REPUBULIKA Y' U RWANDA

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B.P. 84 KIGALI

Politiki yo guteza imbere Ubwisungane Mu Kwivuza mu Rwanda

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IBIKUBIYEMO

IRIBURIRO **3**

1. INTANGIRIRO **4**

2. IMITERERE Y'UBWISUNGANE MU KWIVUZA MU RWANDA **4**

2.1. AMATEKA **4**

2.2. INDANGAMITERERE Y'AMASHYIRAHAMWE **5**

3. POLIKI YO GUTEZIMBERE AMASHYIRAHAMWE Y'UBWISUNGANE MU KWIVUZA **9**

3.1. INTEGO RUSANGE **9**

3.2. INTEGO ZIHARIYE **9**

3.3. INGAMBA SHINGIRO **10**

4. UBUYOBOZI, IMITERERE N'IMICUNGIRE Y'UBWISUNGANE MU KWIVUZA **10**

4.1. ISHAMI MPUZABIKORWA RY'UBWISUNGANE MU KWIVUZA **10**

4.2. UMUSANZU USABWA BURI MUNYAMURYANGO **13**

4.3. INKUNGA Z'UBWISUNGANE MU KWIVUZA KU BITARO **14**

5. GUSHYIRAHO ITEGEKO RYIHARIYE RY'UBWISUNGANE MU KWIVUZA **14**

6. GUTEZA IMBERE UMUTUNGO W'AMASHYIRAHAMWE Y'UBWISUNGANE **14**

7. GUTEZA IMBERE IMIKORANIRE Y'AMASHYIRAHAMWE Y'UBWISUNGANE **15**

MU KWIVUZA N'IZINDI NZEGO ZINYURANYE **15**

8. KONGERERA UBUMENYI INZEGO ZOSE ZISHINZWE GUCUNGA UBWISUNGANE **15**

MU KWIVUZA **15**

9. IGENA MIKORERE RY'IMYAKA ITATU **15**

9.1. IMBONERAHAMWE Y'UMUTUNGO UZAKENERWA (2005-2007) **15**

UMUGEREKA WA 1: URUHARE RW'INZEGO ZINYURANYE MU GUTEZA IMBERE UBWISUNGANE MU KWIVUZA **17**

UMUGEREKA WA 2: URUHARE RW'ABATERANKUNGA MU GUTEZA IMBERE **18**

UMUGEREKA WA 3: ISHUSHO NDANGAMITERERE Y'UBWISUNGANE MU KWIVUZA MURI IYI POROGARAMU **19**

UMUGEREKA WA 4 : IMBONERAHAMWE Y'INGENGO Y'IMALI MU BURYO **20**

BURAMBUYE (2005-2007 ..... **20**

IRIBURIRO

Kimwe mu bibazo by'ingutu bibangamiye ubuvuzi mu Rwanda, ni uburyo bwakoreshwa muri iki gihe cy'ubukene, kugira ngo abanyarwanda nta busumbane bivuze uko bikwiye hatabayeho inzitizi z'ibura ry'amafaranga, tutirengagije kandi kongera no kubungabunga umutungo w'amavuriro kugira ngo akomeze gukora.

Amashyirahamwe y'ubwisungane mu kwivuza yashyizwe mu bikorwa mu Rwanda guhera mu 1999 yerekanye ko ari imwe mu ngamba yakoreshwa kugira ngo icyo kibazo gikemuke.

Mu rwego rwo gushimangira ayo mashyirahamwe no gusubiza icyifuzo cy'abaturage basaba ko yakwirakwizwa mu gihugu hose, Leta y'u Rwanda yateguye iyi politiki ngenderwaho y'igihugu kugira ngo hakwirakwizwe kandi hashimangirwe amashyirahamwe y'ubwisungane mu kwivuza mu Rwanda.

Gushyira mu gihugu cyose amashyirahamwe y'ubwisungane mu kwivuza bizatuma abanyarwanda bose bashobora kwivuza nta busumbane cyane cyane abaturage batari bafite ubundi bwishingizi bw'indwara. Ibi bivuze ko iyi gahunda ije kuzuzanya n'andi mashyirahamwe y'ubwishingizi dufite mu gihugu.

Muri iyi nyandiko ya politiki y'Igihugu yo guteza imbere amashyirahamwe y'ubwisungane mu kwivuza hakubiyemo ingamba shingiro zo gukwirakwiza no gushimangira ubwisungane mu kwivuza mu Rwanda

Dr Jean Damascène NTAWUKULIRYAYO

Minisitiri w'Ubuzima

1. INTANGIRIRO

Kuva mu 1996 ubwo hasubizwagaho uburyo bwo kwishyuza ibikorwa bikorerwa abaje kwivuza, byaje kugaragara ko umubare w'abaturage bagana amavuriro wagabanutse. Byagaragariye muri za raporo zitangwa n'ishami rya Minisiteri y'Ubuzima rishinzwe gukusanya uko ibikorwa by'ubuvuzi bihagaze mu mavuriro. Izo raporo zerekanye ko ku bantu ijana, 28 bonyine ari bo bagana amavuriro rimwe ku mwaka kuva icyo gihe. Nyamara Ishami ry'Umuryango w'Abibumbye ryita ku Buzima riteganya ko mu bihugu bikiri mu nzira y'amajyambere, nibura mu mijyi, buri muntu yagombye kugana ivuriro rimwe ku mwaka, naho mu cyaro abantu bari hagati ya 50 na 60 ku ijana bagombye na bo kugana amavuriro rimwe ku mwaka. Mu mpamvu zikunze gutangwa n'abaturage zibabuza kwitabira amavuriro igihe barwaye, ni ukutishimira ibyo bakorerwa n'ikiguzi cy'ubuvuzi. Inzitizi zibuza abaturage kwivuza zishingiye ku ibura ry'amafaranga zirahari kandi ziboneka ku buryo bwinshi :

Hari iziterwa no kutagira amikoro na busa, iziterwa n'igihe amafaranga ari ingume ku bantu benshi mu gihe runaka cy'umwaka, iziterwa n'uko uburwayi butunguranye, cyangwa se amafaranga ari make adahwanye n'ikiguzi cy'ubuvuzi. Inzitizi zo kutagira amikoro na busa zigaragarira mu baturage bakunze kwita "abatindi nyakujya". Naho inzitizi ziterwa n'igihe runaka cy'umwaka ndetse no gutungurana k'uburwayi ziboneka mu baturage hafi ya bose.

Ingamba zitangwa na Politiki y'Igihugu zigamije guhangana n'izo nzitizi z'amafaranga zibuza abaturage kwivuza ziracyari nke. Ariko rero, uburyo bwashyizweho bw'ubwisungane mu kwivuza ni ingamba ihamye yo gufasha abaturage kwivuza, ikemura ikibazo cy'inzitizi y'ibura ry'amafanga kandi inongerera amavuriro umutungo. Ubwisungane mu kwivuza ntabwo bufasha abaturage kwivuza no kwivuriza igihe barwaye gusa, ahubwo ni n'ingamba yo kurwanya ubukene. Kugira ngo bugere kuri buri munyarwanda, ni ngombwa ko habaho iyi politiki ifite intego nkuru yo gushimangira ubwisungane mu kwivuza mu Rwanda

2.IMITERERE Y'UBWISUNGANE MU KWIVUZA MU RWANDA

2.1. AMATEKA

Mu Rwanda, guhera mu myaka 60 ishize, havugwaga amashyirahamwe y'ubwishingizi mu kwivuza. Ingero zifatika umuntu yatanga ni nka Muvandimwe y'i Kibungo (1966) n' Umubano mu bantu y'i Butare (1975). Guhera 1996 aho amavuriro yongeye kwishyuza ibikorwa by'ubuvuzi bihabwa abarwayi, ni ko amashyirahamwe y'ubwisungane mu kwivuza yagumye kugenda yiyongera.

Ariko mu myaka 5 ishize twavuga ko ari ho amashyirahamwe y'ubwisungane mu kwivuza afite ireme ry'ubwisungane mu kwivuza bwuzuye (yishingira nibura ibikorwa byose bitangwa ku Kigo nderabuzima) yarushijeho kwiyongera.

Mu 1998 twari dufite amashyirahamwe y'ubwisungane mu kwivuza agera kuri 6, ariko byageze mu mwaka wa 2001 dufite 76. Mu kwezi k'Ugushyingo 2004 tumaze kugera ku mashyirahamwe agera kuri 226.

Aya mashyirahamwe y'ubwisungane mu kwivuza afite ireme aragenda akwirakwizwa mu gihugu hose. Ubwo amashyirahamwe y'ubwisungane mu kwivuza twavuga ko afite ireme yabonekaga mu 1999 mu Ntara 4, ubu kuva muri Kanama 2004 ayo mashyirahamwe yakwirakwijwe mu ntara 11 no mu Mujyi wa Kigali. Abanyamuryango b'ayo mashyirahamwe y'ubwisungane mu kwivuza ubu baragera ku 2 101 034 bingana na 27% by'abaturage.

Ubwo bwiyongere bw'amashyirahamwe y'ubwisungane mu kwivuza bujyanye n'ubwiyongere bw'abanyamuryango burerekana ko abaturage bahagurukiye gushaka ibisubizo by'ibibazo by'amafaranga ababera inzitizi mu kwivuza no gukemura ingorane zishamikiye ku burwayi.

Imbonerahamwe ikurikira irerekana umubare w'amashyirahamwe y'ubwisungane mu kwivuza muri buri Ntara, umubare wiyongereye ku buryo bugaragara kuva mu mwaka w'i 2004.

Umubare w'amashyirahamwe mu ntara n'abanyamuryango bayagize

INTARA	**Umubare w'amashyirahamwe y'ubwisungane mu kwivuza(imibare igendana n'imbibi z'ikigo nderabuzima)**	**Umubare w'abaturage barebwa n'ubwisungane mu kwivuza mu Ntara**	**Abanyamuryango**	**Ijanisha**
BUTARE	30	689 618	172 404	25%
BYUMBA	27	672 396	188 270	28%
CYANGUGU	7	577 120	92 339	16%
GIKONGORO	3	465 242	41 871	9%
GISENYI	11	821 158	270 982	33%
GITARAMA	36	849 847	382 431	45%
KIBUNGO	33	667 135	306 882	46%
KIBUYE	5	445 565	71 300	16%
KIGALI NGALI	37	749 863	202 463	27%
KIGALI VILLE	18	572 896	120 308	21%
RUHENGERI	11	810745	202686	25%
UMUTARA	8	400 541	40 054	10%
Igiteranyo	226	7 722126	2.101 034	27%

2.2. INDANGAMITERERE Y'AMASHYIRAHAMWE

Ubwisungane dufite mu Rwanda ni amashyirahamwe yigenga, ayoborwa n'abanyamuryango bashyizweho hakurikijwe amahame ya demokarasi mu bwisanzure. Abanyamuryango bemeza amategeko n'amabwiriza yihariye agaragaza imiterere y'inzego n'inshingano za buri rwego.
Amashyirahamwe afite uruhare mu kugena urutonde rw'ibyo abawugize bagomba gukorerwa mu rwego rw'ivuriro n'uruhare mu kugena umusanzu ugomba gutangwa na buri munyamuryango ndetse n'igihe ugomba gutangirwa. Afite n'uruhare mu kugena amasezerano ngenderwaho hagati y'ayo n'amavuriro ku byerekeye ibikorwa bizakorerwa abanyamuryango ndetse n'uko bizishyurwa. Abanyamuryango nibo bakangurira abaturage kwitabira ubwisungane mu kwivuza, bakandika ababyiyemeje, bakabatoza ubunyangamugayo kandi bakakira n'imisanzu y'abanyamuryango.
Abanyamuryango nibo bacunga mu mucyo umutungo wakusanijwe. Ni nabo kandi bagaragaza imikoranire y'umuryango wabo n'amabanki.

2.2.1. IMITERERE MURI IKI GIHE Y'UBWISUNGANE MU KWIVUZA MU RWANDA

Muri iki gihe, ubuyobozi bw'amashyirahamwe y'ubwisungane mu kwivuza bufitanye isano na gahunda y'igihugu yo kwegereza ubuyobozi abaturage. Ikibigaragaza ni uko komiti z'amashyirahamwe zashyizwe guhera mu Tugari, ku Mirenge no ku Karere. Abagize izo nzego zose batowe mu buryo bwa demokarasi. Ikindi kandi ni abakorerabushake babyiyemeje.

Mu rwego rw'Akagari:

Komite igizwe n'abanyamuryango 4 ari bo: Perezida, umwungirije, umunyamabanga ari na we mubitsi, n'umugenzuramutungo. Ubuyobozi bw'ibanze ni urwego rushinzwe kugira inama iyo komite. Abagize nyobozi y'Akagari bunganira iyo komite ni aba bakurikira: ushinzwe guhuza ibikorwa by' imibereho myiza y'abaturage, ushinzwe gutumanaho, ushinzwe abari n'abategarugori n'ushinzwe urubyiruko.

Inshingano z'iyo komite y'Akagari ni izi zikurikira: Gukangurira abaturage kwitabira ubwisungane mu kwivuza, gutoza abaturage kuba inyangamugayo, kugaragaza amashyirahamwe yashobora kugira uruhare mu bwisungane mu kwivuza , gukora urutonde rw'abatishoboye, gutumiza inteko rusange y'abanyamuryango, kubarura abanyamuryango no kwandika za raporo kandi igakusanya n'imisanzu.

Mu rwego rw'Umurenge:

Komiti yo ku rwego rw'umurenge igizwe n'abaperezida bose ba za komite z'utugari, abahuzabikorwa b'utugari, n'abashinzwe imibereho myiza y'abaturage b'imirenge. Inshingano z'iyo komite: Gukangurira abaturage kwitabira ubwisungane mu kwivuza, gukurikirana imikorere ya za komite z'utugari, gufatanya n'umubitsi w'ishyirahamwe ry'ubwisungane mu rwego rw'ikigo nderabuzima gikorana n'iryo shyirahamwe.

Mu rwego rw'Ikigo nderabuzima:

Haba komite ncungamutungo igizwe n'abantu 3: perezida, umunyamabanga ari na we mubitsi n'umugenzuramutungo. Abo bose bashyirwaho n'abanyamuryango. Hiyongeraho kandi perezida wa komite y'ivuriro n'uriyobora, mu rwego rwo kubagira inama. Dore inshingano zayo: Gukusanya imisanzu y'abanyamuryango no kuyicunga, kwandika raporo y'ibyakozwe no gutegura inama rusange.

Umunyamabanga ari we mubitsi ahembwa n'ishyirahamwe ry'ubwisungane mu kwivuza kandi niwe ushinzwe imicungire ya buri munsi y'ibikorwa n'umutungo by'ishyirahamwe ry'ubwisungane mu kwivuza.

Mu rwego rw'Akarere:

Hari komite igizwe n'abantu bakurikira: Umuyobozi w'Akarere, ari we mboni y'ishyirahamwe ry'ubwisungane mu kwivuza mu Karere, Abayobozi b'ibigo nderabuzima, Uwungirije umuyobozi w'Akarere ushinzwe imibereho myiza y'abaturage, Abaperezida ba za komite z'amashyirahamwe y'ubwisungane mu kwivuza mu Karere kose n'abahagarariye imiryango/amashyirahamwe nyarwanda yigenga.

Mu rwego rw'Akarere k'Ubuzima:

Hari impuzamashyirahamwe z'ubwisungane mu kwivuza zigizwe n'abahagarariye amashyirahamwe y'ubwisungane mu kwivuza yo mu Karere k'ubuzima.
Zishinzwe gukurikirana imikorere y'amashyirahamwe y'ubwisungane mu kwivuza mu Karere no kuvuza abanyamuryango mu rwego rw'ibitaro.

2.2.2. IBYEREKEYE KUBA UMUNYAMURYANGO

Ahenshi mu mashyirahamwe y'ubwisungane mu kwivuza umuryango ni wo fatizo mu kuwinjiramo. N'ubwo umusanzu waba wakwa kuri buri muntu, abagize umuryango bagomba bose kuwutanga ni ho uwo muryango winjizwa mu ishyirahamwe.

Ku birebana n'umusanzu utangwa muri iki gihe, uratandukanye cyane. Hari aho utangwa umuntu ku giti cye ariko kwinjira mu muryango bikaba ari urugo rwose. Hari aho utangwa ari icyigereranyo cy'amafaranga runaka ku muryango ugizwe n'abantu 2 kugeza ku bantu 7. Urugero: umuryango ugizwe n'abantu kuva kuri 2-7, mu Karere k'Ubuzima ka Kabutare (Butare) batanga amafaranga 2500, Byumba bagatanga amafaranga 3500, muri Gitarama bagatanga amafaranga 5000 naho Kigali y'Umujyi igasaba abanyamuryango umusanzu uhwanye n'amafaranga 11 500. Umusanzu wakwa kuri buri muntu uri hagati ya 600 ni 1000. Muri Kigali Ngali baka 600 naho Kibungo bakaka 1000.

Inyunganirabwishyu itangwa n'abanyamuryango igihe cyose baje kwivuza na yo ubwayo iratandukanye. Batanga ari hagati y'ijana n'ijana na mirongo itanu uko baje kwiza kugeza ubwo bakira. Ahandi bakwa hagati ya 5 ku ijana na 25 ku ijana y'ubwishyu bwose ku mirimo bakorewe kugeza igihe indwara izakirira. Abanyamuryango bahabwa ubuvuzi bwose n'imiti bitangwa mu bigo nderabuzima ariko ku mashyirahamwe amwe n'amwe abanyamuryango bishingirwa ubuvuzi butangwa mu rwego rw'ibitaro.

2.2.3. KUVUZA ABATISHOBOYE N'ABANYANTEGE NKE

Mu igeragezwa ry'amashyirahamwe y'ubwisungane mu kwivuza ryakorewe i Byumba, Kabgayi na Kabutare, ryagaragaje ko hari igice cy'abantu badashobora kubona umusanzu wo kubinjiza mu mashyirahamwe y'ubwisungane mu kwivuza. Imiryango idashamikiye kuli Leta n'Uturere tumwe na tumwe bitera inkunga abo baturage kugira ngo na bo bashobore kwinjira mu mashyirahamwe y'ubwisungane mu kwivuza

2.2.4. IBIBAZO BY'INGUTU

Hano mu Rwanda, ubwisungane mu kwivuza buhura n'ibibazo bijyanye n'imiterere n'imikorere ndetse n'imikoranire n'amavuriro.

Ku byerekeye imiterere:

- Kugendera ku bushake mu kwinjira mu ishyirahamwe bituma abanyamuryango batabyitabira. Kubera izo mpamvu, usanga abantu barwaragurika ari bo bakunze kwitabira mu bwinshi amashyirahwe y'ubwisungane mu kwivuza. Ibi bituma umutungo w'ishyirahamwe ushira vuba.
- Ku mashyirahamwe yose imirimo y'ubuvuzi ikorerwa abanyamuryango ni yo mu rwego rw'Ikigo nderabuzima. Amashyirahamwe make ni yo agerageza kwinshingira imirimo na yo mike ikorerwa mu rwego rwa 2 ari rwo rw'Ibitaro.

- Imisanzu yagenwe hadakurikijwe agaciro nyako k'imirimo ikorerwa umunyamuryango ahubwo hakurikijwe ubushobozi bw'abaturage.

- Kuba nta tegeko rihari rigenga amashyirahamwe y'ubwisungane mu kwivuza ngo riyahe ubuzima gatozi, agire ubwisanzure n'ubwigenge mu mikorere .

Ku byerekeye imikorere n'imikoranire:

- Ahenshi mu mashyirahamwe hari ikibazo cy'uko abanyamuryango bafite umuco wo kugaruza umusanzu batanze bivuza ubusa busa.
- Amwe mu mashyirahamwe ntashobora kwishyura, mu ruhande rumwe bitewe n'uko umusanzu utangwa ari muke kandi n'umubare w'abanyamuryango ukomeza kuba muto.
- Amavuriro amwe n'amwe yandikira abarwayi imiti myinshi itari ngombwa
- Amavuriro amwe n'amwe ntatanga ubuvuzi bunogeye abanyamuryango
- Amavuriro amwe n'amwe yishyuza amashyirahamwe ibirenze ibyo yakoreye abanyamuryango
- Hamwe na hamwe hari imicungire idahwitse y'umutungo w'amashyirahamwe
- Hari ikibazo cy'abakorerabushake bagenda badohoka bifuza agahimbaza musyi
- Kuba nta nkunga iriho yagenewe amashyirahamwe y'ubwisungane mu kwivuza ku buvuzi butangwa mu rwego rw'Ibitaro.

2.2.5. INGUFU ZIHARI

Gushyiraho no gushimangira gahunda y'ubwisungane mu kwivuza bije mu gihe cyiza. Bijyanye n'icyerekezo cya politiki y'igihugu yerekana uko u Rwanda ruzaba rumeze mu mwaka wa 2020, bihuje na Politiki y'Ubuzima y'igihugu cyacu n'ingamba zafashwe mu rwego rwo kurwanya ubukene mu Rwanda. Ikindi kandi politiki y'igihugu mu by'ubuzima izirikana ubwitange abayobozi bacu bagira bashishikariza abaturage kwirinda indwara no kwibumbira mu mashyirahamwe y'ubwisungane mu kwivuza kuko ari bwo buryo basanze bushobora guteza imbere ubuzima bw'abaturage.

Gushyiraho mu buryo bwihuse no gushimangira ubwisungane mu kwivuza bisanze ibikorwa bikurikira:

- Mu 1999 Leta yashyizeho igihe cy'igerageza ry'ubwisungane mu kwivuza mu Turere tw'ubuzima twa Byumba, Kabgayi na Kabutare. Iri gerageza ni isoko y'ibitekerezo bifitiye akamaro iyi gahunda
- Mu gihugu hose hari abantu bahuguwe mu byerekeranye n'ubwisungane mu kwivuza kandi hakozwe hagati y'intara kenshi ingendo shuri zo kubahugura mu byerekeranye n'ubwisungane mu kwivuza. Mu Rwanda, usibye amasyirahamwe yashyizweho mu igerageza i Kabyayi, Kabutare na Byumba, hari n'andi mashyirahamwe yagiye avuka na yo ni isoko ry'ingamba kuri iyi gahunda
- Hari ibikoresho bya ngombwa mu byerekeye kuzamura ubumenyi n'imicungure y'amashyirahamwe :
    a) Hari inyoboranyigisho yateguwe igamije kongerera ubumenyi inzego zishinzwe gucunga amashyirahamwe y'ubwisungane mu kwivuza,
    b) Hari inyoborabiganiro mu gushishikariza abaturage kwitabira amashyirahamwe agamije ubwisungane mu kwivuza
    c) Hari ibikoresho by'icungabikorwa n'umutungo w'amashyirahamwe y'ubwisungane mu kwivuza
    d) Hahuguwe itsinda mu rwego rw'igihugu rigenewe guhugura abandi mu gihugu cyose

- Hari ubwitange bugaragara bw'inzego z'ibanze mu guteza imbere amashyirahamwe bakangurira abaturage kuyitabira. Ubwo bwitange ni ingufu mu gukwirakwiza ayo mashyirahamwe hose mu gihugu no guteza imbere amashyirahamwe akora.
- Uruhare rw'Ubuyobozi mu Karere ka Bungwe (Byumba) rwagaragaje akamaro nyako mu guteza imbere amashyirahamwe y'ubwisungane mu kwivuza. Byagaragariye mu mashyirahamwe ya Bungwe, Manyagiro na Kivuye (reba ku mugereka wa 1).
- Ubufatanye n'inzego zinyuranye aho amashyirahamwe akorera nka za banki z'abaturage ndetse n'imiryango itegamiye kuri Leta ni ingufu mu gukwirakwiza amashyirahamwe mu gihugu ndetse no guteza imbere amashyirahamwe akora. Amabanki y'abaturage ateza imbere umutungo w'amashyirahamwe mu gutanga inguzanyo, bityo abantu bakinjira mu mashyirahamwe ari benshi. Imiryango itegamiye kuri Leta na yo ifasha abatishoboye n'ab'intege nke kwinjira mu mashyirahamwe (reba ku mugereka wa 2).

3. POLITIKI YO GUTEZA IMBERE AMASHYIRAHAMWE Y'UBWISUNGANE MU KWIVUZA

Muri iyi gahunda yo gukwirakwiza amashyirahamwe y'ubwisungane mu kwivuza mu gihugu hose, ni ngombwa ko hashyirwaho politiki ngenderwaho.

3.1.INTEGO RUSANGE

Intego rusange y'iyi politiki ni ugufasha abaturage n'uturere gushyiraho no gushimangira ibikorwa by'amashyirahamwe y'ubwisungane mu kwivuza hagamijwe:

- gukemura inzitizi z'ibura ry'amafaranga yo kwivuza igihe umuntu afashwe n'indwara;
- kurinda abaturage ibibazo by'ubukene bw'amafaranga bitewe n'uburwayi no kongera uruhare rw'abaturage mu kubungabunga ubuzima bwabo.

Poliki yo gushimangira ubwisungane mu kwivuza ije yuzuzanya n'andi mashyirahamwe afite intego zo kuvuza abayoboke bayo nka RAMA. Cyangwa andi mashyirahamwe y'ibigo byigenga. Iyi gahunda by'umwihariko ni iy'abaturage bose badafite ubundi bwishingizi bwo kwivuza.

3.2. INTEGO ZIHARIYE

Politiki yo gukwirakwiza no gushimangira amashyirahamwe y'ubwisungane mu kwivuza ifite intego 3 zihariye:

- Gushyiraho uburyo bufasha kandi bworohereza ikwirakwizwa n'ishyirwaho ry'amashyirahamwe y'ubwisungane mu kwivuza mu Rwanda
- Kongera ubumenyi mu byerekeye ishyirwaho n'ikwirakwizwa ry'amashyirahamwe y'ubwishingizi mu kwivuza mu Rwanda
- Gushyiraho ingamba zituma abaturage binjira ku bwinshi mu mashyirahamwe y'ubwisungane mu kwivuza.

3.3. INGAMBA SHINGIRO

Ingamba eshanu zikurikira ni zo ngenderwaho mu gukwirakwiza no gushimangira amashyirahamwe y'ubwisungane mu kwivuza mu Gihugu:

- Gushyiraho ishami mpuzabikorwa ry'ubwisungane mu kwivuza
- Kuvugurura itegeko rigenga ubwisungane mu kwivuza
- Guteza imbere umutungo w'amashyirahamwe y'ubwisungane mu kwivuza
- Guteza imbere imikoranire y'amashyirahamwe n'inzego zinyuranye
- Kongerera ubumenyi abafite uruhare ku byerekeye ubwisungane mu kwivuza

4. UBUYOBOZI, IMITERERE N'IMICUNGIRE Y'UBWISUNGANE MU KWIVUZA

4.1. ISHAMI MPUZABIKORWA RY'UBWISUNGANE MU KWIVUZA

Ishami mpuzabikorwa ry'ubwisungane mu kwivuza ni ishami rifite urwego rurikuriye ryitwa Njyanama.
Abagize iyo Njyanama ni aba : Uhagarariye Minisiteri y'Ubuzima, uhagarariye Minisiteri y'Ubutegetsi bw'Igihugu, Amajyambere Rusange n'Imibereho Myiza y'Abaturage, Uhagarariye Ministeri y'Imali n'Igenamigambi (Ishami rishinzwe kurwanya ubukene), Uhagarariye Banki z'abaturage, Uhagarariye abakuru b'Intara, uhagarariye abayobozi b'Uturere, uhagarariye Umujyi wa Kigali, uhagarariye BUFMAR n'uhagarariye RAMA.

Ishami mpuzabikorwa ry'ubwisungane mu kwivuza rifite inshingano zikurikira :

- Gutera inkunga amashyirahamwe y'ubwisungane mu kwivuza ritegura ingamba zizakurikizwa,
- Gushyiraho politiki izajya igenderwaho muri gahunda y'ubwisungane mu kwivuza
- Gukurikirana kandi rinasuzuma imikorere y'amashyirahamwe y'ubwisungane mu kwivuza.
- Gutegura no kuvugurura ibikoresho bikenerwa mu mashyirahamwe y'ubwisungane mu kwivuza
- Gukora ubushakashatsi ku bikorwa by'ubwisungane mu kwivuza
- Gutangaza ibyavuye muri ubwo bushakashatsi
- Rishinzwe amahugurwa no kubishishikariza ababifitemo uruhare mu rwego rw'Intara n'Uturere

Iryo shami rigizwe n'abantu 4 bakurikira: Impuguke mu by'ubuzima rusange, impuguke mu byerekeye icungamutungo mu by'ubuzima, impuguke mu by'amategeko n'impuguke mu gukurikirana no gusuzuma imikorere y'amashyirahamwe y'ubwisungane mu kwivuza.

Mu rwego rwo gushyira mu bikorwa iyi porogaramu, Ishami mpuzabikorwa rizakorana n'inzego z'amashyirahamwe y'ubwisungane ku nzego zose.

4.1.1. URUHARE RW'INTARA

Intara zifite uruhare rwo gufasha Uturere mu ishyirwaho, ikurikirana mikorere n'ihuzabikorwa by'amashyirahamwe mu rwego rw'Intara.

Muri urwo rwego Intara ifasha Uturere guhitamo ibikorwa byihutirwa, kugena igihe bizakorerwa no gushaka aho amafaranga yo kubikora azaturuka. Ihuza kandi ibikorwa by'amahugurwa n'ibijyanye n'inama zubaka ubwisungane mu kwivuza. Intara ifasha kandi mu mikorere y'impuzamashyirahamwe z'ubwisungane mu kwivuza. Izateza imbere kandi ihererekanyamakuru ku byerekeye ubwisungane mu kwivuza mu Ntara, imikoranire y'amashyirahamwe n'inzego zinyuranye ziri mu Ntara. Ifatanije n'uterere ndetse n'imiryango itegamiye kuri Leta, izajya ishakisha amafaranga yo gushyira abatishoboye mu bwisungane bwo kwivuza.

Intara izajya ikora iyo mirimo yose yifashishije umukozi wayo ushinzwe iby'ubwisungane mu kwivuza uzaba ufite inshingano zikurikira :

- Guhuza no gutegura inama zo gukangurira abaturage ubwisungane mu kwivuza mu Ntara
- Guhuza no gutegura amahugurwa y'abafite inshingano zo gushyiraho no gucunga amashyirahamwe y'ubwisungane mu kwivuza
- Guhuza no gutegura ibyerekeye ikurikiranabikorwa by'amashyirahamwe y'ubwisungane mu kwivuza
- Guhuza no gutegura ibyerekeye isuzuma ry'imikoreshereze y'umutungo w'amashyirahamwe y'ubwisungane mu kwivuza
- Gufasha amashyirahamwe ngo yibumbire mu mpuzamashyirahamwe
- Guhuza ibikorwa byo gutegura igenamikorere y'amashyirahamwe
- Gushyiraho uburyo bwerekana neza imikorere n'imiterere y'ubwisungane mu kwivuza mu Ntara
- Gusuzuma imikorere y'amashyirahamwe
- Guhuza no gutegura ingendo shuri
- Gusesengura no gutanga ibyifuzo kuri raporo y'ibikorwa byo mu mashyirahamwe y'ubwisungane mu kwivuza.

4.1.2. URUHARE RW'UTURERE N'IMIJYI

Uturere n'imijyi bifite inshingano zo korohereza no gufasha ishyirwaho n' ikwirakwizwa ry'amashyirahamwe y'ubwisungane mu kwivuza.
Mu nshingano zatwo twavuga:

- Gushyigikira no gushimangira amashyirahamwe y'ubwisungane mu kwivuza.
- Gushishikariza abaturage kuyitabira kandi igakurikirana imikorere y'ayo mashyirahamwe
- Gutera inkunga ku mahugurwa ku bafite inshingano zo kuyashyira mu bikorwa no kuyacunga
- Guhanga no gushimangira imikoranire y'amashyirahamwe n'amabanki ndetse n'andi mashyirahamwe ari mu turere n'imijyi
- Kubumbatira ubwisungane mu kwivuza muri politiki y'igihugu iharanira ubuzima bwiza bw'abaturage.
- Gufatanya n'intara n'imiryango itegamiye kuri Leta gushaka uko abatishoboye bavuzwa
- Gukurikirana iyubahirizategeko n'amabwiriza agenga amashyirahamwe y'ubwisungane mu kwivuza
- Gukemura impaka zavutse hagati y'amashyirahamwe n'amavuriro.

Mu rwego rw'Akarere, ushinzwe imibereho myiza y'abaturage ni we uzajya ukurikirana ibikorwa by'ubwisungane mu kwivuza. Dore ibyo ashinzwe:

- Guhuza no gutegura inama zo gukangurira abaturage kwitabira ubwisungane mu kwivuza
- Guhuza no gukurikirana imikorere y'amashyirahamwe y'ubwisungane mu kwivuza
- Guhuza no gutegura ibikorwa by'ubugenzuzi bw'umutungo w'amashyirahamwe
- Gufasha amashyirahamwe kwibumbira mu mpuzamashyirahamwe
- Gufasha amashyirahamwe mu itegura ry'igenamikorere
- Gushyiraho uburyo bwerekana imiterere n'imicungire y'amashyirahamwe y'ubwisungane mu kwivuza mu Karere
- Gukora isuzumamikorere y'amashyirahamwe
- Guhuza no gutegura ingendo shuri hagati y'amashyirahamwe
- Gusesengura no gutanga ibyifuzo kuri raporo y'ibyakozwe.

4.1.3. URUHARE RW'INZEGO Z'AMASHYIRAHAMWE Y'UBWISUNGANE MU KWIVUZA

Amashyirahamwe y'ubwisungane mu kwivuza, nk'inzego zashyizweho n'abaturage binyuze mu mucyo no mu bwisanzure bwa buri wese, agomba kurangwa n'umuco wa demokarasi. Hari inzego eshanu z'ayo mashyirahamwe nk'uko bigaragarira ku mugereka wa 3.

4.1.3.1. KOMITE Y'ISHYIRAHAMWE MU RWEGO RW'AKAGARI N'UMURENGE

Mu rwego rw'Utugari n'Imirenge hari komite igizwe n'abatowe n'abanyamuryango
Iyo komite ifite inshingano zikurikira:

- Gushishikariza abaturage kwitabira ubwisungane mu kwivuza
- Gusuzuma no kwemeza ko abantu bishingiwe n'abanyamuryango babikwiriye kandi ko bikurikije amategeko y'ishyirahamwe.
- Gufasha mu gikorwa cyo gukusanya imisanzu no kwishyuza imyenda.

4.1.3.2. KOMITE NCUNGAMUTUNGO MU RWEGO RW'IKIGO NDERABUZIMA

Mu rwego rw'Ikigo nderabuzima, umutungo w'Ishyirahamwe ry'ubwisungane mu kwivuza ucungwa na komite ncungamutungo yatowe n'intumwa z'amakomite y'amashyirahamwe mu rwego rw'utugari n'imirenge. Iyo komite ishinzwe kandi:

- Gushishikariza abaturage kwitabira amashyirahamwe y'ubwisungane mu kwivuza
- Gukurikirana imikorere y'amashyirahamwe y'ubwisungane mu kwivuza
- Gusuzuma iby'amafaranga atangwa ku mirimo abanyamuryango bakorerwa mu mavuriro
- Kwemeza ko ikarita y'umunyamuryango ifite agaciro
- Gushyiraho urwego nyunguranabitekerezo n'abaterankunga b'ingeri zose

4.1.3.3. IMPUZAMASHYIRAHAMWE MU RWEGO RW'UTURERE NO MU MIJYI

Kugira ngo imirimo mpuzabikorwa by'ubwisungane mu kwivuza mu Karere igende neza, amashyirahamwe atandukanye ku bigo nderabuzima azibumbira hamwe mu mpuzamashyirahamwe yo mu rwego rw'Akarere n'Umujyi. Amafaranga azakoreshwa muri urwo rwego azajya atangwa n'uturere n'imijyi, hiyongereyeho n'uruhare rw'amashyirahamwe rungana na 2.5% y'umusanzu watanzwe.

4.1.3.4. URUGAGA RW'AMASHYIRAHAMWE MU RWEGO RW'INTARA N'UMUJYI WA KIGALI

Ku rwego rw'Intara, impuzamashyirahamwe zigize Uturere zizibumbira hamwe mu mpuzamashyirahamwe z'Intara n'Umujyi wa Kigali. Impuzamashyirahamwe y'ubwisungane mu kwivuza y'Intara ifite inshingano zo guteza imbere amashyirahamwe yo kwivuza mu Ntara ndetse no kwishyura ubuvuzi buhabwa abanyamuryango ku rwego rw'ibitaro. Amafaranga azakoreshwa muri urwo rwego azajya atangwa n'intara n'umujyi wa Kigali, abaterankunga, hiyongereyeho kandi n'uruhare rw'amashyirahamwe rungana na 2.5% y'umusanzu watanzwe.

4.1.3.5. URUGAGA RW'AMASHYIRAHAMWE YO KWIVUZA MU RWEGO RW'IGIHUGU

Impuzamashyirahamwe yo kwivuza z'Intara zizibumbira mu rugaga rw'Igihugu rw'amashyirahamwe yo kwivuza. Uru rugaga ni inama (forumu) nyunguranabitekerezo ku mashyirahamwe yo kwivuza. Ni urugaga rushinzwe guteza imbere ubumenyi mu byerekeranye n'ubwisungane mu kwivuza ndetse n'ubwishingizi hagati y'amashyirahamwe y'ubwisungane mu kwivuza mu Rwanda. Kugira ngo ibyo bizagerweho, buri shyirahamwe ry'ubwisungane mu kwivuza rigomba gutanga amafaranga angana n'atanu ku ijana(5%) y'imisanzu yose yakiriwe ku mwaka. Ayo mafaranga azakora ikigega kihariye cyo kugoboka amashyirahamwe agize ibibazo ku mpamvu zumvikana.

4.2. UMUSANZU USABWA BURI MUNYAMURYANGO

Ishami rishinzwe gukusanya ibikorwa by'amavuriro rya Minisiteri y'Ubuzima ryagaragaje ko mu mwaka wa 2003, ikiguzi mpuzandengo cy'ubuvuzi ku muntu wivuje gihwanye n'amafaranga 1 188. Ku baturage batuye u Rwanda bagera kuri 8 122 553, abagombye kwibona mu mashyirahamwe y'ubwisungane mu kwivuza ni 7 722 126 (ni ukuvuga ko havuyeho 5% y'abaturage). Dukurikije ko Minisiteri y'Ubuzima iteganya ko 75% by'abaturage bagombye kugana rimwe mu mwaka ivuriro, ni ukuvuga abaturage 5 791 594, ikiguzi bagombye gutanga ku buvuzi kingana n'amafaranga 6.880.413.672. Dushingiye kuri iyo mibare, umusanzu wa buri munyamuryango wagombye kungana n'amafaranga 891. Ariko kubera ko ikiguzi cy'ubuvuzi kigumya kuzamuka ni byiza gufata amafaranga 1000.

Mu mwaka wa 2003, ku murwayi warwariye mu bitaro iminsi 8 ikiguzi cy'ubuvuzi cyanganye n'amafaranga 9 017. Dukurikije ko Minisiteri y'Ubuzima iteganya ko 9% y'abaturage ari bo bagombye kugana ibitaro ku mwaka (ni ukuvuga abaturage 694 991), kugira ngo bashobore kwivuza ikiguzi cyagombye kungana n'amafaranga 6.266.733.847 (694.991x9017)

Ni ukuvuga ko umusanzu ukenewe kugira ngo abaturage bivuze no mu rwego rw'ibitaro ari 811. Ariko kubera ko ikiguzi cy'ubuvuzi kigumya kuzamuka ni byiza gufata amafaranga 1000.

Kugira ngo rero ubwisungane mu kwivuza buzavuze abanyamuryango mu rwego rw'Ikigo nderabuzima n'Ibitaro, umusanzu kuri buri muntu wagombye kuba amafaranga 2000 buri mwaka

4.3. INKUNGA Z'UBWISUNGANE MU KWIVUZA KU BITARO

Kubera ko 60% y'abaturage bari munsi y'igipimo mpuzamahanga kiranga ubukene kandi ko impuzandego y'igipimo cy'amafaranga umuryango w'umunyarwanda yinjiza ku mwaka ari 280frw, inyunganizi ku misanzu y'abaturage ni ngombwa. Nkuko byavuzwe haruguru, Minisiteri y'ubuzima iteganya ko 9% y'abaturarwanda bagombye kugana ibitaro rimwe ku mwaka. Ni ukuvuga abanyamuryango 694.991. Umusanzu ujyanye n'aba banyamuryango ungana n'amafaranga 694.991.000.
Aya ni yo mafaranga akenewe nk'inkunga buri mwaka kugira ngo abanyamuryango b'ubwisungane mu kwivuza bivuze umwaka wose ku buvuzi bwose bw'ibitaro

5.GUSHYIRAHO ITEGEKO RYIHARIYE RY'UBWISUNGANE MU KWIVUZA

Itegeko rirebana n'ubwisungane mu Rwanda rigaragarira mu itegeko-teka ryo ku wa 15 Mata 1958. Uko riteye ni itegeko-teka rusange ry'amashyirahamwe y'ubwisungane (associations mutualistes). Ni yo mpamvu itegeko ryihariye rirebana n'ubwisungane mu kwivuza rigendanye n'imiterere n'imicungire y'ubwisungane mu kwivuza muri iki gihe ari ngombwa.

6. GUTEZA IMBERE UMUTUNGO W'AMASHYIRAHAMWE Y'UBWISUNGANE MU KWIVUZA

Inkomoko ya mbere y'umutungo w'ubwisungane mu kwivuza ni abanyamuryango. Abaturage baramutse bakanguriwe byimazeyo kwitabira ubwisungane mu kwivuza ku buryo mu mwaka wa 2007, 80 ku ijana byabo baba baribumbiye mu mashyirahamwe y'ubwisungane mu kwivuza, bashobora gutanga bonyine umusanzu ungana n'amafaranga 6.117.700.800. Uburyo bwo guha abaturage inguzanyo hakoreshejwe za banki zikorera mu turere ni uburyo bwiza butuma umusanzu uboneka vuba kandi ntutangwe urusorongo.
Iyo mikorere imaze kugaragaza ingufu z'amabanki mu kwinjiza abaturage mu bwisungane mu kwivuza. Inkunga y'ubwisungane mu kwivuza mu rwego rw'ibitaro ni ngombwa kuko na yo ari 'imwe mu ngamba zo guteza imbere umutungo w'ubwisungane mu kwivuza. Kugira ngo iyi nkunga iboneke bitaruhanije, hagomba kubaho ubwisungane hagati y'abaturage n'abakozi ba Leta ndetse n'abakozi b'Ibigo byikorera ku giti cyabo. Byasaba ko abakozi bose bajya batanga rimwe ku ijana (1%) ry'umushahara fatizo wa buri kwezi kandi hagashyirwaho uburyo bwo gukurikirana neza imitangirwe y'uwo musanzu. Umusanzu w'abakozi uzunganirwa kandi n'abaterankunga.

7. GUTEZA IMBERE IMIKORANIRE Y'AMASHYIRAHAMWE Y'UBWISUNGANE MU KWIVUZA N'IZINDI NZEGO ZINYURANYE

Mu gushimangira ubwisungane mu kwivuza mu Rwanda, politiki ifite ingamba yo guteza imbere ubufatanye bw'inzego zinyuranye aho amashyirahamwe akorera. Twavuga ubufatanye hagati y'amashyirahamwe yo kwivuza ubwayo, ubufatanye hagati y'amashyirahamwe n'amavuriro, ubufatanye hagati y'amashyirahamwe na za banki ziri mu karere, no hagati y'amashyirahamwe ari mu karere agamije inyungu. Imikoranire hagati y'amashyirahamwe n'amavuriro ni uburyo buboneye butuma haba gusenyera umugozi umwe mu rwego rwo guteza imbere ubwisungane mu kwivuza. Ni uburyo buzatuma abanyamuryango babona ubuvuzi bubanogeye.

8. KONGERERA UBUMENYI INZEGO ZOSE ZISHINZWE GUCUNGA UBWISUNGANE MU KWIVUZA

Gahunda yo kongerera ubumenyi abashinzwe gucunga no gushyira mu bikorwa ibyerekeye ubwisungane mu kwivuza igomba kwihutishwa kandi ikagera ku nzego nyinshi kugira ngo ubumenyi ku byerekeye ubwisungane mu kwivuza bugere ku bantu benshi. Ibigamijwe ni ubumenyi bw'abantu benshi mu byerekeye ishyirwaho ry'ubwisungane mu kwivuza, imicungire ndetse n'isuzuma mikorere yabwo.

9. IGENA MIKORERE RY'IMYAKA ITATU

Mu gihe cy'imyaka itatu, ibyihutirwa politiki izashyira mu bikorwa ni ibi :

(i) Guha ingufu amashyirahamwe y'ubwisungane mu kwivuza no kuyakwirakwiza hose mu gihugu,

ii) Gutegura no gushyira mu bikorwa itegeko ryihariye ry'amashyirahamwe y'ubwisungane mu kwivuza

(iii) Guteza imbere umutungo w'amashyirahamwe y'ubwisungane mu kwivuza

(iv) Kongera no gusakaza ubumenyi ku byerekeye ubwisungane mu kwivuza.

Izi ngamba shigiro zizashyirwa mu igenamikorere ya buri mwaka y'intara n'uterere.

9.1. IMBONERAHAMWE Y'UMUTUNGO UZAKENERWA (2005-2007)

Imbonerahamwe y'umutungo w'amashyirahamwe y'ubwisungane mu kwivuza mu gihe cy'imyaka itatu irerekana umuntungo uzakenerwa n'aho uzaturuka. Umutungo uzafasha ahanini guha amashyirahamwe y'ubwisungane mu kwivuza ibikoresho by'icungabikorwa, kongerera ubumenyi abashizwe gucunga ayo mashyirahamwe y'ubwisungane mu kwivuza no gukora isuzumamikorere ry'amashyirahamwe y'ubwisungane mu kwivuza. Uko amashyirahamwe azagenda akwirakwizwa mu gihugu kandi uko azagenda agira abanyamuryango benshi hagati ya 60% na 80%, nta shiti umutungo wayo uziyongera bihagije. Bivuze ko umutungo uva hanze uzagenda ugabanuka nk'uko bigaragarira muri iyi mbonerahamwae y'umutungo uzakenerwa :

IMBONERAHAMWE Y'UMUTUNGO UZAKENERWA (2005-2007)

Ibikorwa bigamijwe	**Aho amafaranga azaturuka**	**Umwaka wa 2005**	**%**	**Umwaka wa 2006**	**%**	**Umwaka wa 2007**	**%**
Imirimo n'ibikoresho by'ibanze by'ishami mpuza bikorwa n'imboni zo mu Ntara	Ingengo y'imali ya Leta	133.220.000	3%	78.065.200	1%	80.668.756	1%
Kugura ibikoresho ncungabikorwa by'ubwisungane mu kwivuza	Ingengo y'imali ya Leta+ Abaterankunga	164, 318,000	3%	123, 238,500	2%	82, 159,000	1%
- Gukwirakwiza ubumenyi ku bwisungane mu kwivuza - Gukora isuzuma mikorere - Gukangurira abaturage kwitabira ubwisungane mu kwivuza -Gusakaza ibyagezweho n'amashyirahamwe no guteza imbere iyungurabitekerezo	Abaterankunga	159, 432,000	3%	152, 297,800	2%	78, 189,574	1%
Gukusanya imisanzu y'abanya-muryamungo	Uruhare rw'abanyamuryango	3.86.063.000	77 %	5.405.488.20	84%	6.117.700.80	87%
Inkunga mu rwego rw'ubuvuzi ku bitaro	Ubwisungane hagati y'abaturage, abakozi ba Leta, ab'Ibigo byikorera ku giti cyabyo ndetse n'abaterankunga	694.991.000	14 %	694.991.000	11%	694.991.000	10%
IGITERANYO		5013012012		6454064716		7053091148	

Umubare w'amafaranga azatangwa n'abanyamuryango azajya yiyongera hakurikijwe uko abanyamuryango biyongera. Imibare iri muri iyi mbonerahamwe ni ijanisha ry'abanyamuryango bangana na 50% mu mwaka wa 2005, 70% mu mwaka wa 2006 na 80% mu mwaka wa 2007

UMUGEREKA WA 1: URUHARE RW'INZEGO ZINYURANYE MU GUTEZA IMBERE UBWISUNGANE MU KWIVUZA

Mu rwego rw'igerageza, mu Karere ka Bungwe hashyinzweho amashyirahamwe 3 y'ubwisungane mu kwivuza ari yo Bungwe, Kivuye na Manyagiro. Ubwo hari mu mwaka w'1999. Nyuma y'umwaka umwe (Kamena 2000) ishyirahamwe ry'ubwisungane ry'i Bungwe ryari rifite abanyamuryango bagera ku 8 710, Kivuye ifite abagera ku 1160 naho Manyagiro ifite abagera ku 2 380. Mu bihe byakurikiyeho amashyirahamwe y'ubwisungane yaje guhura n'ingorane zatumye abanyamuryango bagenda bagabanuka n'abinjiramo bakomeza kuba mbarwa. Byagaragaye mu mezi 6 aheruka umwaka wa 2000 no mu mezi 6 abanza y'umwaka wa 2001.

Izo ngorane ntizari ku bwisungane mu kwivuza bwa Bungwe gusa, zabonekaga no ku mashyirahamwe yo kwivuza yo mu tundi turere. Ibyo byatumye Akarere k'Ubuzima ka Byumba gakora ubushakashatsi kugira ngo hamenyekane impamvu ibitera. Mu mpamvu zatanzwe n'abakoreweho ubushakashatsi harimo ko abanyamuryango batishimira imirimo bakorerwa ku mavuriro, imyumvire itari myiza kuri bamwe, kuba inzego z'ubuyobozi zitabishyigikira nk'uko bikwiriye, zivuga ko ari ibintu birebana no kwa muganga, ubukene mu baturage n'ingorane mu rwego rwo gukusanya imisanzu.

Kugira ngo ibyo bibazo bizakemuke, Akarere k'Ubuzima ka Byumba kafashe ingamba zihamye kabifashijwemo n'Umuyobozi w'Akarere ka Bungwe.
Hashyizweho ubufatanye hagati y'amashyirahamwe y'ubwisungane mu kwivuza na za banki z'abaturage ndetse n'amashyirahamwe yashinzwe agamije iterambere ry'imiryango. Umuyobozi w'Akarere yiyemeje kwishingira ishyirahamwe ryose ryemewe mu Karere ayobora. Ubwo bwinshingizi bwatumye banki y'abaturage iguriza amashyirahamwe noneho abanyamuryango binjira mu bwisungane mu kwivuza, ariko abanje kugirana amasezerano na banki. Ibyo byatumye abanyamuryango biyongera ndetse n'imisanzu. Ku bijyanye n'ubwishyu, basabwe kujya bishyura buhoro buhoro banki amafaranga angana n'ayo bagombaga gutanga ku bwisungane .

Izo ngamba zagize akamaro kuko byageze mu kwa cyenda 2001 abanyamuryango bo muri Bungwe bavuye ku 7 120 bagera ku 11 640 mu iherezo ry'uwo mwaka .Mu iherezo ry'umwaka wa 2002 bari bageze ku bihumbi 16 020 naho mu iherezo ry'umwaka wa 2003 bari bamaze kugera ku banyamuryango 19 722.
Mu iherezo rya Nzeli 2001, abanyamuryango b'Ishyirahamwe rya Kivuye bari 3 390. Mu iherezo ry'Ukuboza 2002, bari bamaze kuba 3 730, naho mu iherezo ry'umwaka wa 2003 bari bageze ku 5 048 . Naho Ishyirahamwe ry'Ubwisungane muri Manyagiro, mu nzeli 2001 abanyamuryango bageraga ku 1 140, mu iherezo ry'uwo mwaka bari bamaze kugera ku 4 550, mu iherezo ry'umwaka wa 2002 bageraga ku 2 950. Byaje kugera mu iherezo ry'umwaka w'2003 bageze ku 6 327.

Umubano w'amashyirahamwe na banki z'abaturage mu Karere ka Bungwe wagize akamaro kuko wakemuye inzitizi z'amafaranga zabuzaga abaturage kwitabira mu bwinshi amashyirahamwe y'ubwisungane mu kwivuza. Uwo mubano wanatumye abanyamuryango baba benshi ndetse n'umutungo uriyongera.

UMUGEREKA WA 2: URUHARE RW'ABATERANKUNGA MU GUTEZA IMBERE UBWISUNGANE MU KWIVUZA

Ingamba zafashwe mu kuvuza abatishoboye

Kwita ku mfubyi: Muri iki gihe hari amashyirahamwe n'imiryango byita ku mfubyi harimo no kuzivuza. Hari imiryango yagobotse muri izo ngorane, itanga ubwishingizi ku mfubyi n'imiryango izirera. Umuryango witwa Food for Hungry washoboye kwishingira imiryango 400 yinjira mu ishyirahamwe rya Kivumu, mu Kagali k'Ubuzima ka Kabgayi. Mu Ishyirahamwe ry'ubwisungane mu kwivuza ry' i Rilima (Gashora) mu Kagali k'Ubuzima ka Bugesera World Vision yishingiye imfubyi 700. Umuryango wa Compassion na wo wahishingiye imfubyi.

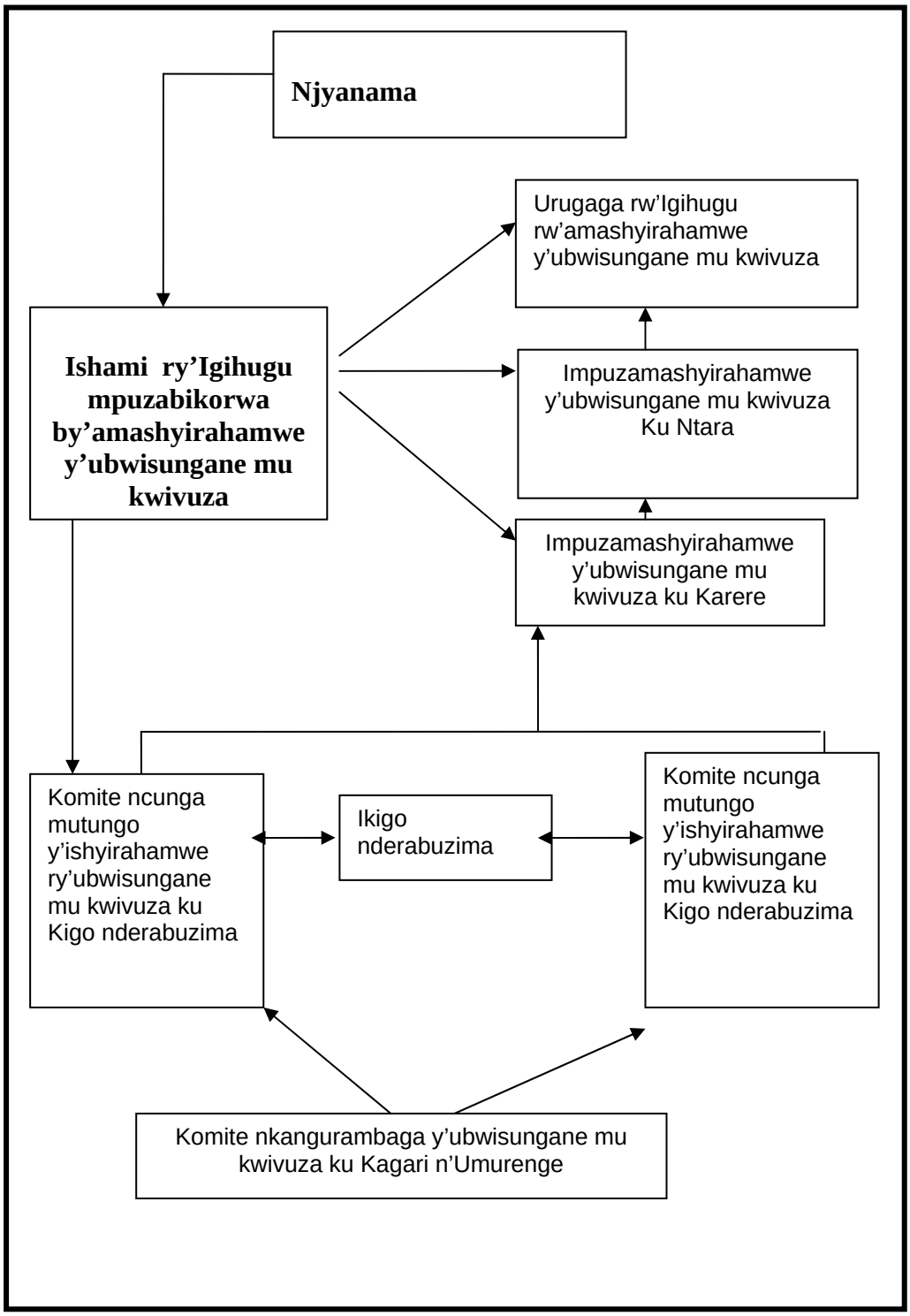
Kwita ku mpezamajyo(abatindi nyakujya): Umuryango wa CARITAS wahereye mu mwaka w'2001 wita ku mpezamajyo zo mu Karere ka Save, mu Karere k'Ubuzima ka Kabutare (Butare). Ifasha kandi n'abakene bo mu ishyirahamwe ry'ubwisungane mu kwivuza rya Kivumu (Gitarama). Mu ishyirahamwe rya Rilima, Caritas yishingira imiryango igera kuri 613. Yemeye gutangira umusanzu wose nk'uko usabwa imiryango igera kuri 363. Indi isigaye (250) ikajya yitangira igice. Umuryango witwa Nyamata Solidarii ukomoka mu Butaliyani wishingira imiryango itishoboye yiyambaza ibigo nderabuzima bya Gakurazo, Nyamata, Mayange na Mwogo.

Ababana n'ubwandu bwa SIDA : Amashyirahamwe y'ubwisungane ya Save na Matyazo (Butare) ni ingero zifatika muri icyo gikorwa. Hashize imyaka 2 imiryango y'abihaye Imana yo muri utwo turere yita ku mashyirahamwe y'ababana n'ubwandu bwa SIDA. Mu ishyirahamwe rya Matyazo harimo abagera kuri 282.

Abayobozi b'ibigo nderabuzima bavuga ko abafite ubwandu bivuza cyane kandi bakababwira ikibazo bafite batabishisha kugira ngo bitabweho nk'uko bikwiriye. Naho ku byerekeye gutinya akato, abakozi bo mu mavuriro babyitwaramo neza bakagumya ibanga ry'abaje kubiyambaza muri urwo rwego, maze bikabaha icyizere .

Ubuyobozi bw'ayo mashyirahamwe buzi neza ibibazo by'abo babana n'ubwandu bwa SIDA bukabyakira neza, bakagira uburenganzira nk'ubw'abandi banyamuryango. Ku byerekeye ubwishyu bw'imirimo bakorerwa, ibigo nderabuzima na byo bigiramo uruhare maze amashyirahamwe ntagire ingorane zo kwishyurira abanyamuryango. Ariko rero, akari kera bizahinduka! Igihe amavuriro azaba atakibona inkunga muri urwo rwego, bizaba ngombwa ko amashyirahamwe avugurura urugero rw'umusanzu wakwa umunyamuryango.

UMUGEREKA WA 3: ISHUSHO NDANGAMITERERE Y'UBWISUNGANE MU KWIVUZA



UMUGEREKA WA 4: IMBONERAHAMWE Y'INGENGO Y'IMALI MU BURYO BURAMBUYE (2005-2007

Umwaka	**2005**	**2006**	**2007**	**Total**
A. Umutungo uzakoreshwa n'ishami ry'igihugu mpuzabikorwa by'amashyirahamwe y'ubwisungane mu kwivuza				
I. IBIKORESHO				
Imodoka 2	30, 000,000			
Ibikoresho byo mu biro	12, 600,000			
Imashini za mudasobwa	7, 500,000			
Ibikoresho bifotora impapuro	5, 600,000			
Ibikoresho byerekana inyigisho	2, 000,000			
Igiteranyo	**57, 700,000**			**57, 700,000**
II. ABAKOZI				
Impuguke mu by'ubuvuzi rusange	4.800.000	4.944.000	5.092.320	
Impuguke mu by'icungamutungu mu by'ubuzima	4.800.000	4.944.000	5.092.320	
Impuguke mu ikurikirana n'isuzumabikorwa	4.800.000	4.944.000	5.092.320	
Impuguke mu by'amategeko	4.800.000	4.944.000	5.092.320	
Umunyamabanga ari we mubitsi	3.000.000	3.090.000	3.182.700	
Abashoferi 2	2.880.000	3.009.600	3.143.088	
Igiteranyo	**25.080.000**	**25.875.600**	**26.695.068**	**77, 650,668**
III. INDI MIRIMO				
Amashanyarazi	3.6000.000	3.708.000	819,240	
Kwita ku modoko no kuziha ubwishingizi	12,000,0000	12.360,000	12.730.800	
Kwita ku mashini za mudasobwa	800,000	824,000	848,720	
Kwita ku bikoresho bifotora impapuro	200,000	206,000	212,180	
Itumanaho	840,000	865,200	891,156	
Kugura ibikoresho byo mu biro	9, 000,000	9, 270,000	9, 548,100	
Mazutu na Esansi	11, 880,000	12.236,400	12, 603,492	
Igiteranyo	**38, 320,000**	**39469,600**	**40, 653,688**	**118.443,288**
Igiteranyo cya byose	**121.100,000**	**65.345,200**	**67, 348,756**	**253.793,956**

B. IBIKENEWE MU IHUZABIKORWA MU NTARA

Umwaka	**2005**	**2006**	**2007**	**Total**
I. IBIKORESHO				
Amapikipiki 12	15, 00,000			**15, 000,000**
II.INYOROSHYAMIKORERE				
Kwita ku mapikipiki	2, 400,000	3, 000,000	3, 600,000	
Esansi	9, 720,000	9, 720,000	9, 720,000	
Igiteranyo	**12.120,000**	**12.720,000**	**13, 320,000**	**38, 160,000**
Igiteranyo (A + B)	**133.220,000**	**78.065,200**	**80, 668,756**	**291.953,956**

C. UGUTEZA IMBERE IMIKORERE Y'UBWISUNGANE MU KWIVUZA

Ibikoresho ncunga bikorwa by'ubwisungane mu kwivuza	164, 318,000	123, 238,500	82, 159,000	369.715.000
Amahugurwa	32, 000,000	24, 000,000	24, 000,000	80, 000,000
Ubukangurambaga	75, 000,000	75, 000,000	75, 000,000	150, 000,000
Gushakisha no gukwirakwiza imikorerere myiza yagaragajwe n'amwe mu mashyirahamwe y'ubwisungane mu kwivuza	10, 000,000	10, 000,000	10, 000,000	30, 000,000
Ingendo shuri	13, 572,000	13, 572,000	13, 572,000	40, 716,000
Isuzumagiranama ku mashyirahamwe y'ubwisungane mu kwivuza	28, 860,000	29, 725,800	30, 617,574	89, 203,374
Igiteranyo	**323, 750,000**	**275, 536,300**	**160.348,574**	**759, 634,874**
Inkunga ku buvuzi bw'ibitaro	**694, 989,000**	**694, 989,000**	**694989,000**	**2.084.967,000**
Igiteranyo (A+B+C)	**1, 018, 739,000**	**970, 525,300**	**855.337,574**	**, 2.844.601,874**