye bahura na byo byerekeranye no kubona amafaranga no gutera imbere, ikabafasha guhinduka abantu bakorana n'amabanki kandi igafasha abahinzi gucunga neza inyungu bazabona uko umusaruro wabo uzagenda wiyongera. KCB yatangiye gukusanya amakuru ku bahinzi n'umusaruro bashobora kubona (nk'ingano y'amasambu bakoreraho ubuhinzi n'ingano y'umusaruro bagemurira koperative zabo ku gihembwe) iyakuye mu makoperative hanyuma ikayinjiza mu bubiko bwa Mobi Grow. Iterambere rya MbiGrow ryakomereje ku ishyirwa mu bikorwa ry'ibikorwa byayo bitari iby'imari, birimo cyane cyane gushishikariza no guhugura abahinzi ku buryo bwiza bwo guhinga no kongerera ubushobozi amatsinda y'abahinzi.

Igice cya kabiri kigizwe n'ibikorwa by'imari; biteganijwe ko kizatangira mu Gushyingo 2018. Ibikorwa birimo guha abahinzi amanota hashingiwe kuri ya makuru ku bahinzi n'umusaruro bashobora kuzabona no kugena umubare w'amafaranga y'inguzanyo ibigo by'imari bidashobora kubarengereza.

Igice kitari ik'imari

Amahugurwa ya MobiGrow ya KCB. Aho byavuye: KCB (2018)

Impamvu KCB ikora ibi ni uko mbere y'uko abahinzi bagerwaho n'ibyiza bya MobiGrow, iyi banki ishaka kubafasha kongera umusaruro, ikabahuza n'isoko, ikabafungurira konti, ikabahugura ku buryo bwo gukemura ibibazo by'amafaranga (nko kwishyura no kwishyuza) bakoresheje terefone zigendanwa, n'ibindi.

1) **Amahugurwa akoresha ubutumwa bugufi ku mikoreshereze y'imari**: KCB ishishikariza abahinzi ikanabafasha kubaka imikoranire myiza na banki. KCB itanga amahugurwa imbonankubone ku makoperative

n'amahugurwa akoresha ubutumwa bugufi kuri terefone mu mirimo ya buri munsi y'ayo makoperative. Iyi baki isanga guhugurira n'abahinzi aho bakorera imirimo yabo ya buri munsi bigira akamaro kuruta kubazana mu kigo cy'amahugurwa. Impamvu ni uko abahinzi bashobora gufata icyemezo cyo kutaza ku kigo cyangwa baza ntibanahakure ubumenyi buhagije. Amahugurwa atangwa imbonankubone ndetse n'akoresha ubutumwa bugufi afasha KCB kuganira n'abahinzi hashingiwe ku bibazo byihariye buri wese ahura na byo.

2) Binyuze mu butumwa bugufi, abahinzi bashobora kohereza KCB ibibazo na yo ikabohereza ibisubizo, bigasa n'aho baganira imbonankubone.

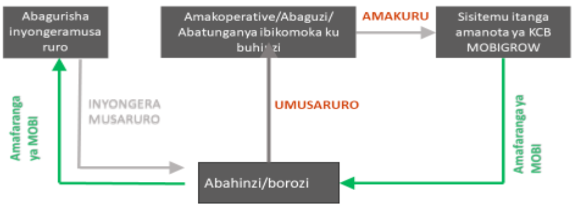
3) Serivisi zitari iz'imari za KCB zirimo kandi gutegura gahunda yo gusangira ubunararibonye no gufasha abahinzi kwitabira amamurikabikorwa y'ubuhinzi[3]; aya mamurikabikorwa ameze nk'amashuri y'abahinzi aho bashobora kwigira uburyo bushya bwo guhinga bushingiye ku ikoranabuhanga.

Ibi bikorwa byose bitari iby'imari bituma banki ifasha abahinzi kumenya MobiGrow no kubona amahugurwa mbere y'uko banki itangira kubaha inguzanyo. Amakoperative yose ahinga ibigori, ibirayi, umuceri n'ay'aborozi b'inka yanditswe mu Kigo k'Igihugu Gishinzwe Amakoperative (RCA) ashobora kugerwaho n'ibyiza bya MobiGrow ya KCB.

Ibikorwa by'imari[4]

Igice kirimo ibikorwa by'imari cya MobiGrow kirimo guha koperative n'abahinzi amanota ku birebana no gucunga inguzanyo z'amabanki n'izitangwa n'ibigo bicuruza itumanaho rigendanwa. Inzira binyuramo ishobora gusobanurwa muri make mu ishusho ikurikira:

Ishusho ya 15: Igice k'ibikorwa by'imari



Aho byavuye: KCB

Igice kitari icy'imari gitanga umwirondoro w'abahinzi hanyuma uyu mwirondoro ukinjizwa mu bubiko bwa MobiGrow. Ibi iyo birangiye, umuhinzi aba ashobora gusaba inguzanyo ya MobiLoan. Urugero, niba iyi nguzanyo igenewe kugura inyongeramusaruro z'ubuhinzi, izakoreshwa gusa icyo yagenewe mu bufatanye n'abagurisha inyongeramusaruro; iyo idakoreshejwe, isubizwa muri banki.

MobiLoan ya KCB ni uburyo bukoresha itumanaho rigendanwa abahinzi bashobora gukoresha bakabona inguzanyo nto z'ubuhinzi. Kugira ngo umuhinzi ashobore kubona iyi nguzanyo, agomba kuba amaze nibura amezi atandatu afunguje konti muri KCB kandi akaba yanditse muri MobiGrow ya KCB.

9 Iri ni imurikabkorwa ry'ubuhinzi ritegurwa na MINAGRI rigamije gutuma ubuhinzi burushaho kuba umwunga ubyara inyungu kandi ukoresha ikoranabuhanga. Ryibanda ku guha uruhare n'urubuga abahinzi, gusangira ubunararibonye, kuganira ku bucuruzi n'ibikorwa bya gihanga n'ibigamije guteza imbere ubucuruzi bw'umusaruro w'ubuhinzi.

10 Byitezwe ko iki gice kizaba cyaratangiye gukora mu mpera z'uyu mwaka; icyo gihe tuzashobora gusuzuma uruhare cyagize mu gitabo gitaha.

Abafite konti bujuje ibisabwa kandi bagiye bishyura neza inguzanyo bahawe, bashobora guhabwa inguzanyo iri hagati y'amafaranga 500 na 500,000 bakoresheje terefone zabo zigendanwa. Iyi nguzanyo yishyurwa nyuma y'igihembwe cy'ihinga (iminsi 30 ku mata, amezi 4 ku birayi n'amezi 6 ku muceri n'ibigori). Uburyo bwo gusaba iyi nguzanyo buroroshye: Iyo umukiriya amaze kwiyandikisha, ashobora gukanda *522# cyangwa se agafungura akaranga KCB Mobi kuri terefone zabo. Bashyiramo ijambo ryabo ry'ibanga hanyuma bagakurikiza amabwiriza abageza aho bagomba guhitamo MobiLoan, bakandika umubare w'amafarnga bakeneye, bagahitamo konti amafaranga azakurwaho hanyuma bakemera amategeko n'amabwiriza. Ubutumwa bugufi bugaragaza ko ubusabe bwakiriwe buhita bwoherezwa kuri terefone hanyuma kwiga kuri ubwo busabe bigahita bitangira. Iyo ubusabe bwemewe, amafaranga yoherezwa kuri konti y'umukiriya, bikagaragazwa n'ubundi butumwa bugufi bwemeza ko inguzanyo ayihawe.

Inguzanyo z'ubuhinzi zitangwa hakurikijwe ibihe by'ihinga kandi MobiLoan ikurikiza ibihe by'ihinga ku bihingwa bitandukanye kugira ngo KCB ibe ifite amakuru yose kuri buri gihingwa.

Nk'urugero, niba umworozi ashaka gukoresha MobiGrow na MobiLoan, KCB izasura ikusanyirizo ry'amata yinjire mu bitabo byaryo kugira ngo imenye ingano y'amata uwo muhinzi agemura. Aya makuru yinjizwa mu bubiko bwa MobiLoan kugira ngo hemezwe ingano y'inguzanyo uyu mworozi adashobora kurenza. Umuhinzi/umworozi ahabwa inguzanyo mu gihembwe gikurikira ari uko arangije kwishyura inguzanyo zose yahawe. Ikindi, KCB ikorana na UAP mu gutanga ubwishingizi bw'izi nguzanyo, bityo hakabaho uburyo bukomatanyije bwo guhangana n'ibyago abahinzi/aborozi bahawe inguzanyo bashobora guhura na byo.

4.2.2.3. Impamvu zituma intego zigerwaho

Kugeza ubu, KCB yagiranye amasezerano n'amakoperative 174 afite abanyamuryango 89,199[5] biyandikishije muri gahunda ya MobiGrow. Impamvu zatumye KCB igera kuri ibi zishobora gusobanurwa mu buryo bukurikira:

Gutunganya imikorere ni ingenzi: Isomo rya mbere KCB yakuye muri ibi bikorwa ni uko kugira ngo ubuhinzi bw'u Rwanda bushobore guterwa inkunga bugomba kureberwa mu bihingwa bitandukanye. Naho ubundi, usanga abahinzi banyanyagiye hirya no hino, nta buryo bwo guhuriza hamwe mu byo bakora, bakaba batizeye isoko, bigatuma banki zibona ku kubaha inguzanyo ari ukwishyira mu bibazo. Mu gukorana n'abagira uruhare mu buhinzi bose, KCB ifasha mu biganiro hagati yabo kandi igashakira abahinzi isoko, bigatuma banki zishobora kwizera abahinzi zikabaha inguzanyo. Ibi byubaka imikoranire myiza n'abahinzi, KCB ikizera ko bazakoresha serivisi zayo z'imari. Mu buryo bw'imikorere, uburyo bw'itumanaho rigendanwa bugabanya imirimo yo kwandika inyandiko zitandukanye. Mu kugira uruhare mu gutera inkunga ubuhinzi, KCB ibona ko birushaho koroha iyo banki ikoranye n'abafite uruhare mu buhinzi bw'igihingwa runaka bose. Naho ubundi gushyiraho gahunda n'imikoranire myiza biragorana. Abahinzi/aborozi kandi bagerwaho n'ibyiza bya serivisi za KCB zitari iz'imari, bigatuma serivisi zayo z'imari zitera imbere.

11 Iyi mibare ni iyo mu Kwakira 2018.

Banza uhugure ubone kuguriza: Ikindi, mbere yo kuguriza abahinzi/aborozi, ibigo by'imari bigomba kubahugura ku buryo bwo gukoresha izo nguzanyo, ku mihingire myiza ituma babona isoko, n'ibindi. Ni yo mpamvu KCB ikorana n'Imiryango Itagengwa na Reta ifasha abahinzi/aborozi.

Ubunararibonye ikura mu bindi bihugu: Kubera ko KCB ikorera mu bindi bihugu byo muri Afurika birayorohera kubona inzobere zaha ubumenyi banki n'abahinzi. Ikorana kandi n'abandi bafatanyabikorwa mu iterambere nka IFC na WFP n'abandi, kugira ngo yongere uburyo bwo kubona amakuru n'inkunga.

Ibikorwa bya banki bigamije kongera amahirwe yo kubona inguzanyo ku bahinzi bishingiye cyane ku kongera umusaruro aho kongera ingwate mu kugena inguzanyo abahinzi badashobora kurenza. Ibi bifasha cyane urubyiruko n'abagore bagiye bahura n'ikibazo cyo kubura ingwate, kikababera inzitizi ku kubona inguzanyo z'ubuhinzi.

4.2.2.4. Imbogamizi

MobiGrow ya KCB ihura n'imbogamizi zirimo:

Ubumenyi buke mu by'imari n'ikoranabuhanga: Abahinzi benshi bakorana na KCB ntabwo bafite terefone cynagwa se ntibazi kuzikoresha. Rimwe na rimwe aba bahinzi basaba abavandimwe babo kubafasha gukoresha MobiGrow, bityo bakababwira ijambo ryabo ry'ibanga batitaye ku ngaruka mbi ibi bishobora kugira ku mutekano w'amafaranga yabo. Rimwe na rimwe usanga umudugudu wose usangiye ijambo ry'ibanga rimwe; bityo, umuhinzi umwe ashobora gusaba inguzanyo, undi akayiba. Ibi bigabanya ubwisanzure mu mikoreshereze y'amafaranga. Icyakora, binyuze mu mahugurwa ku mikoreshereze y'amafaranga, KCB yizeye ko izakuraho iyi mbogamizi.

Igitutu cyo kongera inguzanyo itangwa mu buhinzi: Ibi bishobora guteza ibibazo mu bigo by'imari byose kuko kuri byo, uburenganzira bw'ababitsa amafaranga buruta ubw'abasaba inguzanyo. Ibi bivuze ko ibi bigo bidashaka guha inguzanyo abantu bashobora guhura n'ingorane zatuma batazishyura, kuko bigomba no kwita by'umwihariko ku byifuzo by'abizera KCB bakayibitsa amafaranga yabo. Ikindi, inzira gutanga inguzanyo z'ubuhinzi binyuramo isaba byinshi kuruta uko benshi babitekereza, igihe hazirikanwe ibintu byose bikorerwa mu buhinzi kuva mu ihinga kugeza mu gutunganya umusaruro. Ibi bishobora guca amabanki intege.

Igiciro cy'ubwishingizi: Kubera ko KCB isabira abahinzi bayo ubwishingizi, igomba gukora ku buryo abahinzi babona ubwishingizi bwiza. U Rwanda ruracyatunganya ibikorwa remezo byo kurinda ibihingwa kwangizwa n'imyuzure, izuba ryinshi, n'ibindi. Nanone kubera ko abenshi mu bahinzi bakorana na KCB bakorera ubuhinzi mu bishanga, bakeneye ubwishingizi bwo kwishingira ibihombo bashobora guhura na byo. Ariko ibigo bitanga ubwishingizi birashidikanya mu gutanga ubu bwishingizi kubera ko byishyura amafaranga menshi. Ingaruka z'ibi ni uko KCB yishyura amafaranga menshi y'ubwishingizi.

Kubona amakuru: Amakuru menshi KCB ikeneye kugira ngo ikorere abahinzi isuzuma aboneka ku rwego rw'amakoperative kandi ntabwo atunganije ku buryo amakuru kuri buri muhinzi agaragara. Ariko nanone, kubera ko banki itanga inguzanyo ku bahinzi aho kuyiha koperative, ibi bigira ingaruka kuri gahunda ya banki yo kugena ingano y'inguzanyo iha abahinzi.

4.2.2.5. Gutera imbere no kuramba

Mu gihe kiri imbere, KCB irateganya kwagura ibikorwa bya MobiGrow yongeramo ibindi bihingwa, kugira ngo ihe abahinzi bose amahirwe angana, bidashingiye ku bihingwa bahinga. Iyi banki kandi izakomeza ibikorwa byayo bitari iby'imari, kongerera abahinzi ikorana na bo ubumenyi mu by'imari n'ikoranabunhanga binyuze mu kubibakangurira. KCB irateganya kandi ko binyuze muri aya mahugurwa, abahinzi bazashobora kongera umutekano w'amafaranga yabo kandi barusheho kubona inguzanyo; ibi bikazazamura ubuhinzi bugamije gucuruza umusaruro.

4.2.2.6. Ibitabo byakoreshejwe

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4.3. IKIGEGA GIFASHA KUBONA IFUMBIRE CYA NAEB: Gutera inkunga ibihingwa byihariye

Aho byavuye: NAEB (2018)

Igihugu Gishinzwe kohereza mu mahanga ibikomoka ku buhinzi (NAEB) ni ikigo cya Reta cyatangiye gukora mu mwaka wa 2010 nyuma yo guhuza ibigo bitatu: Ikigo cyo guteza imbere ubuhinzi bw'icyayi (OCIR Thé), Ikigo cyo guteza imbere ubuhinzi bwa kawa (OCIR Café) n'Ikigo cyo guteza imbere ubuhinzi bw'imboga n'indanyo mu Rwanda (RHODA). NAEB yashinzwe kugira ngo icunge ibikorwa by'ibi bigo bitatu ikaba ifite inshingano yo guteza imbere izi nzego no kongera umubare w'amafaranga yinjizwa binyuze mu kohereza umusaruro w'ubuhinzi n'ubworozi mu mahanga. Bimwe mu bikorwa byayo by'ubucuruzi birimo ibi bikurikira:

- Gufasha uru rwego gutera imbere rwohereza ibintu mu mahanga no gukora ubushakashatsi ku masoko no gusesengura ibibazo bishobora kuvuka;
- Gufasha mu kubona amasoko;
- Gushora imari mu bikorwa remezo n'ibindi bikenewe mu kohereza ibintu mu mahanga;
- Guhuza ibikorwa no gufasha ibiganiro byo gushyiraho no gutangaza ibiciro bihabwa umuhinzi/umworozi ku bikomoka ku buhinzi byoherezwa mu mahanga ifatanije n'abandi bafatanyabikorwa, no
- Kugenzura no kwemeza ubwiza bw'ibyoherezwa mu mahanga kugira ngo bibe byujuje ubuziranenge busabwa ku masoko yo ku rwego rw'igihugu na mpuzamahanga.

4.3.1. Ikigega gifasha kubona ifumbire

Abahinzi barimo gushyira ifumbire mu murima wa kawa. Aho byavuye: Amafoto yo mu karere ka Ruhango.

4.3.1.1. Ikigega gifasha kubona ifumbire ya kawa

Urwego rwohereza kawa mu mahanga rufite uruhare rukomeye mu bukungu bw'igihugu, kuko rugira uruhare mu kwinjiza amafaranga y'amahanga no kongera amafaranga mu bice by'icyaro. Muri iki gihe, kawa ihingwa mu ntara hafi ya zose z'igihugu ku buso bungana na hegitari ibihumbi 42 kandi ihingwa n'imiryango ibihumbi 400 ikorera ubuhinzi ku butaka buto. Umusaruro rusange uba uri hagati ya toni ibihumbi 16 na toni ibihumbi 21 ku mwaka. Kawa nyinshi itunganirizwa ku maharero akoreshwa n'abahinzi batandukanye. Mu mwaka wa 2017, amafaranga yinjijwe na kawa yoherejwe mu mahanga yageze kuri miriyoni 64 n'ibihumbi 120 by'amadorari, angana na miriyari zigera kuri 54 n'igice z'amanyarwanda (BNR & RDB, 2018).

Muri gahunda yayo yo gufasha kongera umusaruro w'ubuhinzi, guverinoma y'u Rwanda yashyizeho ikigega gifasha abahinzi kubona ifumbire. Ibi byakozwe mu rwego rwo gukusanya amafaranga ava mu bahinzi hanyuma bagahabwa inyongeramusaruro (ifumbire n'imiti yica udukoko)

kugira ngo abahinzi bashobore kubona ifumbire bagitangira guhinga kandi bashobore kongera umusaruro. Iyi gahunda yatangiranye na kawa nk'ikigega gihoraho mu mwaka wa 2009; icyo gihe cyacungwaga na OCIR Café ari na yo yaguraga ifumbire ikayigurisha amakoperative n'abahinzi ku ideni. NAEB imaze gushyirwaho, yahawe gucunga n'iki kigega.

Icyakora, hari ibibazo byabangamiraga kuramba kw'iki kigega. Ibi birmo kutageza ifumbire ku bahinzi ku gihe, imicungire y'amafaranga, no kuba amakoperative amwe atarabashaga kwishyura inguzanyo. Ni yo mpamvu abafatanyabikora bagira uruhare mu buhinzi bwa kawa basanze ko imicungire y'iki kigega n'ibikorwa byacyo byakorwa na NAEB ifatanije n'Ishyirahamwe Nyarwanda ry'Abatunganya Banakohereza Kawa mu mahanga (CEPAR). Mu mwaka wa 2014, NEAB yashyize imicungire y'ikigega gifasha kubona ifumbire mu maboko ya CEPAR.

CEPAR ni ishyirahamwe ry'abahinzi ba kawa n'abikorera bayohereza mu mahanga ryashinzwe mu mwaka wa 2011 kugira ngo rirusheho guhuza abafatanyabikorwa batandukanye bafite uruhare mu buhinzi bwa kawa (abahinzi, abahera kawa, abayicuruza, abayikaranga, n'abandi) mu buryo budahenze. Mu gucunga iki kigega, CEPAR igenzura ibikorwa byo kugura, gukwirakwiza, gukurikirana, gushyira mu bikorwa no gukoresha ifumbire n'imiti yica udukoko ndetse igaha raporo abafatanyabikorwa batandukanye. Naho NAEB ikurikirana abahinzi kuri buri ntambwe y'ubuhinzi bwa kawa ikareba ko ifumbire isaranganywa kandi igakoreshwa neza.

a. Inzira binyuramo

Kugura ifumbire

Iki kiciro kirimo CEPAR n'abatumiza ifumbire mu mahanga. CEPAR ifasha mu kugira ngo abahinzi n'amakoperative babone ingano y'ifumbire basabye hanyuma ikohereza abatumiza ifumbire mu mahanga urutonde rw'ibyo abahinzi batumije. Iyo CEPAR imaze guhabwa ibyatumijwe, nayo ibisaranganya abahinzi/amakoperative.

Gusaranganya no gukoresha ifumbire

Iki kiciro kigirwamo uruhare n'abafatanyabikorwa batandukanye. CEPAR isaranganya abahinzi/amakoperative ifumbire ifashijwe n'abayobozi b'inzego z'ibanze (ku rwego rw'akarere n'umurenge) n'amaherero ya kawa (CWS) agiye ari mu turere iyi gahunda ikoreramo. Kubera uburyo amaherero n'inganda za kawa zegereye abahinzi, bakorana n'abahinzi kugira ngo basabe inguzanyo mu buryo buboneye. Muri iki gihe, hari amaherero arenga 270 mu gihugu hose kandi igiti cya kawa gitanga umusaruro ungana n'ibiro 2 cyangwa 3 mu gihe gifite ubushobozi bwo gutanga ibiro bigera ku 10.

"Kugena uturere tw'ubuhinzi bwa kawa" ni uburyo bwazanywe na NAEB bugamije kungera ubwiza n'ubwinshi bwa kawa. Ubu buryo busaba amaherero n'inganda za kawa gufasha abahinzi bari mu turere ziherereyemo, binyuze mu kongera imikoreshereze y'ifumbire, kurwanya ibyonnyi n'indwara za kawa, kubagara no gukonorera kawa, no kubigisha uburyo bwiza bwo gusarura kawa. Ikindi, ubu buryo bufasha kunoza umukoranire hagati y'abahinzi, amaherero n'inganda za kawa.

Gutera inkunga urwego rwa kawa

Kubera ko abahinzi banshi baba badafite amafaranga mu ntangiriro z'igihembwe cy'ihinga kandi ifumbire ikaba ihenze (ifumbire ishobora kugura amafaranga agera ku bihumbi 3 ku kiro), abahinzi bagura ifumbire ku ideni hanyuma bakishyura bamaze gusarura. Ubu buryo buroroshye kubera ko akenshi abahinzi bagurisha umusaruro wabo abohereza kawa hanze cyangwa abandi bacuruzi bagomba guca muri NAEB kugira ngo yemeze ubuziranenge bwa kawa mbere yo kuyohereza mu mahanga. Bito rero, NAEB ishobora gufata amafaranga yatanzwe n'ikigega gifasha kubona ifumbire kuri iki kiciro cyangwa se kawa imaze kugurishwa. Amafaranga NAEB ifata agera kuri 22 ku kiro (igiciro gishobora guhinduka ariko akenshi ntikijya kure y'aya mafaranga). Aya mafaranga asubira mu kigega gifasha mu kubona ifumbire agakoreshwa mu kugura ifumbire izakoreshwa mu mwaka w'ingengo y'imari utaha.

b. Umusaruro cyatanze

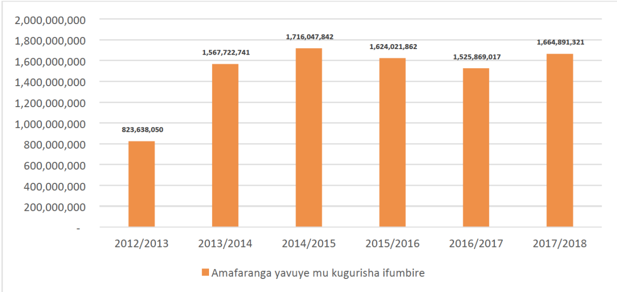
Kuva iki kigega gifasha kubona ifumbire ya kawa gitangijwe, gukoresha ifumbire byariyongereye. Ingano y'ifumbire ikoreshwa yavuye kuri toni 1,080 igera kuri toni 4,812. Ikindi ni uko abakeneye ifumbire bairyongereye kuva aho abahinzi baboneye ibyiza byo gukoresha ifumbire. Nk'uko Ishusho ya 16 ibigaragaza, kuva mu myaka ya 2012/2013 kugeza 2017/2018, amafaranga akoreshwa n'iki kigega yikubye hafi kabiri avuye ku mafaranga y'u Rwanda 823,638,050 agera kuri 1,664,891,321. Uretse ibi, kubera imikorere myiza ya poritiki zashyizweho na CEPAR, ikigega gifasha mu kubona ifumbire na cyo cyashoboye kugabanya igiciro cy'ifumbire kubera ko cyaguraga ifumbire nyinshi icyarimwe; ibi byoroheje ibiganiro n'abayicuruza.

c. Imbogamizi

N'ubwo hari ibyagezweho mu micungire y'ikigega gufasha mu kubona ifumbire ya kawa, haracyari imbogamizi zikibangamiye imikoreshereze myiza y'iki kigega. Izo ni izi zikurikira:

Umusaruro muke: Abahinzi bamwe baracyarwana no guhinga neza bakoresheje uburyo bwa kera (budakoresha ifumbire mvaruganda). Ibi, hamwe n'imihindagurikire y'ibihe, butuma umusaruro uba muke. Kubera ko amafaranga yo kugura ifumbire akurwa mu mafaranga agurwa kawa yoherezwa mu mahanga, umusaruro muke mu gihembwe runaka cy'ihinga ugabanya ingano y'ifumbire izakoreshwa mu gihembwe gukirikira, ibi bikaba byatera ibibazo bihoraho (uruziga rw'ibibazo).

Ishusho ya 16: Umubare w'amafaranga yakiriwe



Aho byavuye: Ikiganiro ku Kigega cya NAEB Gifasha mu kubona ifumbire. 14 Kamena 2018.

Gutinda kwishyura: Kubera ko uruhare rw'umuhinzi rwishyurwa n'abohereza kawa mu mahanga, aba bashobora guhemuka maze bikabangamira imikorere myiza y'ikigega. Urugero, iyo badatanze amafaranga y'uruhare rw'abahinzi uko bikwiriye, hashobora kubaho gutinda bitari ngombwa n'ibibazo mu guhuza ibikorwa by'ikigega.

Kugwa kw'ibiciro: Abahinzi bakunze kugerwaho n'ingaruka zo kugwa kw'ibiciro ku isoko mpuzamahanga. Kubera ko ari bo bishyurwa, umubare w'amafaranga yinjizwa uziyongera cyangwa se ugabanuka bitewe n'uko ingano y'umusaruro ukenewe ku isoko yazamutse cyangwa se yamanutse. Imwe mu ngaruka zabyo ni uko gukora igenamigambi ry'imari no kuboneka kw'inyongeramusaruro biba birimo gushidikanya. Kubera iyi mpamvu, gutinya ibibazo byavuka n'inyungu ziri hejuru zituruka ku kutishyura cyangwa kutishyura neza bigabanya amahirwe y'abahinzi yo kubona inkunga y'amafaranga.

Gukoresha ifumbire nabi: N'ubwo NAEB ikora ibikorwa byo gukangurira abahinzi gukoresha neza ifumbire, abahinzi benshi bakoresha ifumbire idahagije cyangwa se bakavuga ko badakeneye ifumbire mu rwego rwo kwirinda kwishyura amafaranga yo kuyigura. Iki kibazo gushobora kurushaho gukomera igihe abahinzi babonye umusaruro mwiza, hanyuma bagatekereza ko batagikeneye gukoresha ifumbire.

Gucuruza kawa mu buryo butemewe: Igice kinini cy'umusaruro wa kawa ntabwo gica mu maherero cyangwa se muri NAEB. Ibi bituma NAEB idashobora kugenzura ubwiza n'ingano ya kawa yera mu gihugu. Bituma kandi abahinzi batabona ifumbire nziza kuko baba batagira uruhare mu kigega gifasha kubona ifumbire.

Ibiti bya kawa bishaje: Hamwe no kuba abahinzi ba kawa cyangwa abafite ubutaka buhingwaho kawa ari abantu bakuze, gusaza kw'ibiti bya kawa ni imbogamizi ku kuramba kw'iki kigega. Bityo, hakenewe amahugurwa n'ubukangurambaga ku bakiri bato binyuze mu makoperative kugira ngo haterwe ibiti bya kawa bishya.

4.3.1.2. Ikigega gifasha kubona ifumbire y'icyayi

Ubuhinzi bw'icyayi bwatangiye kwitabwaho cyane mu mwaka wa 2003 kubera akamaro k'icyayi mu kwinjiza amafaranga y'amahanga mu Rwanda. Gahunda y'igihugu yo guteza imbere icyayi yashyizweho kandi ihuzwa n'intego z'icyerekezo 2020. Kugira ngo intego y'umubare w'amafaranga Ikerekezo 2020 giteganya kwinjiza igerweho, bisaba ko buri muhinzi w'icyayi aba afite umurima w'icyayi ungana na kimwe cya kabiri cya hegitari, umusaruro ungana n'ibiro ibihumbi 10 by'icyayi kibisi, n'igiciro cy'amafaranga 100 ku kiro. Gahunda y'igihugu yo guteza imbere icyayi igaragaza ko kugira ngo ibi bigerweho ari ngombwa ko ingano n'ubwiza bw'umusaruro byiyongera, binyuze mu gukoresha ifumbire neza, amahugurwa ku gusoroma no gusazura icyayi, ndetse n'uburyo bwiza bwo kugitwara. Ibi byongerwaho kandi kongera ishoramari mu nganda hongerwa ubushobozi bwazo bwo gutunganya icyayi kibisi, no kuzana uburyo bushya bwo gutunganya icyayi kugira ngo haboneke ubwoko butandukanye bw'icyayi gitunganije.

Mu Rwanda, urwego rw'ubuhinzi bw'icyayi rukoresha uburyo bubiri: amakoperative n'inganda. Ubuso bugera kuri 69% buhinzeho icyayi bukoreshwa n'amakoperative y'abahinzi na yo arimo inzego abyiri: (i) koperative zihingira icyayi ku butaka buri hamwe n' (ii) abahinzi bakorera ubuhinzi bw'icyayi ku butaka butatanye. Ubuhinzi bw'icyayi butandukanye n'ubw'ikawa kubera ko icyayi kigomba gutunganirizwa mu ruganda, hanyuma uru ruganda akaba ari na rwo rucyohereza mu mahanga rukanagira uruhare mu biganiro ku isoko mpuzamahanga. Hari inganda 15 z'icyayi mu Rwanda, kandi hafi ya zose zinakurikirana uburyo abahinzi babona ifumbire n'uburyo isaranganwa babitewemo inkunga nto na guverinoma. Icyayi

gihingwa cyane cyane mu mirima minini icungwa n'inganda z'icyayi n'amakoperative. Hari n'ikindi cyayi gikeya gihingwa n'amakoperative n'abahinzi bahinga icyayi ku butaka buto. Muri rusange ubuso buhinzeho icyayi bungana na hegitari ibihumbi 15.

Ku byerekeranye no gukoresha ifumbire, icyayi ni igihingwa kimara igihe kirekire mu murima aho kigenda gisarurwa kinasazurwa; gisaba guhora ukuraho intungagihingwa z'ingenzi (mu kugisoroma) ku buryo binyuze mu gukoresha ifumbire, abahinzi baba basimbuza za ntungagihingwa kugira ngo umusaruro ukomeze uboneke. Ikigega gifasha mu kubona ifumbire cyatangijwe mu mwaka wa 2009 n'abafatanyabikorwa bafashijwe na guverinoma y'u Rwanda. Bari bafite intego yo gufasha mu kubona ifumbire nziza y'icyayi kugira ngo inyungu iboneka muri uru rwego yiyongere bunyuze mu kugurira ifumbire hamwe. Ikigega gifasha kubona ifumbire gicungwa na komite ikomatanyije igizwe na Rwanda Mountain Tea (RMT), Urugaga rw'Amakoperative y'Abahinzi b'Icyayi mu Rwanda (FERWACOTHE) na NAEB.

a. Izira binyuramo

Gutumiza ifumbire

Buri mwaka w'ingengo y'imari, Rwanda Mountain Tea (RMT) n'izindi nganda z'icyayi basuzuma ubutaka kugira ngo bamenye ingano y'ifumbire ikenewe. Hanyuma RMT igasaba abagemura ifumbire gupiganirwa isoko. RMT ibona ifumbire ikoresheje cya kigega cy'ifumbire hanyuma ikayisaranganya inganda, na zo zikayisaranganya abahinzi n'amakoperative. Amafaranga y'uruhare rw'umuhinzi atangwa igihe icyayi kigeze ku kiciro cyo gutunganywa. Bitandukanye no kuri kawa, ingano y'amafaranga y'uruhare rw'umuhinzi ihinduka buri mwaka w'ingengo y'imari, kubera ko igiciro cy'ifumbire gishyirwaho mu bwumvikane hagati y'ugura n'ugurisha hashingiwe ku ngano y'ifumbire ikenewe. Ni yo mpamvu kugura ifumbire mvaruganda bikorerwa icyarimwe bunyuze mu kigega gifasha kubona ifumbire y'icyayi.

Gusaranganya no gukoresha ifumbire

Iyo RMT imaze kwakira ifumbire yatumijwe, iyisaranganya inganda z'icyayi na koperative zishinzwe kuyikoresha.

Gutera inkunga y'imari urwego rw'icyayi

Mu kugura inyongeramusaruro, biracyagoye kuri koperative zimwe kugura ingano y'ifumbire zifuza kubera ubushobozi buke bw'amafaranga. Ni yo mpamvu, binyuze mu kigega gifasha kubona ifumbire, inganda zose zitunganya icyayi zifasha amakoperative akorana na zo kubona inguzanyo zo kugura ifumbire zidatangirwa inyungu, kandi zishyurwa zikuwe ku musaruro w'icyayi ayo makoperative aba yagemuriye inganda. Andi makoperative akoresha inguzanyo za BRD cyangwa se bwizigame bwayo.

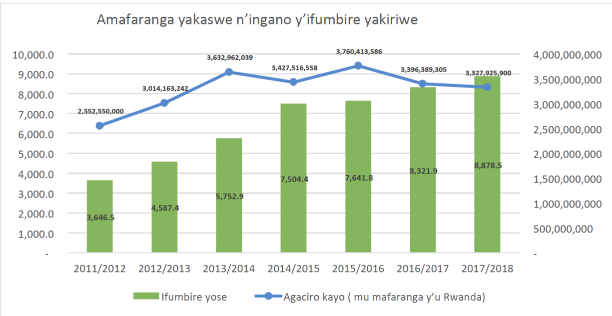
b. Akamaro k'iki kigega

Kuri ubu iki kigega kirakora neza. Ingano y'ifumbire yakiriwe kandi igakoreshwa binyuze muri iki kigega yariyongereye; yavuye kuri toni 3,646.5 mu mwaka w'ingengo y'imari wa 2011/2012 igera kuri toni 8,878.5 mu mwaka wa 2017/2018. Ni ukuvuga ko buri mwaka yiyongereyeho 15.9% mu gihe amafaranga akatwa ku musaruro w'abahinzi n'amakoperative yazamutse kuva kuri miriyari 2.5 mu mwaka wa 2011/2012 agera kuri miriyari 3.3 muri uyu mwaka w'ingengo y'imari (2017/2018); bivuga ko yazamutse ku kigera cya 5.4%. Impamvu y'ingenzi yatumye iki kigega kigera kuri ibi byose ni uruhare rugaragara rw'inganda z'icyayi n'amakoperative

muri iki kigega. Uru ruhare rwazamutse kuva kuri 85.2% mu mwaka wa 2011/2012 rugera kuri 96.5% muri 2017/2018. Ikindi ni uko ifumbire igurirwa icyarimwe, bikagabanya igiciro cyayo.

Akamaro iki kigega cyagize ni kanini: kuva mu mwaka wa 2017, ingano y'icyayi cyoherezwa hanze yageze kuri toni 26,243 n'agaciro kangana na miriyoni 84 n'ibihumbi 270 by'amadorari. Uku kwiyongera kwaturutse ku kwiyongera kw'igiciro cy'icyayi ku isoko mpuzamahanga no ku kwiyongera k'umusaruro wacyo.

Ishusho ya 17: Amafaranga yakaswe n'ingano y'ifumbire yakiriwe binyuze mu kigega gifasha kubona ifumbire y'icyayi



Aho byavuye: Ikiganiro ku Kigega gifasha kubona ifumbire cya NAEB. 14 Kamena 2018.

c. imbogamizi

Imicungire itanoze: Ikibazo gikomereye ikigega gifasha kubona ifumbire y'icyayi ni uko imicungire yacyo idatunganije neza. Kigirwamo uruhare n'abafatanyabikorwa benshi, bigatuma gucunga uburyo ifumbire iboneka n'uburyo itangwa bigorana. Muri make, ugeranije n'ikigega k'ifumbire cya kawa, imikoreshereze y'ifumbire mu rwego rw'icyayi yazamutse kur rugero ruto.

Abantu bamwe bakoresha uburyo bwabo mu kubona ifumbire: Inganda z'icyayi n'amakoperative bashobora kwigurira ifumbire ubwabo badategereje inkunga ya guverinoma. Muri rusange, abahinzi b'icyayi bafite amafaranga ahagije ku buryo bashobora kwigurira ifumbire ku bayicuruza. Hari kandi inganda n'amakoperative bahitamo kudakorana na NAEB ahubwo bakagura ifumbire binyuze mu zindi nzira. Bityo, nta musanzu batanga mu kigega k'ifumbire. Nk'urugero, kuri toni 7,985.04 z'ifumbire ya NPK yaguzwe mu rwego rw'icyayi muri rusange, 78.6% gusa, ni ukuvuga toni 6,277.72, ni zo zaguzwe binyuze mu kigega gifasha kubona ifumbire y'icyayi.

Izindi mbogamizi zirimo kutishyurira igihe kw'abahinzi, ihindagurika ry'ibiciro ku isoko mpuzamahanga no kuba ibigo by'imari bidatera inkunga ubuhinzi bw'icyayi.

4.3.1.3. Gahunda y'imyaka iri imbere

Mu gihe kiri imbere, NAEB irateganya kugabanyiriza guverinoma umuzigo w'urwego rw'ubuhinzi ikangurira kandi ifasha abari muri uru rwego kwifasha bakoresheje ibindi bigo by'imari. Muri iki gihe ariko, NAEB irizera ko inkunga ya guverinoma n'ishoramari nibyinyongera, abahinzi b'icyayi n'aba kawa bashobora kongera umusaruro wabo kugira ngo igihe NAEB izaba ihagaritse inkunga yayo, abahinzi bazashobore kwigurira ifumbire ubwabo.

NAEB irateganya kandi kwagurira ibikorwa byayo ku kigega gifasha kubona inkunga y'ifumbire ikoreshwa mu buhinzi bw'imboga n'indabyo. Kugeza ubu, ubuhinzi bw'imboga n'indabyo ntiburakura kandi bufite integer nke ugereranije n'icyayi n'ikawa; ibi bituma buhenda kandi bugahura n'ingorane nyinshi. Iki ni ikibazo ku mabanki kuberako ahitamo gukorana

n'amakoperative. NAEB irateganya guhuza abakora ubu buhinzi kugira ngo imboga n'indabyo byoherezwa mu mahanga byiyongere.

NAEB kandi irateganya guhinduka ikigo kinini, bikazayifasha kugurisha umusaruro kugira ngo yunganire ingengo y'imari guverinoma iyigenera mu gukora bimwe mu bikorwa byayo. Ibi ariko, bivuze ko ingengo y'imari guverinoma iyigenera izagabanuka mu gihe kizaza.

NAEB imaze igihe igerageza kurwanya ubucuruzi bwa kawa butemewe n'amategeko. Ibi ibikora bunyuze mu guha imbaraga poritiki yo kugena uduce abahinzi bakoreramo, gukoresha ibarurishamibare mu gushyiraho uburyo bwo gukoresha ikoranabuhanga mu gutanga amakuru ku musaruro wavuye mu mirima ukoherezwa hanze, n'izindi ngamba. Irateganya kandi kongera imbaraga mu gushishiriraza, gukora ubukangurambaga no kongera uruhare rw'ibigo by'imari mu gushora imari mu bigega bufasha kubona ifumbire y'ikawa n'icyayi. Kugira ngi ibi bigega bikomeze kugera ku ntego zabyo, NAEB irateganya gusaba ko imitunganyirize yabyo yanozwa kurushaho kugira ngo birusheho kureshya abahinzi n'amakoperative kandi kwishyura bijye bikorerwa igihe.

4.3.1.4. Ibitabo byakoreshejwe

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UMUTWE WA 5:

Gukemura ibibazo

Mu mutwe wa mbere twabonye ko gutera inkunga y'imari imirimo yo gutunganya umusaruro umaze gusarurwa bikiri ikibazo mu Rwanda. Ariko ukuri ni uko gutera inkunga y'imari icyiciro cya nyuma yo gusarura bifite akamaro kangana n'ako gutera inkunga ibindi byiciro by'ubuhinzi. byongeye kandi, abahinzi baba bagomba kwishyura inguzanyo bafashe bakoresheje amafaranga bakuye mu musaruro. bityo rero, uyu mutwe uragaragaza igisubizo cyatanzwe na isoko ry'ibicuruzwa rya afurika y'uburasirazuba (EAX) mu gukemura iki kibazo.[6]

5.1. EAX ni iki?

EAX ni isoko ry'ibicuruzwa ry'akarere ryashinzwe mu mwaka wa 2013 kugira ngo rifashe miriyoni 173 z'abaguzi mu Rwanda no mu Muryango w'Afurika y'Uburazirasuba (EAC). Igitekerezo cyo kugira isoko ry'ibicuruzwa no gushyiraho EAX cyavutse mu mwaka wa 2013 mu Ihuriro Mpuzamahanga ryiga ku Bukungu yabereye i Davos mu Busuwisi. Intego yayo yari uguteza imbere ukwihuza kw'ibihugu byo mu karere, guteza imbere isoko ry'imari n'imigabane no guteza imbere ubuhinzi muri Afurika. EAX yatangijwe ku mugaragaro n'abakuru b'ibihugu bigize Umuryango wa Afurika y'Uburasirazuba muri Nyakanga 2014, ikaba ifite icyicaro cyayo i Kigali. EAX ni ubufatanye hagati ya Reta n'abikorera hagati ya guverinoma y'u Rwanda n'abashoramari baturuka muri Nijeriya[7] no muri Reta Zunze Ubumwe za Amerika[8].

Mu bikorwa byayo, EAX igamije:

- o Kongera amafaranga mu isoko ry'ibicuruzwa no kurushaho kugira uruhare mu kugena ibiciro;
- o Guteza imbere ibikorwa biriho byo gutunganya ibicuruzwa binyuze mu guhuza umusaruro n'amasoko afite ibiciro byiza;
- o Kongera ubushobozi bw'abahinzi mu biganiro bigena igiciro cy'umusaruro wabo no kugerwaho n'inyungu zikomoka ku bwiza bw'umusaruro;
- o Kutuma habaho ubunyangamugayo no gukorera mu mucyo mu bucuruzi no kugabanya impamvu zatuma abantu bananirwa kubahiriza amasezerano

Intego nyamukuru ya EAX ni ugushyiraho izego zizaramba zizateza imbere ubuhinzi bwa Afurika, zigafasha abahinzi b'abanyafurika, zikongera ukwihaza mu biribwa n'ubushobozi bwa Afurika bwo guhangana ku isoko mpuzamahanga. EAX ifite ubushobozi bwo gucuruza mu byamunara, kuvunja amafaranga, n'amasezerano y'ubucuruzi agamije guhangana n'ibyago byavuka. Kugeza ubu, ibicuruzwa EAX icuruza muri iki gihe ni ibigori, ibishyimbo, soya, amasaka, ingano n'umuceri uhingwa mu bushanga. Inyigo zirimo gukorwa kugira ngo harebwe niba amabuye y'agaciro, icyayi n' ikawa byashobora kugurishwa mu cyamunara kandi bikabona isoko.

12 Uyu mutwe wanditswe n'itsinda rihuriweho na IPAR na EAX.
13 Tony Elumelu abinyujije muri Heirs Holdings
14 Nicolas Berggruen abinyujije muri Berggruen Holdings na Jendayi Frazer abinyujije muri 50 Ventures

5.2. Ikibazo gihari n'igisubizo cyacyo

Igihe yatekerezwaga, EAX yari isoko ry'ibicuruzwa aho abaguzi n'abagurisha bahura ngo bagure banagurishe bakoresheje ikoranabuhanga. Bitandukanye n'isoko ry'imari n'imigabane, isoko ry'ibicuruzwa rigamije kubungabunga no kugenzura ubwiza n'ingano y'ibyo ugura azabona igihe kugura bizaba birangiye. Ni yo mpamvu EAX yitaga cyane ku gucuruza ibicuruzwa bifite ubwiza bwo ku rwego rwo hejuru. Kugira ngo ibi bigerweho, EAX yagombaga gukoresha uburyo bwagutse kandi bukomatanyije bwo gukorana n'abahinzi, ari na bo batanga ibicuruzwa bijyanwa ku isoko, kugira ngo ikemure ibibazo bine by'ingenzi: igihombo kibaho nyuma yo gusarura, kutabona amafaranga ahagije, kutigerera ku isoko no kutabona amakuru ahagije.

5.3. Igihombo kibaho nyuma yo gusarura

Igihombo kibaho nyuma yo gusarura gisobanurwa nko kugabanuka kw'ingano n'ubwiza bw'umusaruro kuba hagati yo gusarura no gukoresha umusaruro (ACF, 2014). Muri Afurika, imibare igaragaza ko 40% by'umusaruro bitakara mu mirimo yo gusarura, guhunika no gutwara umusaruro kuva mu murima kugera mu ngo z'abahinzi no ku isoko (GWPG, 2016; APHILIS, 2018). Ibi bituma intungamubiri n'ibivumbikisho bitakara, umusaruro ukaba wakwangwa n'abaguzi, umusaruro w'ubuhinzi ukaba wakwangirika ku buryo utaribwa ndetse n'ingano yawo ikagabanuka (Kader, 2005; WFP, 2017).

Mu Rwanda, bivugwa ko hejuru ya 25% by'impeke zisarurwa zitakara mu nzira umusaruro unyuramo umaze gusarurwa, kandi hagati ya 18% na 25.7% by'umusaruro w'ibigori birakara buri mwaka kuva mu mwaka wa 2006. Impamvu zagaragajwe nk'izitera iki kibazo zirimo ubumenyi buke ku bahinzi, inzira yo kuva ku buhinzi bugamije guhaza ingo ujya ku buhinzi bugamije ubucuruzi, serivisi zitanoze zo guhugura abahinzi mu duce tumwe na tumwe, kubura ikoranabuhanga ryo guhunika no gupfunyika umusaruro, kubura k'ubwanikiro n'ubuhunikiro mu mirima, no kubura amasoko cyangwa kutamenya aho aherereye (GWPG, 2016; USAID, 2012; APHILIS, 2018; GWPG; 2016).

Umuti wa EAX

Aho byavuye: EAX (2018)

EAX yashyizeho ibikorwa remezo bikomatanyije byo guhunika ibicuruzwa; ibi bikorwa bigizwe n'ububiko 11 bwahawe ibyangombwa[9] n'ibigega biri mu gihugu hose byabika byose hamwe toni zigera ku bihumbi 20. Hakoreshejwe ibi bigega, EAX ifite ubushobozi bwo kurinda ubwiza, ingano, umutekano n'ubwishingizi bw'impeke zibitswe binyuze muri Serivisi zo Gucunga Ingwate (CMS) [10] ziri ku rwego mpuzamahanga. Mu gushyira ibicuruzwa mu byiciro hashingiwe ku bwiza bwabyo no gushyiraho ibipimo by'ubuziranenge, ibicuruzwa bifite ubwiza bwo hejuru bigurwa ku biciro byiza ku isoko, bigashishikariza abahinzi gucunga neza umusaruro umaze gusarurwa.

15 Guhabwa icyangombwa bivuze ko ibi bikorwa remezo byujuje ubuziranenge mpuzamahanga mu gufata neza no kubika impeke.
16 Izi serivisi zirimo gushyira mu byiciro, gupima, gusukura, kwanika, gutondeka no gutera imiti mpeke ziri mu bubiko.

Kugira ngo ubwiza bw'impeke bukomeze kubungabungwa mu nzira yose umusaruro unyuramo, kuva mu ihinga kugeza mu isarura, EAX yashyizeho itsinda ry'impuguke mu buhinzi rikorana n'abahinzi umunsi ku munsi. Iri tsinda rihugura abakorera ubuhinzi ku butaka buto bibumbiye mu makoperative ku buryo bwo gufata neza impeke ndetse no ku mikorere myiza mu buhinzi, gutegura igenamigambi ry'ubucuruzi, ubwikorezi, ibikoresho, n'ibindi.

Iby'ingenzi byakozwe

Ingano y'umusaruro wanyuze mu bubiko bwa EAX kugeza ubu	Toni 31,500
Inyemezamusaruro z'ikoranabuhanga zatanzwe	602
Agaciro k'inyemezamusaruro zatanzwe kugeza ubu	Miriyoni 4.9 z'amadorari

Kugeza muri Nzeri 2018

5.4. Kutabona amafaranga ahagije

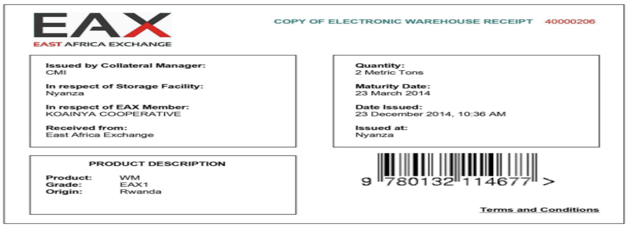
Imbogamizi ya kabiri abahinzi bo mu Rwanda bahura na yo ni ukutabona amafaranga ahagije kubera impamvu zikurikira:

Icya mbere, abahinzi baba biteze ibirenze -rimwe na rimwe bidashoboka- ku byerekeranye n'amafaranga bazakura mu musaruro wabo. Ibi bisa n'ibyumvikana kuko hagati yo guhinga no gusarura hari amezi ari hagati y'ane n'atanu; muri iki gihe abahinzi bashora amafaranga, imbaraga n'igihe byinshi. Ariko ibiciro bikunda kugwa mu gihe cy'isarura kubera ko umusaruro uba wabaye mwinshi ku isoko. Ikindi ni uko abahinzi batabona buri gihe igiciro bakeneye ku isoko, kubera ko abacuruzi bagoreka amasoko kugira ngo bungukire ku bahinzi.

Icya kabiri, abagura umusaruro (abacuruzi, abagura umusaruro w'ubuhinzi, abatunganya umusaruro bawubyazamo ibindi, n'abandi) akenshi ntibaba bafite amafaranga yose akenewe yo kugura ibikenewe byose kugira ngo bashobore gufata umusaruro w'igihembwe wose. Ibi bituma bamanura ibiciro kugira ngo babone inyungu nyinshi, mu gihe abahinzi bo bahomba.

Icya nyuma, amabanki y'ubucuruzi abona urwego rw'ubuhinzi nk'urwego rubamo ibyago byinshi, cyane cyane ku bakorera ubuhinzi ku butaka buto. Ikigereranyo kingana na 10% by'inguzanyo ni zo zonyine zitangwa mu rwego rw'ubuhinzi mu gihe uru rwego rukoresha ¾ by'abakozi bose mu gihugu kandi rukinjiza hafi 1/3 cy'umusaruro mbumbe w'igihugu. Ibisabwa kugira ngo inguzanyo zitangwe nk'impapuro zigaragaza imikoreshereze y'imari zakorewe ubugenzuzi, inzego z'ubuyobozi zihamye no kubona ingwate cyangwa abishingizi bigora abahinzi (CGAP, 2017).

Umuti wa EAX


EAX
EAST AFRICA EXCHANGE
COPY OF ELECTRONIC WAREHOUSE RECEIPT 40000206

Issued by Collateral Manager: CMI
In respect of Storage Facility: Nyanza
In respect of EAX Member: KOAINYA COOPERATIVE
Received from: East Africa Exchange

Quantity: 2 Metric Tons
Maturity Date: 23 March 2014
Date Issued: 23 December 2014, 10:36 AM
Issued at: Nyanza

PRODUCT DESCRIPTION
Product: WM
Grade: EAX1
Origin: Rwanda

9 780132 114677 >

Terms and Conditions

Aho byavuye: EAX (2018)

Inyemezamusaruro ishingiye ku ikoranabuhanga nk'igihamya cy'imari: Mu bufatanye n'amabanki 7 y'ubucuruzi[11] mu Rwanda, igice cy'isoko ryafatwaga nk'ikirimo ibyago byinshi ku bagitangamo inguzanyo gishobora kubona inguzanyo z'igihe

kigufi gikoresheje inyemezamusaruro zishingiye ku ikoranabuhanga nk'ingwate. Ubwishingire izi nyemezamusaruro zifite ni ishingiro ry'icyizere banki zifitiye iki gihamya. Mu gutanga inguzanyo, agaciro k'ibigaragazwa n'inyemezamusaruro kagabanywaho 30% nk'uburyo bwo guteganya ko inguzanyo izishyurwa n'ubwo ibiciro byagwa.

Ikigega kivamo amafaranga akongera akagarukamo: Mu kugerageza gukemura ikibazo cy'ubusumbane hagati y'ibikenewe n'ibihari, EAX yashyizeho ikigega kivamo amafaranga akongera akagarukamo ifatanije na banki abyiri (BRD na KCB). Ku ruhande rumwe, ibi byafashije EAX guha abahinzi isoko igihe basarura; ku rundi ruhande, byafashije EAX gufasha abagura umusaruro w'ubuhinzi kubona ibikoresho bakeneye kugira ngo bakemure ibibazo byabo mu mpera z'igihembwe. Izi ni zo mpamvu zatumye ingano y'umusaruro n'amafaranga yinjiye hagati ya 2016 na 2017 yiyongeraho 31%.

Iby'ingenzi byakozwe

Umubare w'ibigo by'imari byagize uruhare mu gutera inkunga gahunda y'inyemezamusaruro kugeza ubu	7
Agaciro k'umwenda watanzwe hashingiwe ku nyemezamusaruro kugeza ubu	3,660,000 USD
Umubare w'abananiwe kwishyura inguzanyo kugeza ubu	0
Impuzandengo y'igihe inguzanyo yagiye imara	Amezi 5

Kugeza mu mpera za Nzeri 2018

5.5. Kutigerera ku isoko

Imbogamizi ya gatatu abahinzi bo mu Rwanda bahura na yo ni ukuba batigerera ku isoko ry'ibicuruzwa byabo kubera impamvu zikurikira: iya mbere, kugera ku isoko bisaba ubushobozi runaka bwo gushyira ibintu kuri gahunda, ubushobozi bwo kuganira n'abagira uruhare ku isoko, ubushbozi bwo gukurikirana no gusobanukirwa uko ibiciro bihinduka n'imiterere y'amasoko, n'ubushobozi bwo gutunganya ibikenewe byose mu nyungu z'abanyamuryango. Icya kabiri, abagura umusaruro w'abahinzi bagoreka ibiciro byo ku isoko mu buryo buhombya abahinzi nk'uko byagaragajwe mbere.

Igisubizo cya EAX

Inyemezamusaruro ishingiye ku ikoranabuhanga nk'igicuruzwa: Imwe mu nshingano za EAX ni ukuyobora imitunganirize y'ubucuruzi bw'ibintu mu Rwanda no mu karere. Bityo, EAX yatumye ubucuruzi bukorwa mu mucyo, budaheza, bworoha kandi bugakorwa neza, biturutse ku nyemezamusaruro ishingiye ku ikoranabuhanga. Ugurisha ntakeneye

17 Aya mabanki ni Banki y'u Rwanda Itsura Amajyambere (BRD), Guarantee Trust Bank (GT Bank), Equity Bank, Banki y'Abaturage y'u Rwanda (BPR), Banki Urwego, Ecobank na Banki ya KCB.

kubanza kwereka ugura uko umusaruro we uteye, kubera ko ibicuruzwa biba byashyizwe mu byiciro hakurikijwe ibipimo by'ubuziranenge. Izo nyemezamusaruro ziba zigaragaza ingano n'ubwiza bw'umusaruro, bivuze ko uguze ahabwa koko ibyo yaguze. Mu gusoza, aya masezerano y'ubugure ntarenza imyaka 2 (T+2).

Urubuga rw'Ubucuruzi rya NASDAQ: Iri koranabuhanga rigezweho ku isi rishobora gukoresha ibyamunara, kuvunja mafaranga atndukanye, n'amasezerano y'ubucuruzi agamije guhangana n'ibyago byavuka. Ni uburyo bukomeye cyane bigaragara ko bwakwizerwa kandi bukoreshwa ku masoko akomeye ku isi. Iri koranabuhanga ryafashije abatunze inyemezamusaruro kwagura amasoko yabo ku buryo bugaragara, kubera ko umuntu ashobora kugera kuri uru rubuga aho yaba ari hose, hafi na kure.

Iby'ingenzi byakozwe

Ingano y'ibyacurujwe binyuze mu bubiko bwa EAX kugeza ubu	25,500 MT
Umubare w'ubucuruzi bwakozwe kugeza ubu	256
Umubare wa cyamunara zakozwe kugeza ubu	52
Umubare w'abananiwe kubahiriza amasezerano kugeza ubu	0

Kugeza muri Nzeri 2018

5.6. Kutabona amakuru ahagije

Kubona amakuru adahuye kw'abagira uruhare mu nzira yo kugera ku musaruro ni yo mpamvu y'ingenzi yo kugoreka ibiciro ku masoko adafite imiterere inoze, abahinzi bo mu cyaro bakabihomberamo. Rimwe mu mahame y'ingenzi ya EAX ni uko amakuru agomba gutangwa ari amwe kandi agatangwa kimwe ku bafatanyabikorwa bose kugira ngo bafate ibyemezo bashingiye ku makuru yuzuye.

Kugira uruhare mu kugena ibiciro: Muri gahunda yayo yo kuba hamwe mu haraberwa uko ibiciro bihagaze, EAX irashaka guhindura ubuhinzi n'ubucuruzi bw'ibikomoka ku buhinzi yongerera ubushobozi abafatanyabikorwa bose (abakeneye ibicuruzwa, ababigemura, abatanga inkunga y'amafaranga) muri rusange, n'abakorera ubuhinzi ku butaka buto by'umwihariko, kugira ngo bashobore kugira uruhare mu kugena ibiciro by'umusaruro; ibi bizakorwa binyuze mu gutanga amakuru nyayo kandi yizewe. Aya makuru atangwa hakoreshejwe ubutumwa bugufi (sms), ubutumwa kuri murandasi (email) n'izindi mbuga zo kuri murandasi.

5.7. Imbogamizi

N'ubwo hari intambwe igaragara yatewe na EAX, hari imbogamizi zigikeneye gukurwaho zirimo:

- ***Ubumenyi buke ku bahinzi:*** Abahinzi baracyafite imyumvire yo gutegereza inkunga ibafasha mu buzima bwa buri munsi. Ni yo mpamvu EAX yatangiye inzira yo guhindura imyumvire y'abahinzi binyuze muri gahunda zo kubongerera ubushobozi ifatanije n'abandi bafatanyabikorwa

nka IFC, Trademark East Africa na MINAGRI. Intego ni ukugira ngo bareke gukora ubuhinzi bubafasha kubaho gusa no gushingira ku nkunga ahubwo bagakora ubuhinzi bugamije ubucuruzi.

- ***Kugurisha umusaruro vuba vuba:*** Abahinzi bahinga ibihaza ingo zabo bagurisha ibisagutse ku musaruro wabo kugira ngo bakemure ibibazo byihutirwa. Kuba ubucuruzi bw'ibikomoka ku buhinzi budatunganijwe neza aho abacuruzi biharira ijambo bagaha abahinzi amafaranga make ariko aboneka vuba, bikareshya abahinzi. Ariko nanone, aya mafaranga n'ubwo aboneka vuba ntabwo ashobora kwishyura ibyo abahinzi baba barashoye cyangwa se ngo abahe inyungu. Ku rundi ruhande, EAX ikoresha uburyo butunganijwe ku buryo hari inzira ibintu binyuramo; abahinzi bashobora kutihanganira guca muri iyo nzira, n'ubwo yaba izabaha inyungu nyuma y'igihe runaka.

- ***Kuba abahinzi bagemura umusaruro muke muke:*** Koperative z'abahinzi usanga akenshi ari inzego zidakomeye. Bityo, ntibyoroshye kubona umusaruro mwinshi uvuye mu makoperative kubera ko abanyamuryango bayo bahinga ku butaka buto kandi butatanye, bagasarurra duke mu bihe bitandukanye. Mu gukemura iki kibazo, EAX yashoye imari mu bwikorezi bw'umusaruro no mu gutanga ibikoresho bikenewe kugira ngo gukusanya umusaruro byihute, bityo bigabanye igihombo kibaho nyuma yo gusarura.

- ***Kuba amabanki adashaka guhangana n'ibibazo:*** Amabanki aritonda cyane mu gutanga inguzanyo mu rwego rw'ubuhinzi, cyane cyane iyo izo nguzanyo zisabwa n'abahinzi bo mu cyaro.

- ***Ukwihuza kw'ibihugu bigize Umryango wa Afurika y'Uburasirazuba:*** Ubu u Rwanda ruhanganye n'ibihugu bifite ubukungu bwateye imbere nka Uganda, Kenya na Tanzaniya. Nk'urugero, Uganda yeza toni miriyoni 4 z'ibigori buri mwaka, mu gihe u Rwanda rweza toni ibihumbi 300 gusa. Ni yo mpamvu binyuze muri EAX, u Rwanda rwahisemo guhangana rwongera ubwiza bw'umusaruro.

- ***Imbogamizi zerekeranye no kuba umusaruro n'amafaranga aboneka mu buhinzi aboneka mu bihe runaka by'umwaka:*** EAX ihura n'ibibazo biterwa n'ihindagurika ry'ibihe ibikorwa bibera n'igihe amafaranga ava mu buhinzi abonekera. Ibi biterwa n'uko imirimo y'ubuhinzi ibaho ibihe bimwe by'umwaka. Imirimo myinshi yo mu bubiko bwa EAX n'amafaranga abigendaho biba mu mezi atandatu ya mbere y'umwaka, mu gihe amafaranga menshi yinjizwa n'abahinzi aboneka mu meza atandatu ya nyuma y'umwaka.

5.8. Gahunda y'imyaka iri imbere

EAX ifite imigambi igamije gukwirakwiza ibikorwa byayo ahantu henshi mu gihugu no mu karere binyuze mu kubaka ubundi bubiko ahantu h'ingenzi nko muri Kigali, no kongera ubushobozi bwayo bwo gufata neza impeke binyuze mu gushaka ibindi bikoresho nk'ibikoreshwa mu kumishano gusukura imyaka.

Uretse kwagura ibikorwa byayo bisanzwe, EAX irateganya kongera ubwinshi bw'ibikorwa na serivisi itanga yongeramo n'ibishyashya. Uretse ibigori, ibishyimbo, soya, ingano n'amasaka, EAX ifatanije na NAEB barimo kureba uburyo icyayi cyacuruzwa hakoreshejwe imashini. Harimo gukorwa kandi inyigo ku masoko y'ibireti n'amabuye y'agaciro. Guteza imbere isoko ry'imigabane n'amasezerano yo kugura ariko ukazishyura mu gihe kizaza ni indi ntego ya EAX.

5.9. Ibitabo byakoreshejwe

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UMUTWE WA 6:

Guteganya inguzanyo ikenewe

Uyu mutwe uheruka ugamije kugaragaza ibigikenewe gukorwa kugira ngo tugere ku buryo budahenze bwo gutera inkunga y'imari urwego rw'ubuhinzi. Ingano y'inguzanyo ikenewe yateganijwe hakoreshejwe uburyo bw'imibare ishingiye ku byavuye mu Buashakashatsi bwa Kane ku Mibereho y'ingo mu Rwanda (EICV4), hibandwa ku kureba ingano y'inguzanyo y'ubuhinzi yazakenerwa igihe ibikorwa by'ubukungu byazamuka. [12]

6.1. Ibigena uburyo abantu bagira uruhare mu nguzanyo itangwa mu buhinzi

Intego y'uyu mutwe ni ugutanga ikigereranyo cy'inguzanyo ishobora kuzatangwa mu buhinzi mu minsi iri imbere, hashingiwe ku izamuka ry'ubukungu. Dushingiye ku isesengura risobanura mu Mutwe wa 2, ingo zashyizwe mu matsinda ane ashingiye ku buryo zakoresheje cyangwa zitakoresheje inguzanyo:

- Ingo zari zifite inguzanyo itararangira kwishyurwa igihe ubushakashatsi bwakorwaga;
- Ingo zari zifite inguzanyo itarishyurwa mu mezi 12 yabanje, ariko zikaba zari zararangije kwishyura iyo nguzanyo igihe ubushakashatsi bwakorwaga;
- Ingo zitari zifite inguzanyo mu mezi 12 yabanje kubera ko ntayo zigeze zisaba;
- Ingo zitari zifite inguzanyo mu mezi 12 yabanje kubera zari zayisabye ariko ntiziyihabwe.

Ingo zakoreweho ubushakashatsi ku Mibereho y'Ingo mu Rwanda mu myaka ya 2013-2014 (EICV4) ni zo twakoresheje nanone. Imbonerahamwe ya 3 igaragaza imibare isobanura ibiranga ngo zikora ubuhinzi twakoreyemo ubushakashatsi, hashingiwe ku nzego z'imibereho n'ubukungu.[13]

18 Ubu buryo bwo guteganya bwatunganijwe kandi bushyirwa mu bikorwa hifashishijwe inkunga ya RWI, iki kikaba ari ikigo cy'Abadage gifite ubunararibonye mu kubaka ibipimo nk'ibi.

19 Ku nguzanyo zishyuwe igice, iyo umubare w'amafaranga yishyuwe aruta inguzanyo yatanzwe wongereyeho inyngu zayo, twandika ko umwenda usigaye ari zero.

Imbonerahamwe ya 3: Ibarurishamibare isobanura

	Ingo zarebwe	Ingo mu bihumbi	Impuzandengo	Ikinyuranyo mubare	Umubare muto	Umubare munini
Ingano y'inguzanyo z'ubuhinzi zitishyuwe	812	134	32179	109950	300	3000000
Ingano y'inguzanyo z'ubuhinzi zishyuwe igice	624	102	97408	459374	700	$1.0*10^7$
Inyungu zitishyuwe ku nguzanyo z'ubuhinzi	812	134	2946	20366	0	570000
Inyungu zishyuwe igice ku nguzanyo z'ubuhinzi	624	102	142827	3645385	0	$1.0*10^8$
Umubare w'amafaranga y'inguzanyo yishyuwe	624	102	311732	5173922	100	$1.0*10^8$
Ingo zari zifite inguzanyo y'ubuhinzi	12701	2168	0.1042	0.3060	0	1
Amafaranga zakoresheje	12701	2168	259105	326482	21327	$1.3*10^7$
Umubare w'abahize urugo	12701	2168	4.6803	2.0642	1	18
Ingo zifite konti yo kuzi-gama	12701	2168	0.4816	0.4997	0	1
Ingo ziyobowe n'abagore	12701	2168	0.2583	0.4377	0	1
Ingo ziri mu cyaro	12701	2168	0.9160	0.2775	0	1
Uyoboye urugo yarize	12701	2168	0.7376	0.4400	0	1
Intara						
Umugi wa Kigali	12701	2168	0.0500	0.2180	0	1
Amagepfo	12701	2168	0.2621	0.4398	0	1
Uburengerazuba	12701	2168	0.2327	0.4226	0	1
Amajyaruguru	12701	2168	0.1742	0.3793	0	1
Uburasirazuba	12701	2168	0.2810	0.4495	0	1

Aho byavuye: EICV4, imibare y'umwanditsi.

Mu bushakashatsi bwa EICV4, ingo zasabwe gutanga amakuru ku nguzanyo zifite, buri rugo rukavuga inguzanyo zose rwari rufite mu mezi 12 yabanje. Hafi ingo ibihumbi 134 zari zifite inguzanyo zitarishyura mu gihe ubushakashatsi bwakorwaga. Impuzandengo y'inguzanyo ku rugo yari amafaranga 32,179, ariko uburyo inguzanyo ubwazo zanganaga buratandukanye cyane: ziri hagati y'amafaranga 300 na miriyoni 3. Impuzandengo y'inguzanyo zishyuwe igice yari amafaranga 97,408 ariko aha itandukaniro hagati y'ingano y'inguzanyo ubwayo ryari rinini ugereranije n'irya mbere. Impuzandengo y'inyungu yishyuwe yari amafaranga 20,366 ku nguzanyo itarishyuwe, n'amafaranga 14,282 ku nguzanyo zishyuwe igice.

Muri rusange, hafi 10 % by'igo zikora ubuhinzi zari zifite inguzanyo y'ubuhinzi itarishyurwa. Ikigereranyo cy'amafaranga izi ngo zakoresheje cyari gihwanye n'amafaranga 295,105. Impuzandengo y'umubare w'abantu bagize urugo ni 4.7. Hafi 92% by'ingo zabaga mu bice by'icyaro, naho abagera kuri 73% by'abayoboye ingo barize mu gihe 26% by'ingo zikora ubuhinzi zari ziyobowe n'abagore.

Uburyo bw'isesengura bukoresha imibare itandukanye mu gushaka isano ibintu bifitanye ni bwo bwakoreshejwe mu kureba niba ibi biranga ingo hashingiwe ku nzego z'imibereho n'ubukungu hari aho bihuriye no kuba urugo ruri muri rimwe mu matsinda ane yavuzwe haruguru. Ingingo zagendeweho mu gusobanura ibi ni izi zikurikira: (i) ibiranga urugo byihariye (ikigereranyo cy'amafaranga rukoresha, umubare w'abagize urugo no kuba umwe muri bo afite konti yo kuzigama), (ii) ibiranga uyoboye urugo bishingiye ku rwego rwe rw'imibereho n'urw'ubukungu (niba uruyoboye ari umugabo cyangwa se umugore, niba yarize, n'isano izi ngingo zombi zifitanye), n' (iii) aho urugo ruherereye (niba urugo ruri mu cyaro cyangwa mu mugi, ndetse n'intara rubarizwamo).

Imbonerahamwe ya 4: Isesengura rikoresha imibare itandukanye isanisha ibintu

	Ingo zarimo inguzanyo mu mezi 12 yabanje – yose yarishyuwe	Nta nguzanyo rwarimo - ntirwayisabye	Rwasabye inyuzanyo – rwarayimwe
Amafaranga ingo zikoresha	1.40***	1.06	1.16
	(0.11)	(0.05)	(0.11)
Umubare w'abagize urugo	0.96*	0.93***	1.01
	(0.02)	(0.01)	(0.03)
Ingo zifite konti yo kuzigama	0.75***	0.65***	1.86***
	(0.08)	(0.04)	(0.26)
Ingo ziba mu cyaro	1.06	0.46***	0.64*
	(0.28)	(0.07)	(0.15)
Amagepfo	0.47*	0.32***	0.28***
	(0.21)	(0.09)	(0.10)
Uburengerazuba	0.68	0.31***	0.29***
	(0.30)	(0.09)	(0.11)
Amajyaruguru	0.81	0.31***	0.25***
	(0.36)	(0.09)	(0.10)
Uburasirazuba	0.88	0.47***	0.36***
	(0.39)	(0.14)	(0.14)
Ingo ziyobowe n'abagore	0.90	1.87***	0.99
	(0.19)	(0.24)	(0.29)
Abayoboye ingo barize	0.85	1.05	1.20
	(0.12)	(0.09)	(0.22)
Abagore bayoboye ingo	0.84	0.62***	0.96
	(0.23)	(0.10)	(0.33)
Ingo zarebwe	12 700	12 700	12 700

Icyitonderwa: *Urugero rw'ibyago. *, **, *** utu tumenyetso tugaragaza inzego: 1%, 5%, na 10%. Ikinyuranyo mubare kiri mu dukubo. Ugereranije "Nta nguzanyo rwarimo – ntirwayisabye. Intara fatizo ni "Umugi wa Kigali". Aho byavuye: EICV4, imibare yakozwe n'umwanditsi.*

Ibyavuye mu kugereranya iyi mubare biri mu Mbonerahamwe ya 6. Urugero fatizo ruhagarariye ingo zarimo umwenda igihe ubushakashatsi bwakorwaga. Umubare nkubishwa ugaragaza ikigereranyo k'ibyago gishobora kuvuka. Mu kureka izindi ngingo uko zimeze, twashoboye gupima ibyago bishobora kuvuka bitewe no guhinduka kw'itsinda urugo rubarizwamo hashingiwe ku buryo rukoresha inguzanyo, nyuma yo kongera ikinyabumwe ku ngingo yerekeranye n'urugero fatizo ari rwo "ingo zarimo umwenda igihe ubushakashatsi bwakorwaga". Dutanze urugero rwumvikana, iyo amafaranga urugo rukoresha yiyongereyeho 1%, amahirwe yo kuba mu itsinda ritarimo umwenda kubera ko inguzanyo zose zamaze kwishyurwa ugereranije no kuba mu ririmo inguzanyo y'ubuhinzi yikuba 1.4. Ni ukuvuga ko agaciro karenze 1 kagaragaza ko ubwiyongere ku ngingo bijyana buzamura amahirwe yo kuba mu itsinda rirebwa, ugereranije n'itsinda fatizo. Agaciro kari munsi ya 1 kagabanya ayo mahirwe.

Gukoresha amafaranga menshi ku buryo bugaragara ku rwego rw'urugo bisa n'aho byongera amahirwe yo kuba urugo rudafite inguzanyo y'ubuhinzi rutarishyura. Umubare w'abagize umuryango, kuba urugo ruri mu cyaro aho kuba mu mugi, no kuba ruherereye mu ntara z' Amagepfo, Uburengerazuba, Amajyaruguru cyangwa se Uburasirazuba aho kuba mu mugi wa Kigali bigabanya amahirwe yo kuba urugo rufite inguzanyo y'ubuhinzi rutarishyura.

Uruhare rwo kugira konti yo kuzigama ntirusobanutse neza. Kugira iyi konti bifitanye isano mvuguruza n'amahirwe yo kuba urugo rudafite umwenda kubera ko wishyuwe cyangwa se kubera ko urugo rutasabye inguzanyo. Ingo zifite konti zo kuzigama zishobora kuba zarazifunguje kubera ko zashakaga kuzigama gusa, akaba ari yo mpamvu zitasabye inguzanyo. Ku rundi ruhande, konti yo kuzigama ijyana n'amahirwe menshi yo kuba urugo rwasaba inguzanyo ntibayihabwe. Kimwe mu bisobanuro byatangwa ni uko ingo zikorana na banki ziba zifite amahirwe menshi yo gusaba inguzanyo.

Iyo uyoboye urugo ari umugore, urwo rugo ruba rufite amahirwe menshi yo kudasaba inguzanyo. Ariko nanone, kuba urugo ruyobowe n'umugore wize, ibindi byose bikaguma uko biri, bigabanya amahirwe yo kudasaba inguzanyo.

6.2. Gusobanura ingano y'inguzanyo

Nyuma yo gucukumbura isano iri hagati y'ibiranga ingo hashingiwe ku rwego rw'imibereho n'ubukungu n'uburyo ingo zihagaze ku byerekeranye n'inguzanyo, isesengure rikurikira rigamije gusobanura ingano y'inguzanyo zitarishyurwa no guteganya uko zizaba zingana mu gihe kiri imbere, hashingiwe ku iterambere ry'ubukungu riteganijwe[14].

Aha twibanze cyane ku gupima ingano y'inguzanyo z'ubuhinzi zitarishyurwa; ni ukuvuga umubare w'amafaranga urugo rwari rutarishyura igihe ubushakashatsi bwakorwaga. Inguzanyo y'ibanze yatanzwe ni yo yafatiweho mu kubara inguzanyo zitarishyurwa, kandi amafaranga byavuzwe ko yishyuwe yafashwe nk'igice cya mbere cy'ubwishyu[15], ku nguzanyo zishyuwe igice. Ingano y'inguzanyo iragabanuka igihe amafaranga yishyuwe arusha inyungu zishyuwe amafaranga angana n'izo nyungu ubwazo.

20 Twakoresheje uburyo ingano y'inguzanyo igenda yiyongera kugira ngo dushobore kubona imihindagurikire igaragara mu nguzayo zasabwe.

21 Impuzandengo yumubare w'amafaranga bwavuzwe ko yishyuwe irenze 50% by'impuzandengo y'ingano y'inguzanyo, akaba ari byo byatumye tubitekereza muri ubu buryo.

Igiteranyo cy'inguzanyo zose z'ubuhinzi zitarishyurwa kiboneka duteranije inguzanyo zitarishyurwa n'amafaranga asigaye ku nguzanyo zishyuwe igice.

Ku byerekeranye n'amafaranga ingo zikoresha, uruhare rwayo ku kugena ingano y'inguzanyo na rwo ntirugaragara neza. Ku ruhande rumwe, ingo zifata inguzanyo nini ziba zifite amafaranga menshi zishobora gukoresha muri iki gihe. Ni yo mpamvu umubare w'amafaranga ingo zikoresha ujyana n'ingano y'inguzanyo zisaba. Ku rundi ruhande, ingo zinjiza amafaranga menshi zikoresha amafaranga menshi mu buzima bwa buri munsi. Ingo zikoresha amafranga menshi zisa n'aho zidakeneye gusaba inguzanyo cyangwa se zigasaba inguzanyo ntoya. Bityo, ingano y'inguzanyo ishobora no kuba ifitanye isano mvuguruza n'umubare w'amafaranga ingo zikoresha.

Umubare w'abagize urugo ujyana n'ingano y'inguzanyo kubera ko ingo zifite umubare munini w'abazigize zikenera amafaranga menshi mu bizima bwazo bwa buri munsi, bityo zigasaba inguzanyo nyinshi. Kuba urugo rufite konti yo kuzigama ni ikimenyetso cy'imikoranire hagati y'umukiriya na banki; ibi byongera amahirwe yo gusangira amakuru ku mpande zombi. Bityo, kugira iyi konti byagombye kuba bijyana n'ingano y'inguzanyo. Imibare isobanura iri mu mutwe wa 2 yagaragaje ko ingo ziyobowe n'abagore zifite amahirwe make yo gusaba inguzanyo. Ni ukuvuga ko igitsina cy'uyoboye urugo na cyo gifite uruhare mu kugena ingano y'inguzanyo.

6.3. Guteganya ingano z'inguzanyo

Mu guteganya ikigereranyo cy'ingano y'inguzanyo hashingiwe ku iterambere ry'ubukungu riteganijwe, hakoreshejwe uburyo butatu:

- Ubwa mbere ni isesengura ryoroshye risobanura inguzanyo zitarishyurwa hashingiwe ku biranga ingo mu by'imibereho n'ubukungu. Ariko kubera ko twagombaga kwibanda ku ngo zifite inguzanyo zitarishyura, ingingo yerekeranye n'igihe ntabwo yitaweho.
- Uburyo bwa kabiri bigizwe n'intambwe ebyiri. Turabanza kugereranya amahirwe yo kuba urugo rwaba rufite umwenda. Icya kabiri, turasobanura inguzanyo zitarishyurwa nk'uko bikorwa mu buryo bwa mbere. Amahirwe yo kuba urugo rwaba rufite inguzanyo asobanurwa n'izi ngingo zose zavuzwe hejuru wongereyeho amashuri n'igitsina cy'uyoboye urugo ndetse n'amakuru y'aho urugo ruherereye (intara urugo ruherereyemo no kuba urugo ruri cyangwa se rutari mu mugi).
- Uburyo bwa gatatu budufasha gukoresha uburyo bwa Heckman mu gutoranya ingo zigira uruhare mu bushakashatsi. Uburyo bwakoreshejwe ntibuha ingo zose zisaba inguzanyo amahirwe angana yo gutoranywa.[16] Uburyo ingo zigira uruhare mu gukoresha inguzanyo z'ubuhinzi na bwo bushobora kuba bidatanga aya mahirwe. Nk'urugero, niba usaba inguzanyo atumva ibikubiye mu masezerano agenga inguzanyo,

22 Uko ubu buryo bwakoreshejwe kuva kera ni ugushyiraho ikigereranyo cy'igihembo cy'umukozi w'umugore. Iyo igihembo gito umugore udakora ashobora kwemera kiruta icyo ukora ashobora kwemera, wenda kubera ko yubatse kandi akaba agomba kwita ku bana, gutoranya abagore bakora gusa akaba ari bo bagira uruhare mu bushakashatsi bitanga amakuru atari yo. Uburyo bwa Heckman bukemura iki kibazo.

ashobora kwishyura andi mafaranga kugira ngo abyumve neza, bityo bigatuma ikiguzi cyo gusaba inguzanyo cyiyongera. Uretse ibi, ikiguzi cyo gusaba inguzanyo mu cyaro gishobora kuba hejuru cyane, kubera ko urugendo rwo kugera ku kigo gitanga inguzanyo rushobora kuba rurerure, kandi amahirwe yo guhitamo hagati y'ibigo byinshi akaba ashobora kuba make. Bityo, kugira ngo dusobanure uko ingo zigira uruhare ku isoko ry'inguzanyo twafashe: i) ingingo igaragaza *urwego uyoboye urugo ariho mu kumenya gusoma no kwandika* (niba yarize cyangwa atarize); ii) ingingo zigaragaza niba *urugo ruherereye mu cyaro* (urugero fatizo ni ukuba mu mugi) n' iii) *intara urugo ruherereyemo* (urugero fatizo rukaba Umugi wa Kigali).

Imbonerahamwe ya 5: Ibigereranyo byakoreshejwe mu guteganya ingano y'inguzanyo z'ubuhinzi n'ubworozi

	Uburyo bwa mbere (OLS)	Uburyo bw'intambwe 2	Uburyo bwa Heckman
Amafaranga ingo zikoresha	-4.66**	-4.66**	-1.54
	(2.08)	(2.08)	(2.20)
(Amafaranga ingo zikoresha)^2	0.20**	0.20**	0.08
	(0.08)	(0.08)	(0.09)
Umubare w'abagize urugo	-0.86**	-0.86**	-0.50
	(0.40)	(0.40)	(0.41)
Amafaranga ingo zikoresha x Umubare w'abagize urugo	0.09***	0.09***	0.06*
	(0.03)	(0.03)	(0.03)
Ingo zifite konti yo kuzigama	0.40***	0.40***	0.55***
	(0.07)	(0.07)	(0.08)
Ingo ziyobowe n'abagore	-0.35***	-0.35***	-0.45***
	(0.08)	(0.08)	(0.08)
Ibidahinduka	35.07***	35.07***	13.76
	(13.15)	(13.15)	(14.12)
Ingo zarebwe	1369	1369	
	Uburyo bwa mbere (OLS)	**Uburyo bw'intambwe 2**	**Uburyo bwa Heckman**
Amafaranga ingo zikoresha		3.09***	3.09***
		(0.81)	(0.80)
(Amafaranga ingo zikoresha)^2		-0.12***	-0.12***
		(0.03)	(0.03)
Umubare w'abagize urugo		0.38**	0.37**

	(0.15)	(0.15)
Amafaranga urugo rukoresha x Umubare w'abagize urugo	-0.03**	-0.03**
	(0.01)	(0.01)
Ingo zifite konti yo kuzigama	0.20***	0.21***
	(0.03)	(0.03)
Ingo zirimu cyaro	0.30***	0.29***
	(0.07)	(0.07)
Intara y'Amagepfo	0.52***	0.55***
	(0.13)	(0.12)
Intara y'Uburengerazuba	0.54***	0.58***
	(0.13)	(0.12)
Intara y'Amajyaruguru	0.52***	0.52***
	(0.13)	(0.12)
Intara y'Uburasirazuba	0.32**	0.35***
	(0.13)	(0.12)
Uyoboye urugo ni umugore	-0.28***	-0.27***
	(0.06)	(0.06)
Uyoboye urugo yarize	-0.02	-0.06
	(0.04)	(0.04)
Uyoboye urugo ni umugore x Uyoboye urugo yarize	0.23***	0.20**
	(0.08)	(0.08)
Ibidahinduka	-21.08***	-21.76***
	(5.13)	5.10
Ingo zarebwe	12 701	12 701
ρ		0.63***
		(0.13)
σ		1.49***
		(0.15)

Icyitonderwa: *Intara fatizo: "Umugi wa Kigali". *, **, *** utu tumenyetso tugaragaza inzego: 1%, 5%, na 10%. Ikinyuranyo mubare kiri mu dukubo*

Iri teganya rishingiye ku gutekereza ko impinduka ya 1% mu iterambere ry'ubukungu izana impinduka ya 1% ku mubare w'mafaranga akoreshwa n'urugo. Ibi bituma dushobora gukoresha mudasobwa mu kubara amahirwe yo kuba ingo zishobora kuba zifite inguzanyo y'ubuhinzi itarishyurwa, dushingiye ku buryo bw'intambwe ebyiri ndetse n'ubwa Heckman. Dushingira kandi ku gutekereza ko ingano y'abagize ingo zifite inguzanyo zitarishyurwa ntaho ihuriye n'iterambere ry'ubukungu hakoreshejwe uburyo bwa mbere bworoshye bwa OLS.

Imbonerahamwe ya 6: Impinduka ziteganijwe ku ngano y'inguzanyo z'ubuhinzi

	OLS	Uburyo bw'intambwe 2	Uburyo bwa Heckman
Impinduka mu mpuzandengo y'amahirwe		-0.04%	-0.03%
Impinduka mu ngano y'inguzanyo	10%	7%	7%

Icyitonderwa: *Impinduka nyuma y'uko habaye inyongera ya 10% ku mafaranga urugo rukoresha.*

Ibintu byose bigumye uko biri, inyongera ya 10% ku mafaranga urugo rukoresha ishobora gutuma ikigereranyo cy'ingano y'inguzanyo y'ubuhinzi cyiyongeraho ubwikube bwa hafi 1. Tugomba kumenya ko ibi atari ko buri gihe bigenda kubera uburyo twakoresheje (reba Imbonerahamwe ya 3). Bikwiriye kandi kumvikana ko uku guteganya kurimo gushidikanya ku rwego rwo hejuru. Reka dusobanure mu buryo bugufi imbogamizi ebyiri z'ingenzi zituma ingano y'inguzanyo tuba twateganije ishobora guhinduka.[17]

None se uku guteganya bivuze iki? Ese twakwitega ubwiyongere bw'ingano y'inguzanyo buri hagati ya 7% na 10% nyuma y'uko ikigereranyo cy'amafaranga urugo rikoresha cyiyongereyeho 10%? Iyi mibare ntigomba kumvikana na gato ko ari imibare idahinduka cyangwa se ko ari amategeko y'uburyo ibintu bikomba kugenda. Iyi mibare igomba kumvikana ko igamije gusobanura gusa. Iyi mibare ishingiye ku bushakashatsi bwa EICV4 kandi igaragaza uko inguzanyo zari kuba zingana iyo ingo ziba zarakoresheje amafaranga atandukanye n'ayo zakoresheje. Kumenya niba ingano y'inguzanyo ingo zari zifite yari ihagije mu gihe twakoraga ubu bushakashatsi cyangwa se niba ingo zari zarahuye n'ibibazo mu kwishyura inguzanyo icyo gihe ntibyari mu ntego z'ubu bushakashatsi.

23 Ibintu bibiri bishobora gutuma umubare uteganijwe uhinduka:

- Icya mbere, nitwe ubwacu twabaze ingano y'inguzanyo dukoresheje mudasobwa nk'uko twabivuze muri uyu mutwe kubera ko nta makuru twari dufite. Turagaragaza kugenekereza twagize kandi tugatekereza ko kwaba ukuri. Birumvikana ko hari ukundi kugenekereza gushoboka kandi gushobora guhindura ikigereranyo cy'ingano y'inguzanyo ndetse n'impunduka ziteganijwe.
- Icya kabiri, kubera ko tutashoboye kubona amakuru ku buryo ibyemezo ingo zifata uyu munsi bigira uruhare mu kugena amahitamo zizagira mu gihe kizaza, twaragenekereje tuvuga ko imihindukire y'amafaranga ingo zikoresha ishingiye ku ngano y'inguzanyo izo ngo zisaba nk'uko byagaragajwe n'ubushakashatsi bwa EICV4 izaba ifite agaciro, igihe umubare w'amafaranga ingo zikoresha wiyongereye.

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