

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

Ingeri ya mbere

# Ubumenyi mu kuguriza abahinzi n'aborozi







## 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 nuko ibigo bya IPAR-Rwanda na AFR bitekereza ukuntu ubuhinzi n'ubworozi mu Rwanda byashorwamo imari.



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# Ijambo ry'ibanze

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**U**buhinzi 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, guhamba 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 gitabo 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!**



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***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 leta 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 ishamba ry'ishoramari rya Letay'u Rwanda ryahawe inshingano yo kuba umufatanyabikorwa wizewe kandi 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 guhaha





imirimo, kurwanya ubukene no gufasha mu gushyiraho ubucuruzi bushya.

Mu mwaka wa 2009, BRD yatangiye 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 binyuze 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 rwokuvugurura 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.

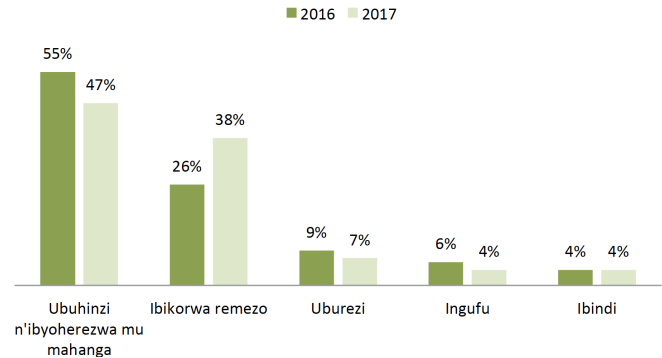
### 3.2.1. Gushora imari mu rwego rw'ubuhinzi n'ubworozi

Ubuhinzi ni rumwe mu nzego eshanu z'ingenzi BRD yatoranijekandi 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 Uchungwa 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 kwegera 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 ishamba ryayo ry'ubuhinzi, iyi banki yateye imishinga inkunga ifite agaciro ka miriyari 7 z'amafaranga y' u Rwanda 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 ukomoka ku matungo n'ibikomoka ku nkoko bikenewe 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 ibikorwa itanga amafaranga ku mirimo ikorwa kuva mu ihinga kugeza umusaruro umaze gutunganywa, imishinga yo guhuza ibikorwa no kongerera ubwiza umusaruro yatangiye 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 mishanga 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 ikoresha ry'imashini mu kongera umusaruro w'ubuhinzi.**

Iyi gahunda itanga inkunga y'amafaranga ku mishanga yo kuhira, kugura inyongeramusaruro (zaba izikorera mu gihugu cyangwa se izitumizwa hanze), no gukodesha imashini n'ibindi bikoresha. Kugira ngo intego ya Leta 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)

### Uburyo BRD ikoresha itanga inkunga y'imari

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 inyuzwa 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 bikorohereza 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 muni 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. Leta 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 ishyingira mu bikorwa ry'imishinga kandi igihe isanze

ari ngombwa, ifatanya n'abakiriya bayo guhangana n'imbogamizi kugira ngo ishyirwa mu bikorwa ry'iyu mishanga rigende neza. BRD kandi itanga ubufasha bwa tekini 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.

**Icyo uwakosoye iki gitabo avuga:** Uhereye kuisesengura 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.

1 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
<b>Igiteranyo</b>	<b>92</b>	<b>899,000,000</b>

Kugeza mu mpera za 2016, ku busabe 262 bw'inguzanyo bwagejewe 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 ihereye, 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.*



## 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 zashyamba abashoramari, ubushobozi buke, urwuri n'ibikorwaremezo bidahagije, n'ibindi. Nk'urugero, abahinzi bo mu cyaro ntibakunda gukoresha ikoranabuhanga mu gihe ari ryo rishyamba abashoramari.

### Ubwishingizi

Ikindi kibazo BRD ihura na cyo ni ukubona ubwishingizi buhamye; iki ni ikibazo gikomereye ishoramari mu buhinzi 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 kuzaza 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 yuzuzura inshingano ze.

#### 3.2.4. Ibitabo byakoreshejwe

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



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** bigamijekongera 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

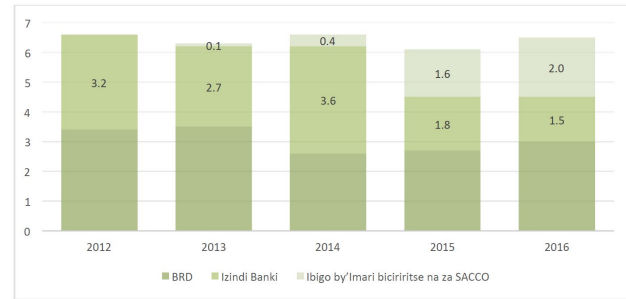
BDF itanga serivisi z'imari ku nganda nto n'iziciriritse zikora iby'ubuhinzi, cyane cyane binyuze mu kigega cy'ingwate, amafaranga yo gufata neza umusaruro umaze gusarurwa n'inguzanyo yishyurwa mu buryo bworohereza uyufashe (Quasi Equity). Ibi bifasha ba rwiyemezamirimo bashora imari mu buhinzi kubona 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 ashirwa 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, ishingiyeye 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)<sup>1</sup>



Aho byavuye: World Bank (2017)

<sup>2</sup> Icyo uwakosoye igitabo avuga: N'ubwo amafaranga y'ingwate anyuzwa mu bigo by'imari iciriritse yiyongereye ho gato mu myaka ishize, umubare w'amafaranga y'ingwate anyuzwa muri BRD n'izindi banki yaragabanutse mu myaka ishize. 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.





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.

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 munsu (nko kugura inyongeramusaruro no guhamba 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'imirimu 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, Kayanza, 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 ashwirwaho 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'imbutu, 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 badafitse 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 ikoresheya 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 repero y'igihembwe; igihe bigaragaye ko uwahawe inguzanyo atayikoresheya 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 bidatwe n'uko integuro y'umushinga yatanze mu kigo cy'imari yari ikoze neza cyangwa itari ikoze neza. Nk'urugero, mu nkunga yari iteganiye mu kigega cy'ingwate y'ubuhinzi mu mwaka wa 2014, muri miriyari makumyabiri n'umunani na miriyoni magana arindwi na mirongo icyenda zatanze, 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 ubwoburyokandi, ibigobikundagutangira 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 gushoramwo 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 riyongere. 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 abantubaturye 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'iziciritse 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 bifuzaga 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'iziciritse 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

Iseengura 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 abakorerabuhinzi 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'abanyamwaga bumva neza urwego rw'ubuhinzi; bityo, mubantu 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'Ugushyamba 2015, umubare w'abakiriya bo mu rwego rw'ubuhinzi wari 73,781. Iyi banki kandi ifatanyaga 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'imbuta, imirimo yo gusazura cyangwa gukonorera ibihingwa n'imirimo yo gufata neza umusaruro umaze gusarurwa. Izi serivisi zibandana ku bihingwa bine: ibigori, umuceri,

ibirayi n'ikawa. Gutoranya ibi bihingwa byashyigiyeye 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 awugurishye aciye ku ruhanda. Ikindi ni uko bagemura umuceri ahantu hamwe, bityo kumenya amafaranga yinjyeye 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.

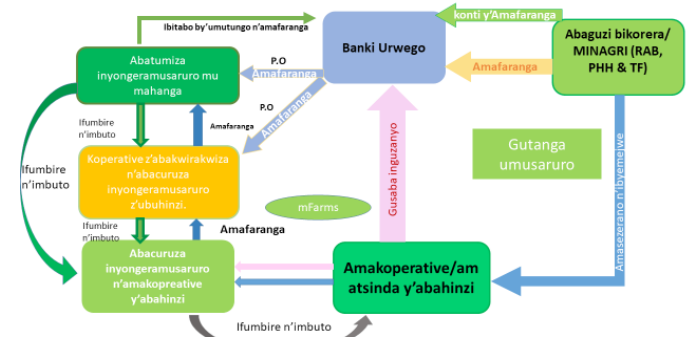
#### **c. Inzira binyuramo**

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'lkigo cy'Igihugu Gishinzwe Amakoperative. Umuhinzi yiyandikisha binyuze ku bayobozi ba Koperative agatanga umwirondoro wose, Numero 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 muni y'iyoyari 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 inguzanyo muri Banki Urwego. Nyuma yo kubona ubu busabe, impugukemuby'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 muni, 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 inguzanyo imishinga y'ubuhinzi.

Guha inguzanyo abakorera ubuhinzi n'ubworozi ku butaka buto ntibishoboka muri iki gihe kereka binyuze 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 kwishyura 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 bidatwe 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.

Icyanyuma, imikoranyemiyizana 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 inkungaya 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 mishanga irushaho kwemerwa n'ibigo by'imari. Ibi bizakangurira abahinzi gusaba inguzanyo zizateza imbere urwego rw'ubuhinzi.

#### 3.4.5. Ibitabo byakoreshejwe

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### 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 hagenda ku byifuzo by'abakiriya. Burimo ubwishingizi bw'impanuka n'ibindi bihombwe, 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 riyemeje 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'imbutu, 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 gaciro 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 yongerera 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 bihombu by'ubwoko bwose uretse ku gihombu 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'ihereza, 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 bihombu by'ubwoko bwose, mu gihe ku kwibwa bisaba igihe cy'ibyumweru 6 byo gushakisha itungo ryibwe mbere y'uko ryishyurwa.

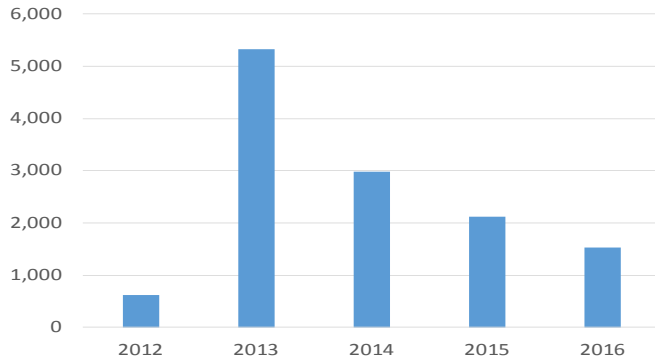
### **3.5.2. Uburambe**

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 ubwishingizi bw'ubuhinzi budafasha kwishingira umusaruro n'amatungo gusa, ahubwo bunafasha abahinzi kugirirwa icyizere no kuba abanyumwuga. Bunabaha 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 tekini. 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'ubwishingizi. 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'ibigo 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<sup>2</sup>. 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.

### 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:

<sup>3</sup> Ibi bijyanye n'itegeko ry'umubare mwinshi rivugako icyo ufashe umubare w'iminduka zidafitanye isano kandi zimeze kimwe, iminduka mu mugabane rusange habayeho kwishyura bugabanuka uko umubare wabasaba wiyongera.



**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 tekini:** Umurimo n'isuzumabikorwa UAP ikorera aho abahinzi bari bisaba ubumenyi bwinshi bwa tekini 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'ubu bu 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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