REPUBULIKA Y'U RWANDA
MINISITERI Y'UBUCURUZI N'INGANDA

Politiki yo guteza imbere ibikorwa byo kwihangira imirimo

Guteza imbere ibikorwa byo kwihangira imirimo n'ibyangombwa byorohereza ibigo bito cyane, ibito n'ibiciriritse mu Rwanda

HANDBOOK

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IBIRIMO

1. INTANGIRIRO 2

2. UBURYO BWO GUSHYIRAHO POLITIKI YO GUTEZA IMBERE IBIKORWA BYO KWIHANGIRA IMIRIMO 3

2.1 Ibisobanuro by'amagambo 3

3. ICYEREKEZO N'INTEGO 6

3.1 Icyerekezo 6

3.2. Imiterere ya Politiki 6

3.3 Intego za Politiki 6

4. ISESENGURA: INZITIZI ZO KWIHANGIRA IMIRIMO 7

4.1 Inkingi ya 1: Abakozi n'imicungire 7

4.2. Gushyigikira ubucuruzi 7

4.3. Inkingi ya 3: Gutanga inkunga y'amafaranga 8

4.4 Inkingi ya 4: Ibyangombwa bifasha ubucuruzi 9

4.7 Inkingi ya 7: Umuco wo kwihangira imirimo 10

5. IBIKORWA BITEGANYIJWE MURI POLITIKI 10

5.1 Inzira yo Gushyiraho Politiki 10

Inkingi ya 1: Abakozi n'imicungire 11

Inkingi ya 2: Gushyigikira ubucuruzi 12

Inkingi ya 3: Gutanga inkunga y'amafaranga 12

Inkingi ya 4: Ibyangombwa bifasha Ubucuruzi 13

Inkingi ya 5: Amasoko n'ibicuruzwa 13

Inkingi ya 6: Ikoranabuhanga n'Ibikorwa Remezo 14

Inkingi ya 7: Umuco wo kwihangira imirimo 14

5.2 Uburyo bwo gukora buhuriweho n'inzego nyinshi 15

6. UMUSARURO WITEZWE 16

6.1 Umusaruro wa Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo witezwe mu rwego rw'ubukungu 16

7. GAHUNDA Y'ISHYIRWA MU BIKORWA 17

7.1 Inzego ziriho 17

7.2 Uburyo bwo Gushyira mu bikorwa Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo 18

7.3. Gukurikirana no Gusuzuma Umusaruro wa Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo 19

7.4 Amafaranga akenewe 19

7.5 Ibisabwa mu rwego rw'amategeko n'amabwiriza 20

1. INTANGIRIRO

Gushyigikira ibikorwa byo kwihangira imirimo—bivuga gushyiraho uburyo bwo gufasha ibikorwa byo mu nzego zose z'ubukungu bw'igihugu gutera imbere ku buryo bikomera cyane kandi bigashobora gupigana n'ibindi—ni ngombwa cyane kugira ngo Leta y'u Rwanda igere ku ntego zihambaye yihaye zo gutera imbere no kugira ubushobozi bwo gupiganwa zigaragara mu nyandiko y'Icyerekezo 2050 kirimo ko u Rwanda ruzaba igihugu gifite ubukungu buciriritse mu 2035 n'ubukungu buhanitse mu 2050. Gahunda y'Ibikorwa by'Iterambere ry'Igihugu (NST1), ikaba ari gahunda y'ishyirwa mu bikorwa rya gahunda ya Guverinoma y'imyaka irindwi ya 2017-2024, iha umwanya w'ibanze iterambere ry'ubukungu ridaheza, ihangwa ry'imirimo n'iterambere rishingiye cyane cyane ku rwego rw'abikorera mu nzego zitandukanye z'iterambere zirimo ubukerarugendo bw'uburyo butandukanye, inganda, ubuhinzi n'inganda zitunganya umusaruro w'ubuhinzi, serivisi zishingiye ku bumenyi n'ikoranabuhanga mu itangazabumenyi (ICT). Ibikorwa by'abikorera bikomeye kandi bishobora gupigana n'ibindi ni ngombwa cyane kugira ngo habeho iterambere rishingiye ku bikorera nk'umusingi wo kuzamura ubukungu, guhanga imirimo, kugabanya ubukene no kongera ubukungu.

Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo (EDP) ishyigikira urwego rw'abikorera kandi itanga uburyo bwo kugira ngo urwego rw'abikorera rugire imbaraga, ruhange ibishya kandi rwishore mu bikorwa bihanitse bisabwa kugira ngo ubukungu bugendane n'igihe, butere imbere kandi buzamuke vuba. Leta yakoze amavugururwa akomeye mu rwego rwo gushyigikira iterambere ry'ibikorwa by'ubucuruzi. Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo ishingiye kuri politiki ziriho n'amavugururwa yakozwe na Leta kandi igamije gukemura ibibazo biri muri gahunda yo kwihangira imirimo mu Rwanda. Mu gihe izi politiki za Leta y'u Rwanda ziteza imbere abikorera mu nzego zitandukanye, ibikorwa bya Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo bishimangira, bishyigikira kandi byunganira politiki n'ingamba zisanzweho zo kongera ibikorwa byo kwihangira imirimo, kuzamura ubucuruzi no guhanga imirimo mu Rwanda.

Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo ijyanye na politiki n'ingamba zose z'ingenzi za Leta y'u Rwanda binyuze muri Minisiteri zose ziteza imbere urwego rw'abikorera n'izamuka ry'ubukungu hagamijwe guhindura imibereho y'abaturage—Icyerekezo 2050, Gahunda y'Ibikorwa by'Iterambere ry'Igihugu (NST1), Ingamba zo Guteza Imbere Urwego rw'Abikorera no Guha Imirimo Urubyiruko (PSDYE) na Politiki ya Made in Rwanda. Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo kandi ishimangira intego z'u Rwanda n'ibyo rwiyemeje birebana na gahunda z'ingenzi zo mu rwego rw'akarere n'urwego mpuzamahanga, harimo Intego z'Iterambere Rirambye (SDGs), Icyerekezo 2063 cya Komisiyo y'Umuryango w'Afurika Yunze Ubumwe, n'Icyerekezo 2050 cy'Umuryango w'Afurika y'Iburasirazuba.

Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo isimbura Politiki yo Guteza Imbere Ibigo Bito n'Ibiciriritse yo mu 2010 kandi yubakira ku byagezweho n'iyo Politiki yibandaga gusa ku bigo bito n'ibiciriritse. Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo ishyigikira ibyo kwihangira imirimo, guhanga udushya, no kuzamura ibikorwa by'ubucuruzi mu byiciro byose by'iterambere ry'ubucuruzi, kuva ku bikorwa bigitangira kugeza ku bikorwa bito cyane, ibito n'ibiciriritse (MSMEs) ndetse n'ibikorwa binini. Nubwo Politiki yo guteza imbere ibigo bito n'ibiciriritse yageze kuri byinshi, ntiyigeze ishyiraho uburyo bunoze bukenewe mu kwihangira imirimo no guhanga ibishya mu rwego rw'ibigo bito cyane, ibito n'ibiciriritse (MSMEs). Bityo rero, icyo Politiki yo Guteza Imbere Ibikorwa byo Guhanga Imirimo yibandaho ni ugushimangira gahunda yo kwihangira imirimo nk'uburyo bufasha ishingwa ry'ibigo n'iterambere ryabyo.

Politiki ihamye yo kwihangira imirimo hamwe n'uburyo bukomatanyije ni ngombwa kugira ngo ibikorwa byo kwihangira imirimo no guhanga udushya by'abatangizi, iby'inganda nto cyane, into n'iziciriritse, n'by'inganda nini byoroherezwe. Ibi bisaba imbaraga zo kubaka ubushobozi bw'abantu ku rwego rw'igihugu ndetse no ku rwego rw'ibanze, ndetse n'imbaraga zo gutanga uburyo bukwiye bwo gushyigikira ishyirwa mu bikorwa ry'iyo politiki. Iyi politiki igamije gukemura izo mbogamizi zo ku rwego rugari zagiye ziranga ibikorwa bya Leta kugeza ubu, kandi yita ku ntego z'iterambere za Leta y'u Rwanda, cyane cyane hagamijwe kongera agaciro k'ibikorerwa mu nganda ngo igihombo mu bucuruzi kigabanuke n'abantu bave mu bukene, no gukemura ibibazo bigaragara mu nganda.

2. UBURYO BWO GUSHYIRAHO POLITIKI YO GUTEZA IMBERE IBIKORWA BYO KWIHANGIRA IMIRIMO

2.1 Ibisobanuro by'amagambo

Kwihangira imirimo

Muri Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo, ijambo "kwihangira imirimo" ririmo ibikorwa byo guhanga ibishya ku birebana n'ibigo bimaze igihe byarashinzwe, hakiyongeraho ibikorwa bisa n'ibyo ku birebana n'ubucuruzi bushya.

Kwihangira imirimo ni "ubushobozi n'ubushake bwo gushyiraho, gutunganya, no gucunga umushinga w'ubucuruzi harimo n'ingorane zose zishobora kuwubonekamo kugirango ubone inyungu."

Rwiyemezamirimo, ufatwa kandi nk'uhanga udushya, ni umuntu udakora nk'ukorera abandi, ahubwo "utegura, ucunga, kandi wirengera ingorane zose zaba mu bucuruzi cyangwa mu ruganda."

Ibisobanuro by'ingano y'ikigo

Ku isi yose, ibigo bito cyane, ibito n'ibiciriritse, ibigo binini n'ibigitangira bifite ibisobanuro bimwe. Ibihugu bitandukanye bisobanura mu buryo butandukanye ingano y'ikigo. Akenshi, hakoreshwa ibipimo bibiri mu gusobanura ibigo: amafaranga yinjira n'umubare w'abakozi. Ariko, rimwe na rimwe, nk'urugero iyo hagamijwe kugereranya ibigo mu rwego rw'ubucuruzi n'imari ku isi, amasosiyete nayo ashobora gushyirwa mu byiciro hashingiwe ku byoherezwa mu mahanga cyangwa ishoramari. Ndetse no mu bipimo bisanzwe byemewe- nko mu bigurishwa no mu kazi.

	Igitangira	Igito cyane	Igito	Igiciriritse	Ikinini
Umubare w'abakozi	Isosiyete igitangira (imaze imyaka iri munsi y'itatu) igerageza gukemura ibibazo ikoresheje uburyo bwo gucuruza bushobora guhinduka, burimo udushya kandi buganisha ku ikoranabuhanga.	1 kugeza kuri 2	3 kugeza kuri 20	21 kugeza ku 100	>100
Ibigurishwa ku mwaka (Amafaranga y'u Rwanda)		<miliyoni 1	miliyoni 1 kugeza kuri 20	miliyoni 20 kugeza kuri 500	> miliyoni 500

Ibikorwa byo kwihangira imirimo bifite umusaruro mwinshi

Igisobanuro cy'ubutangizi gikoreshwa muri Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo kijyana n'igitekerezo cy'uko ibikorwa byo kwihangira imirimo bifite umusaruro mwinshi, bifite ubushobozi bwo kuzamura umusaruro mu buryo bwihuse cyane. Mu gutandukanya ikigo gitangira n'ikigo gito cyane, igito n'igiciriritse, Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo yemera ko ba rwiyemezamirimo batangana kandi ko amatsinda atandukanye afite ibibazo bitandukanye bisaba ibikorwa bya politiki byihariye n'ubufasha bwihariye. Nk'urugero, ubucuruzi buto bw'imyenda muri Huye bukeneye ibintu bitandukanye biva mu kigo kigitangira kidakorera muri Kigali Innovation City (KIC). Icyo kigo gishobora gukenera inguzanyo ntoya kugira ngo kibone ibikoresho n'ibindi bigifasha mu mirimo yacyo kugira ngo gikorane neza n'abagemura hamwe n'abakiriya. Ikigo kigitangira gishobora gukenera gukora ishoramari ryo kugura imigabane y'ikindi kigo kugira ngo gikore ibikoresho by'ikoranabuhanga kandi ikgirane ubufatanye n'ikigo cy'ikoranabuhanga cyo ku rwego rw'Afurika yose. Ubwoko bwombi bw'ibikorwa bufite akamaro kandi Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo yiyemeje gushyigikira ba rwiyemezamirimo mu nzego zose.

2.2 Ibipimo Mpuzamahanga

Ibihugu biri mu bihugu byateye imbere n'ibikiri mu nzira y'amajyambere byashyizeho politiki zinoze zo guteza imbere ibikorwa byo kwihangira imirimo zasuzumwe kandi zigira uruhare mu iterambere ry'ubukungu bwabyo hashyirwaho uburyo bukomeye bwo gutera inkunga ibikorwa byo kwihangira imirimo. Ibihugu bitatu byabera u

Rwanda intangarugero mu bikorwa byo guhanga imirimo ni ibi: Singapore, Isiraheli na Chili. Ibikorwa bimwe biteganyijwe muri Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo bishingiye ku mikorere myiza igaragara muri ibi bihugu no mu bindi bihugu.

Singapuru

U Rwanda rufatira urugero kuri Singapuru mu buryo Leta ishobora gushyigikira ibikorwa byo kwihangira imirimo ku rwego rw'igihugu. Ubuyobozi bukomeye bwa Leta hamwe n'imiyoborere isa n'iy'u Rwanda bituma Leta yinjiza imikorere myiza ya Singapuru muri Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo.

Isiraheli

Amateka y'Abisiraheli yo kuba abimukira no kongera kwiyubaka yashimangiye umuco wabo wo kwihangira imirimo, utuma gutangiza ubucuruzi biba igikorwa cyubahwa kandi ba rwiyemezamirimo bahabwa inkunga n'abikorera ndetse na Leta.

Amateka u Rwanda rusangiye na Isiraheli yo gukira no kwiyubaka nyuma y'ibihe by'akaga, akamaro k'umusanzu w'abatuye mu mahanga mu bukungu, n'uruhare rwabo nk'isoko y'ubumenyi mu karere bituma Isiraheli igira umwihariko wo kuba icyitegererezo cyiza cy'u Rwanda.

Chili

Kubera umwanya wayo wa 19 hakurikijwe Ibipimo by'Ibikorwa byo Guhanga Imirimo ku Isi, Chili izwiho politiki na gahunda za guverinoma zishyigikira ibikorwa byo kwihangira imirimo. Chili ifite politiki iha ubwisanzure ba rwiyemezamirimo b'abanyamahanga kwinjira mu gihugu, ifite gahunda y'isoreha idasaba imisoro myinshi, kandi iri mu bihugu byo muri Amerika y'Epfo byorohereza ubucuruzi.

Uburyo u Rwanda rufata ibikorwa byo kwihangira imirimo mu Rwanda busa n'ubwo Chili yakoresheje mbere ya SUP. Mu bihugu byombi, abantu benshi babona igikorwa cyo gutangiza ubucuruzi nk'amahitamo ya kabiri nyuma y'akazi gasanzwe. Abarangije amashuri b'abahanga bashakisha akazi mu masosiyete akomeye cyangwa mu nzego za Leta mbere yo gutekereza kwihangira imirimo. Chili yahuye n'ikibazo nk'icyo mbere ya SUP.

U Rwanda ruzarebera kuri Chili nk'igihugu, kuva cyashingwa mu mwaka wa 2010, gikurura ba rwiyemezamirimo n'abashoramari mpuzamahanga gitanga serivisi z'iterambere ry'ubucuruzi (BDS) n'imari shingiro y'ubucuruzi binyuze muri SUP kandi kimaze kumenyekana nk'icyitegererezo cya Leta nyinshi ku isi.

3. ICYEREKEZO N'INTEGO

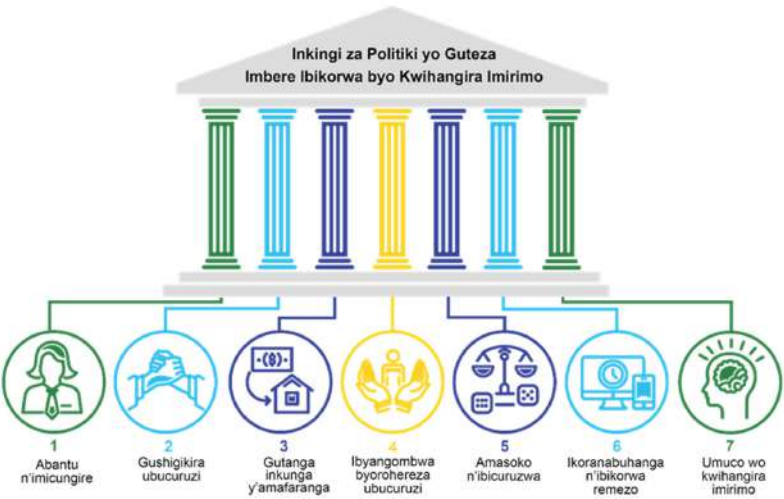
3.1 Icyerekezo

Icyerekezo cya Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo ni ugushyiraho uburyo bwo gushyigikira ibikorwa byo guhanga imirimo butuma ba rwiyemezamirimo b'abanyarwanda bagaragaza ubushobozi bwabo bwo kwihangira imirimo kandi bagashyiraho ibigo bifite imbaraga kandi bishobora gupiganwa bizaba umusingi w'izamuka ry'ubukungu no guhanga imirimo.

3.2. Imiterere ya Politiki

Politiki yo Guteza Imbere Ibikorwa by Kwihangira Imirimo ifite imiterere yihariye

Iyi miterere ishingiye ku miterere y'ibikorwa byo kwihangira imirimo yemewe mu rwego mpuzamahanga kandi yahujwe n'ibikorwa by'ibanze byo kwihangira imirimo ndetse n'imbogamizi zo mu Rwanda hashingiwe ku nama zatanzwe n'abafatanyabikorwa b'ingenzi no ku isuzuma rya politiki n'ingamba biriho bya Leta y'u Rwanda.



3.3 Intego za Politiki

Intego rusange ya Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo ni ugukurikirana ko inkingi zose zirindwi zo kwihangira imirimo zikora neza, bigatuma ibigo bigitangira, ibigo bito cyane, ibito n'ibiciriritse ndetse n'ibigo binini bikura mu buryo burambye kandi bwunguka.

4. ISESENGURA: INZITIZI ZO KWIHANGIRA IMIRIMO

Inzitizi zo kwihangira imirimo zagaragaye cyane cyane binyuze mu biganiro n'inama nyinshi hamwe n'abafatanyabikorwa. Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo igaragaza ibyuho by'ingenzi biri kuri buri nkingi mu nkingi zirindwi zo kwihangira imirimo kandi ikubiyemo ingamba zo kuziba ibyo byuho, zishingiye ku mikorere myiza ku rwego mpuzamahanga. Inzitizi zigaragazwa hano hasi zifatwa n'abafatanyabikorwa nk'iz'ibanze zigomba kwitabwaho hakurikijwe ingaruka zazo ku bikorwa byo kwihangira imirimo ndetse n'inkurikizi nziza zazo, nko kuzamuka mu bukungu no guhanga imirimo; kandi zifatwa nk'izishobora gukemurwa kandi mu gihe gito, igiciriritse, cyangwa kirekire.

4.1 Inkingi ya 1: Abakozi n'imicungire

Nta bikorwa byo kwihangira imirimo bishobora kurumbuka mu gihe ba rwiyemezamirimo badafite inkunga ihagije yo kubaka ubumenyi n'ubumenyingiro busabwa mu gutangiza amasosiyete no kuyacunga neza, ndetse no gukora imirimo y'ingenzi y'amasosiyete. Mu Rwanda, imbogamizi zirebana n'abakozi mu burezi no mu nzego z'imicungire zirimo:

- **Amashuri asanzwe**
  - Imicungire
  - Imitangire ya serivisi

4.2. Gushyigikira ubucuruzi

Ikibazo cy'imicungire cyagaragajwe mu nkingi ya I gishobora gukemurwa mu ruhande rumwe n'uburyo bwiza bwo gushyigikira ubucuruzi, burimo inzobere mu bucuruzi, abajyanama n'abatoza, abakora ibikorwa byo gufasha amasosoiyete agitangira kubona ubushobozi no kwihutisha iterambere ryayo, amakoperative n'amashyirahamwe y'inganda, hamwe n'ibikorwa bisanzwe. Mu gihe uburyo bwo gushyigikira ubucuruzi bwagiye bunoga buhoro buhoro mu Rwanda, ibibazo by'ingenzi biracyahari, harimo:

Kubura inzobere—Hari umubare udahagije w'inzobere zifite ubuhanga bwo mu rwego rwo hejuru mu bucuruzi n'ubumenyi bukomeye bwo gucunga ubucuruzi mu nzego za Leta n'iz'abikorera.

Gusaba gake serivisi z'ubujyanama—Gusaba serivisi z'ubujyanama mu bucuruzi bw'ingeri zose nabyo biri hasi kubera guha agaciro gake ubujyanama.

Kubura abatoza—Nta muco wo gutoza cyangwa imiyoboro y'ubutoza bibaho mu Rwanda; ba rwiyemezamirimo n'abacuruzi b'inararibonye ntibaboneka ngo batoze kandi bagire inama ibigo bigitangira n'ibigo bito cyane, ibito n'ibiciriritse.

Kubura abafasha ibigo bigitangira kubona ubushobozi/kwihuta mu iterambere—Nta bantu bahagije bahari bafasha ubucuruzi kubona ubushobozi no kwihuta mu iterambere kugirango batange ibikoresho n'ubufasha mu bucuruzi bushingiye ku mikorere myiza n'ibipimo mpuzamahanga.

4.3. Inkingi ya 3: Gutanga inkunga y'amafaranga

Ingorane zo kubona igishoro ni ikibazo ba rwiyemezamirimo bakunze kugaragaza. Icyakora dukwiye kwibutsa ko ibigo by'imari by'u Rwanda byungukira mu kugira amafaranga ahagije n'imicungire myiza. Inzitizi nyamukuru ubucuruzi bw'ingeri zose buhura na zo mu gushaka igishoro harimo:

Amadeni

- Gusaba ingwate ihanitse
- Gahunda yo gutanga ingwate idakoreshwa uko bikwiye
- Uburyo buke butandukanye bwo gutanga ingwate
- Uburyo buke bwo guha inguzanyo ubucuruzi bugitangira
- Ibihe bigufi biba bisigaye ngo amasezerano arangire n'ibihe by'ubuntu
- Umutungo washowe mu isosiyete ufite inyungu nini
- Kudasobanukirwa neza ibyo gushora umutungo mu isosiyete
- Kubura igishoro
- Kutagira ibigega by'ishoramari by'abikorera no kudaha igishoro amasosiyete agitangira

Inkunga n'ubundi buryo bwo kubona amafaranga

- **Gahunda z'inkunga zihariye**—Gahunda z'inkunga n'ibihembo ziboneka binyuze mu bafasha ibigo bigitangira kubona ubushobozi no kwihuta mu iterambere, abagiraneza, abategura ibikorwa/amarushanwa. Ariko, ntibategetswe gukurikirana inkunga n'intego z'iterambere ry'ubucuruzi. Izi nkunga zitangwa rimwe gusa zifite igipimo gito cyo kugera ku ntego.

- **Kutamenya neza igihe amafaranga azatangirwa n'uburyo bwo gutanga inkunga** — Gahunda zo gutanga inkunga zifite uburyo bwinshi bwo kuyisaba n'ibishingirwaho byinshi ngo wemererwe kuyihabwa, bityo ibigo byinshi bito cyane, ibito n'ibiriritse ntibishobora kuyihabwa.

- **Kutagira uburyo bwo gutera inkunga ikigo hifashishijwe amafaranga make asabwa abantu benshi**— Nubwo hariho imbuga nka Kiva, GlobalGiving, Watsi, na BetterPlace, ibikorwa byo gusaba amafaranga y'inkunga abantu benshi biracyari hasi kandi harabura ibikorwa byo gusaba inkunga urungano n'abantu benshi.

4.4 Inkingi ya 4: Ibyangombwa bifasha ubucuruzi

Leta y'u Rwanda yateye intambwe igaragara mu gushyiraho amavugurura atuma ubucuruzi bugenda neza. Ku rutonde rwa Banki y'Isi rurebana no korohereza ishoramari, U Rwanda ruri ku mwanya wa 29 mu bihugu190 mu birebana no korohereza ishoramari, ruvuye ku mwanya wa 41 rwari ruriho muri 2017. Nyamara, haracyari inzitizi nyinshi zibangamira iterambere ryo kwihangira imirimo, harimo:

- Umusoro uremereye
- Igipimo cy'inyungu gihanitse
- Ikiguzi kinini cyo gukora
- Igiciro kinini cyo kumenyekanisha ubucuruzi

4.5 Inkingi ya 5: Amasoko n'ibicuruzwa

Ibigo bigitangira, ibigo bito cyane, ibito n'ibiciriritse, n'ibigo binini ntibishobora gutera imbere mu gihe bibaye nyamwigendaho. Bikeneye guhuzwa n'ibikorwa by'imbere mu gihugu, mu karere, no ku isi hose ku buryo bishobora kubona ibikoresho no kugurisha ibicuruzwa byabyo na serivisi zabyo neza, bikunguka byinshi, bigatera imbere, kandi bigatanga akazi. Urebye ingano y'ubukungu bw'u Rwanda n'ibibazo rufite nk'igihugu kitagera ku nyanja, ubucuruzi bw'u Rwanda buhura n'ibibazo bikomeye, birimo:

- Isoko rito ry'imbere mu gihugu
- Inyongeragaciro nto mu masoko y'imbere mu gihugu n'ayo kohereza ibicuruzwa hanze
- Kubahiriza gato ibipimo
- Imbogamizi ku bucuruzi bwambukiranya imipaka
- Imihindagurikire ihanitse y'ibiciro
- Kuba ibigo bito cyane, ibito n'ibiriritse bihabwa gake amasoko ya Leta
- Kutagira amakuru arebana n'isoko

4.6. Inkingi ya 6: Ikoranabuhanga n'ibikorwa remezo

U Rwanda rufite ibikorwa remezo byiza muri rusange — kuva ku mihanda kugeza kuri serivisi z'itumanaho—n'inyota yo gushora mu bumenyi n'ikoranabuhanga, nk'uko bigaragarira mu kuba hari amashuri yo mu rwego rwo hejuru nka kaminuza ya Carnegie Mellon, ALU na AIMS, n'imbaraga zishyirwa mu gushyiraho KIC.

Inzitizi z'ingenzi zisigaye ni:

Ibikorwaremezo

- **Serivise z'ibanze zihenze cyane**—igiciro kinini cya serivisi z'ibanze nk'amashanyarazi, amazi n'isukura, kigira ingaruka ku biguzi rusange byo gukora ubucuruzi.
- **Ikwirakwiza ry'ingufu riri ku kigero cyo hasi**—Ibigo by'ubucuruzi bigera kuri 31.5% bifite amashanyarazi atizewe ni ikibazo gikomeye mu gihugu.
- **Ibiciro bihanitse by'ubwikorezi n'ibikoresho** — Ubwikorezi n'ibikoresho muri rusange birahenze kandi nta zindi nzira zihari uretse ubwikorezi bukoresha imihanda. Kuba u Rwanda ari igihugu kitagera ku nyanja bituma uburyo bwo gutwara abantu n'ibintu n'ubwo kubona ibikoresho ari buke.

Ikoranabuhanga

- **Amategeko agenga umutungo bwite mu by'ubwenge atagutse** — Amategeko arengera umutungo bwite mu by'ubwenge afite atagutse
- **Ubuhinzi bukoresha ikoranabuhanga ku rwego rwo hasi** — Urwego ruracyafite umusaruro muto. Ikoranabuhanga mu buhinzi riri ku rwego rwo hasi.

4.7 Inkingi ya 7: Umuco wo kwihangira imirimo

Imwe mu mbogamizi zikomeye u Rwanda ruhura nazo mu bijyanye no guteza imbere ibikorwa byo kwihangira imirimo ni umuco wo kwihangira imirimo ukiri hasi, urimo ibibazo nk'ibi bikurikira:

- Imyumvire mibi yo kwihangira imirimo
- Ubutwari bwo kwiyemeza guhangana n'ingorane buri ku rugero rwo hasi
- Kwemera intege nke biri ku rugero rwo hasi
- Inzitizi zibuza abagore, urubyiruko, n'ababana n'ubumuga kuba ba rwiyemezamirimo beza

5. IBIKORWA BITEGANYIJWE MURI POLITIKI

5.1 Inzira yo Gushyiraho Politiki

MINICOM ifatanyije n'izindi nzego za Leta bireba, izashyira mu bikorwa ibikorwa biteganyijwe muri politiki biri muri buri nkingi ya Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo. Ibikorwa biteganyijwe muri politiki byateguwe hakurikijwe inzira imeze nk'igiti igaragara mu Ishusho ya 6.

- **Icya mbere, gushingira ku bikorwa bisanzwe mu Rwanda—** Ku birebana n'ibisubizo byamaze gushyirwa mu bikorwa na MINICOM cyangwa n'izindi Minisiteri cyangwa ibigo bya Leta, MINICOM izagira uruhare mu guhuza ibikorwa, ikazakurikirana ko gahunda zisanzwe zuzuzanya kandi ziri ku murongo umwe, ndetse izatanga ibitekerezo birebana no kunonosora ibikorwa biriho mu gihe ari ngombwa.
- **Icya kabiri, gusanisha igikorwa giteganyijwe muri politiki n'imikorere myiza ku rwego mpuzamahanga—**Iyo nta gikorwa gifatika gihari, ibikorwa biteganyijwe muri politiki bishingira ku mikorere myiza ku rwego mpuzamahanga bigahuzwa n'imiterere y'u Rwanda, bivugwa mu nyandiko ya Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo.
- **Icya nyuma, gutanga ibisubizo birimo guhanga ibishya—**Mu gihe ibisubizo byiza bidashobora kuboneka mu gihugu cyangwa mu mahanga, MINICOM izagerageza gushaka ibisubizo birimo guhanga udushya bijyanye n'imiterere y'u Rwanda bifite ubushobozi bwo kuzana impinduka zikomeye. Kubera ko birimo guhanga udushya, ibisubizo bizageragezwa mu buryo nk'ubwo gutangiza igicuruzwa abantu bagaragaje ko bashaka—bizageragezwa ku rwego ruto, binonosorwe hashingiwe ku masomo yizwe, hanyuma bitangizwe ku rwego runini mu gihe biri ku rwego rwo gukoreshwa.

Inkingi ya 1: Abakozi n'imicungire

Intego: Kunoza uburyo ba rwiyemezamirimo bahari, abashobora kuba ba rwiyemezamirimo n'abakozi bakenewe bagira ubumenyi n'ubumenyingiro kugira ngo batangire ubucuruzi kandi babucunge neza.

Ibibazo byitaweho: Kutagira amashuri makuru, intege nke mu guhuza amasomo yo muri kaminuza n'ibikenewe ku isoko, ibyuho mu masomo ajyanye no kwihangira imirimo, kutamenya ururimi rw'icyongereza, kuba imiryango icunga nabi ubucuruzi bwayo, kutagira ubumenyi mu micungire, no kubika nabi ibitabo.

Ibikorwa biteganyijwe muri politiki:

1. Kunoza gahunda z'amasomo muri kaminuza ku buryo agira agaciro ku isoko.
2. Kunoza ubumenyi buri mu masomo y'amashuri yisumbuye arebana no kwihangira imirimo.
3. Kunoza ireme ry'imyigishirize y'ururimi rw'icyongereza.
4. Kunoza uburyo bwo kubona amasomo y'ubumenyi bwa tekiniki atangirwa ahandi hatari mu burezi busanzwe.
5. Kunoza imiyoborere yubucuruzi.
6. Kunoza imitangire ya serivisi mu nzego zose.

Inkingi ya 2: Gushyigikira ubucuruzi

Intego: Kunoza uburyo bwo gushyigikira ubucuruzi bwa ba rwiyemezamirimo, harimo kubabonera inzobere mu bucuruzi, abajyanama, abafasha abagitangiza ibigo kubona ubushobozi n'abafasha ibigo kwihutisha iterambere ryabyo.

Ibibazo byitaweho: Umubare muto w'inzobere zishoboye, abajyanama, hamwe abafasha abagitangiza ibigo kubona ubushobozi no kwihutisha iterambere ryabyo no guha agaciro gake serivisi z'ubujyanama.

Ibikorwa bitegayijwe muri politiki:

1. Kunoza uburyo bwo guhabwa serivisi z'ubujyanama zijyanye n'ubucuruzi.
2. Kunoza uburyo abajyanama b'ubucuruzi bashoboye baboneka.
3. Gushyigikira iterambere ry'amahuriro y'abajyanama.
4. Kugerageza uburyo bushya bwo gufasha ubucuruzi bugitangira mu ntara.
5. Gushigikira iterambere ry'Ikigo cyo Guhanga Udushya cya Kigali (KIC).
6. Gushimangira imikoranire n'ibigo mpuzamahanga bishyigikira ubucuruzi.

Inkingi ya 3: Gutanga inkunga y'amafaranga

Intego: Kongera ubushobozi bwa ba rwiyemezamirimo bwo kubona amafaranga yo kuzamura ubucuruzi aturuka ahantu hatandukanye, harimo umutungo ushorwa mu isosiyete, imyenda, n'inkunga zitangwa na Leta, abikorera, ndetse n'ibindi bigo.

Ibibazo byitaweho: Ingwate nini, ishoramari rito mu bucuruzi bugitangira, ibihe bigufi biba bisigaye ngo amasezerano y'inguzanyo arangire n'ibihe by'ubuntu, kutagira igishoro, kudaha igishoro ibigo bigitangira no kutagira ibigega by'ishoramari by'abikorera, gahunda z'inkunga zihariye no gukoresha gake uburyo bwo gutera inkunga ikigo hifashishijwe amafaranga make asabwa abantu benshi.

Ibikorwa biteganyijwe muri politiki:

1. Kongerera ba rwiyemezamirimo uburyo bwo kumenya amakuru ku bicuruzwa by'imari.
2. Kuvugurura no kunoza imikorere ya BDF.
3. Gufasha ibigo by'imari guteza imbere ibicuruzwa by'imari byihariye mu rwego rw'inganda.
4. Guteza imbere uburyo bwo kwiga no gusangiza abandi imikorere myiza mu gutera inkunga.

5. Kubaka umuco wo gushora imari mu bikorera.
6. Kuyobora igikorwa cyo gushyiraho ikigega cyo gufasha ibigo bigitangira.
7. Gushyiraho ikigega cy'ubusabane cyangwa cy'agahimbazamusyi kuri ba rwiyemezamirimo.
8. Guteza imbere uburyo bwo gutera inkunga ikigo hifashishijwe amafaranga make asabwa abantu benshi.
9. Gushyigikira gahunda isanzweho yo gushyigikira ibigo bito cyane, ibito n'ibiriritse ku isoko ry'imari n'imigabane.

Inkingi ya 4: Ibyangombwa bifasha Ubucuruzi

Intego: Koroherereza ibigo bishya ku bijyanye n'imisoro (ibigo bigitangira n'ibigo bito cyane, ibigo bito n'ibiriritse) kugira ngo ibiguzi by'ubucuruzi kuri ba rwiyemezamirimo bashya bigabanuke.

Ibibazo byitaweho: Imisoro iremerera ibigo bigitangira, kudasobanukirwa neza ibisabwa ku birebana n'imisoro n'ibintu byinshi bikorwa mu buryo butubahirije amategeko.

Ibikorwa biteganyijwe muri politiki:

1. Kuvugurura no guhindura ibisabwa ku birebana n'imisoro itangwa n'ibigo bigitangira n'ibigo bito cyane, ibito n'ibiriritse hakurikijwe imikorere myiza yo mu Rwanda no ku rwego mpuzamahanga hagamijwe guteza imbere ibikorwa byo kwihangira imirimo.
2. Gukangurira ba rwiyemezamirimo kurushaho kumenya inyungu zo gukora hakurikijwe amategeko n'ibibi byo gukora hadakurikijwe amategeko.
3. Kurushaho kumenya ibisabwa ku birebana n'imisoro.

Inkingi ya 5: Amasoko n'ibicuruzwa

Intego: Kwagura uburyo ba rwiyemezamirimo babona isoko ry'imbere mu gihugu n'iryo kohereza ibicuruzwa mu mahanga.

Ibibazo byitaweho: Isoko rito ry'imbere mu gihugu, ibicuruzwa byoherezwa mu mahanga byongerewe agaciro gato, imbogamizi ku mikorere y'abacuruzi bambukiranya imipaka, ihindagurika rinini ry'ibiciro by'ibicuruzwa bitewe n'uburyo bubi bwo kubika no gucunga ibicuruzwa, kubona gake amasoko ya Leta, kubura amakuru arebana n'isoko, no kutubahiriza neza ibipimo.

Ibikorwa biteganyijwe muri politiki:

1. Kuvugurura ingamba z'ubucuruzi bwambukiranya imipaka.
2. Kunoza uburyo bwo kubika.
3. Kongerera ibigo bito cyane, ibito n'ibiciriritse amahirwe yo kubona amasoko ya Leta.
4. Kunoza uburyo bwo kubona amakuru ku isoko.
5. Koroshya uburyo bwo gukurikiza ibipimo ngenderwaho.
6. Kuvugurura no guhuza n'igihe ingamba zerekeye ibigo bito n'ibiciriritse.

Inkingi ya 6: Ikoranabuhanga n'Ibikorwa Remezo

Intego: Kunoza uburyo ba rwiyemezamirimo bakoresha ikoranabuhanga kandi bagahanga udushya kugira ngo ubucuruzi butere imbere kandi bugire umusaruro.

Ibibazo byitaweho: Itangwa ry'amashanyarazi ritizewe n'ubuhinzi bukoresha ikoranabuhanga buri ku rwego rwo hasi.

Ibikorwa biteganyijwe muri politiki:

1. Gushaka ibisubizo byizewe birebana n'amashanyarazi.
2. Kurushaho guhuza neza ibikorwa byo kwihangira imirimo n'iteganyamigambi rya Leta ry'ibikorwa remezo.
3. Guharanira ko abikorera baba ku isonga mu gutanga ikoranabuhanga ry'ubuhinzi rinoze.
4. Kongera ubumenyi mu ikoranabuhanga no kunoza uburyo bwo kubika amakuru mu buryo bw'ikoranabuhanga.

Inkingi ya 7: Umuco wo kwihangira imirimo

Intego: Guteza imbere umuco wo kwihangira imirimo no guha urubyiruko, abagore, n'abafite ubumuga amahirwe yo gucuruza.

Ibibazo byitaweho: Kutagira ubutwari bwo kwiyemeza guhangana n'ingorane; kudakunda ibyo kwihangira imirimo; kwihanganira buhoro gutsindwa; kandi abagore, urubyiruko, n'ababana n'ubumuga ntibahabwa buri gihe amahirwe angana nka ba rwiyemezamirimo.

Ibikorwa biteganyijwe muri politiki:

1. Guteza imbere imishyikirano mu Rwanda, mu karere ndetse no ku rwego mpuzamahanga mu rwego rwo gushishikariza abantu kugira umuco wo kwihangira imirimo.
2. Gukora ku buryo ba rwiyemezamirimo bose bahabwa amahirwe angana n'inkunga ingana.
3. Gukorera bose ubukangurambaga ku buryo bungana.

5.2 Uburyo bwo gukora buhuriweho n'inzego nyinshi

MINICOM izakoresha uburyo butatu kugirango ishyire mu bikorwa neza ibikorwa biteganyijwe muri Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo: urubuga rwo kwihangira imirimo, ubukangurambaga hakoreshejwe itumanaho n'ingendo shuri zigamije kupima Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo.

Urubuga rwo kwihangira imirimo, rucungwa kandi rwakiriwe na MINICOM, ruzaha ba rwiyemezamirimo serivisi zitandukanye zirebana n'amakuru ku isoko, uhereye ku biciro by'ibicuruzwa n'igereranya ry'ibicuruzwa by'inganda nto n'iziciriritse muri banki, kugeza ku rutonde rw'abajyanama mu bucuruzi n'abashoramari bafasha bya rwiyemezamirimo bagitangira, amahirwe yo kubona amasoko, amatangazo y'akazi, hamwe n'uburyo bwo kubona amakuru ku misoro no ku bicuruzwa byoherezwa mu mahanga.

Ubukangurambaga hakoreshejwe itumanaho, bucungwa na MINICOM n'izindi nzego za Leta bireba, buzateza imbere ibikorwa byo kwihangira imirimo kandi buzafasha inganda nto cyane, intoya n'iziciriritse kurushaho kumenya Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo n'Urubuga rwo Kwihangira Imirimo.

Ingendo shuri zigamije gupima Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo, kugira ngo MINICOM n'abandi bakozi ba Leta bireba bigire ku bihugu byagaragajwe muri Politiki yo Guteza Ibikorwa byo Kwihangira Imirimo nk'ibyafatirwaho urugero—Singapuru, Isiraheli, na Chili.

6. UMUSARURO WITEZWE

6.1 Umusaruro wa Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo witezwe mu rwego rw'ubukungu

Umusaruro wa Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo uzaterwa n'uburyo politiki ishyirwa mu bikorwa muri rusange kandi uzahindura neza neza gahunda yo kwihangira imirimo n'imikorere y'inganda nto n'iziciriritse. Izo mpinduka zizagira ingaruka zikomeye ku nzego zose z'ubukungu bw'u Rwanda. Kubera iyo mpamvu, ishyirwamubikorwa ryiza rizagira ingaruka zikomeye kuri politiki rusange mu bukungu nk'uko bisobanurwa hano hepfo:

- Ingaruka Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo ishobora kugira mu guhindura ubukungu bw'u Rwanda zishobora gupimirwa ku bipimo mpuzamahanga byerekeye uburyo bunoze bwo kwihangira imirimo. Inyandiko zerekanye ko ukwiyongera kwa 1 ku ijana mu mwaka mu mishinga y'ubucuruzi igitangira kongera mu mwaka ukurikiyeho hafi 0.24 ku ijana ku musaruro mbumbe w'igihugu/umuturage hakurikijwe agaciro kagereranije, ugabanya ubushomeri ku gipimo cya 0.13 ku ijana, wongera ibicuruzwa byoherezwa mu mahanga/umusaruro mbumbe w'igihugu ku gipimo cya 0,03 ku ijana, kandi wongera uburenganzira bwihariye ku gicuruzwa ku gipimo cya 0.29 ku ijana.

- U Rwanda ruzagera ku musaruro ungana cyangwa uruta impuzandengo mpuzamahanga yavuzwe haruguru (hakurikijwe isano iri hagati y'amasosiyete agitangira n'ubwiyongere bw'umusaruro mbumbe w'igihugu n'ibicuruzwa byoherezwa mu mahanga). Nk'urugero, iyo hiyongereyeho rimwe ku ijana by'amasosiyete agitangira, u Rwanda rwitega ubwiyongere bwa 0,24 ku ijana mu musaruro mbumbe w'igihugu (GDP) cyangwa ubwiyongere bugereranyije bungana na miliyari 19,6 z'amafaranga y'u Rwanda (miliyoni 21 $) mu musaruro mbumbe w'igihugu (GDP) mu mwaka ukurikira. Muri ubwo buryo, mu gihe habaye ubwiyongere bwa rimwe ku ijana bw'amasosiyete agitangira, u Rwanda ruzateganya ko ibicuruzwa byoherezwa mu mahanga byiyongeraho 0,03 ku ijana cyangwa ko habaho ubwiyongere bugereranyije bwa Miliyoni 47.5 z'amafaranga y'u Rwanda ($ 50,972) ava mu byoherezwa mu mahanga.

- Mu gihe cyose Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo iriho, umusaruro wayo uzajya wiyongera buri mwaka hakaba hitezwe ko ijanisha ry'ibigo bigitangira riziyongera buri mwaka mu gihe Politiki ishyizwe neza mu bikorwa. Ni ngombwa kandi gusobanura ko ibiteganijwe, nubwo bigaragaza ikigereranyo cyizewe cy'umusaruro wa Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo, byerekana gusa igice cy'uruhare rusange

ruteganijwe rwa Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo mu musaruro mbumbe w'igihugu (GDP) no mu bicuruzwa byoherezwa mu mahanga.

- By'umwihariko, biteganijwe ko umusaruro wose uva mu ishyirwa mu bikorwa rya Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo uzatuma habaho umusaruro munini mbumbe w'igihugu (GDP) n'uw'ibicuruzwa byoherezwa mu mahanga hitawe no ku bwiyongere bw'inganda nto cyane, intoya n'iziciriritse zisanzweho. Hakenewe andi masesengura ashingiye ku miterere yihariye y'u Rwanda kugira ngo agaragaze neza umusaruro wa Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo. Uburyo bwihariye bwo gusuzuma umusaruro kugira ngo u Rwanda ruhamye neza umusaruro wa Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo mu rwego rw'ubukungu buzashyirwaho nyuma yo kwemeza iyo Politiki.

7. GAHUNDA Y'ISHYIRWA MU BIKORWA

7.1 Inzego ziriho

Muri iki gihe, ishyirwa mu bikorwa ry'ibikorwa bigamije gushyigikira iterambere ryo kwihangira imirimo mu Rwanda rigaragara mu bigo bitandukanye. Abafite uruhare rw'ingenzi ni: MINICOM, MINECOFIN, RDB, MINIYOUTH, BDF, Ikigo cy'imisoro n'amahoro (RRA), Ikigo cy'igihugu gitsura ubuziranenge (RSB), Ikigo cy'igihugu cy'ubushakashatsi n'iterambere mu byerekeye inganda (NIRDA), Ikigo cy'igihugu gishinzwe guteza imbere amakoperative (RCA), MINICT, MINALOC, Banki itsura amajyambere y'u Rwanda (BRD), Ikigo cy'u Rwanda gishinzwe ikoranabuhanga mu itumanaho n'isakazabumenyi (RISA), na PSF.

MINICOM, nka Minisiteri ibishinzwe, igira uruhare rwo kugenzura no guhuza ibikorwa mu rwego rwo gushyiraho no gushyira mu bikorwa politiki zerekeye inganda nto n'iziciriritse binyuze mu bufatanye n'abafatanyabikorwa batandukanye.

RSB iha ba rwiyemezamirimo ibisubizo bishingiye ku bipimo by'ubuziranenge, itanga ibihembo by'ubuziranenge, kandi ikurikirana ko ibicuruzwa by'u Rwanda byubahirizwa amabwiriza y'ubuziranenge kugira ngo umusaruro w'imbere mu gihugu ube ari mwiza cyane.

RCA yandika amakoperative kandi igenzura imikorere yayo mu Rwanda, ndetse ishishikariza abanyamuryango b'amakoperative kwihangira imirimo.

NIRDA ikora ubushakashatsi mu rwego rw'ikoranabuhanga rishya rirebana n'inganda, ifasha ba rwiyemezamirimo bagitangira, kandi ishishikariza urwego

rw'abikorera mu Rwanda gukoresha ikoranabuhanga rigendanye n'igihe.

RDB yibanda ku kwihutisha ishoramari rigamije kohereza ibicuruzwa mu mahanga, ku gushyiraho ibyangombwa bireshya ishoramari, no ku gushyiraho ubufatanye mu rwego rw'abikorera ku birebana n'ibicuruzwa by'ingenzi.

MINIYOUTH ikora nk'umuyoboro wo guha ubushobozi ba rwiyemezamirimo bakiri bato mu rwego rw'imibereho myiza n'ubukungu.

MINICT yita kuri gahunda z'ibanze z'igihugu mu rwego rwo kuzamura ubukungu no kugabanya ubukene binyuze mu gushyiraho no guhuza politiki na gahunda z'ikoranabuhanga mu itangazabumenyi, iz'itumanaho n'izo guhanga udushya.

RISA ikurikirana ko imishinga yose y'Ikoranabuhanga mu Itumanaho n'Itangazabumenyi (ICT) ishyirwa neza mu bikorwa kandi itunganya ibirebana n'ubushakashatsi, ibikorwa remezo no guhanga udushya mu rwego rw'Ikoranabuhanga mu Itumanaho n'Itangazabumenyi (ICT).

RRA ikusanya imisoro, igenzura kandi igashyira mu bikorwa amabwiriza ajyanye n'imisoro n'amahoro, ndetse ikurikirana ko gahunda y'imisoro yubahirizwa.

MINECOFIN igenzura imari kugira ngo ishyigikire gahunda za Leta zo guteza imbere ibikorwa byo kwihangira imirimo, kuzamura ibigi bito n'ibiciriritse, no guhanga imirimo.

7.2 Uburyo bwo Gushyira mu bikorwa Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo

Kugira ngo Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo igende neza, bizaterwa n'uburyo bunoze bwo kuyishyira mu bikorwa, cyane cyane uburyo bwo gukurikirana no gusuzuma umusaruro w'ibikorwa iteganya. Intambwe ya mbere rero isobanura uruhare n'inshingano bya buri mufatanyabikorwa.

Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo izashyirwa mu bikorwa hifashishijwe uburyo busanzweho.

Uburyo burindwi buri ku isonga mu ishyirwa mu bikorwa buzashyigikirwa n'abafatanyabikorwa benshi ba Leta, buri wese akazaba afite igice cye cyo gukora. Guhuza ibikorwa ni iby'ingenzi kugira ngo ibikorwa bigende neza muri rusange.

7.3. Gukurikirana no Gusuzuma Umusaruro wa Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo

Leta y'u Rwanda, ibinyujije muri MINICOM, ishyira imbaraga mu gukurikirana ishyirwa mu bikorwa ry'iyi politiki no mu gufata ibyemezo bikwiye mu gihe ibyitezwe bitagezweho.

- Leta y'u Rwanda izakoresha Ibipimo by'Ikurikiranabikorwa ry'Imikorere byo ku Rwego rw'Igihugu no ku Rwego Mpuzamahanga, bikazatuma habaho uburyo bwo gupima umusaruro wa Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo. Ubwo hazashyirwaho uburyo bwo gupima ibyangombwa bihari bifasha iterambere ry'ibikorwa byo kwihangira imirmo mu Rwanda.

- MINICOM ifatanyije na NISR, izashyiraho uburyo bwo gukurikirana no gusuzuma umusaruro buzapimirwa ku ngero nziza zo ku rwego mpuzamahanga nk'Igipimo Mpuzamahanga cyo Guteza Imbere Ibikorwa byo Kwihangira Imirimo/*Global Entrepreneurship Development Index (GEDI)* n'Igipimo Mpuzamahanga cyo Kwihangira Imirimo/*Global Entrepreneurship Monitor (GEM)*, bipima ubwiza n'imiterere by'ibyangombwa bifasha kwihangira imirimo ku rwego rw'igihugu n'urw'akarere.

7.4 Amafaranga akenewe

Ikiguzi cy'ishyirwa mu bikorwa giteganyijwe muri gahunda yo gushyira mu bikorwa Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo mu myaka itanu iri imbere (2019–2024) kingana na miliyari 21.9 z'amafaranga y'u Rwanda, impuzandengo y'ingengo y'imari ya buri nkingi ikaba ingana na miliyari 2.7 z'amafaranga y'u Rwanda.

Ingengo y'imari y'umwaka ingana na miliyari 4.4 z'amafaranga y'u Rwanda, ahwanye na 20 ku ijana by'ingengo y'imari yose iteganijwe mu ishyirwa mu bikorwa rya Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo. Imbonerahamwe ya 3 yerekana mu ncamake ikiguzi cya buri nkingi.

Imbonerahamwe ya 3: Ikiguzi cya Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo

Inkingi	Ingengo y'Imari muri Miliyoni z'amafaranga y'u Rwanda mu myaka 5	Umugabane
Inkingi ya 1: Abakozi n'imicungire	4,173	15%
Inkingi ya 2: Gushyigikira ubucuruzi	4,436	16%
Inkingi ya 3: Gutanga inkunga y'amafaranga	1,267	5%
Inkingi ya 4: Ibyangombwa bifasha ubucuruzi	1,710	6%
Inkingi ya 5: Amasoko n'ibicuruzwa	3,500	13%
Inkingi ya 6: Ikoranabuhanga n'ibikorwa remezo	5,905	21%
Inkingi ya 7: Umuco wo kwihangira imirimo	6,050	22%
Ibyo inkingi zihuriraho	710	3%
Igiteranyo	**27,751**	**100%**

Inyandiko byakuwemo: EDP Implementation Matrix, September 2019

7.5 Ibisabwa mu rwego rw'amategeko n'amabwiriza

Politiki yo Guteza Imbere Ibikorwa byo Kwihangira Imirimo izakenera amavugurwa y'amategeko n'amabwiriza. Gushyira mu bikorwa bimwe mu bikorwa biteganyijwe muri politiki bizakenera ivugururwa ry'amategeko n'amabwiriza ariho ubu, harimo:

- Amabwiriza agenga abashora imari mu masosiyete y'abikorera (abashoramari bafasha bya rwiyemezamirimo bagitangira, abashora imari mu masosiyete agitangira, abashora imari mu masosiyete, abashoramari bazana impinduka mu mibereho y'abaturage, amashyirahamwe y'imiryango n'abantu ku giti cyabo bafite agaciro gakomeye), uburyo bwo gutera inkunga ikigo hifashishijwe amafaranga make asabwa abantu benshi, n'ikigega cyo gufasha ibigo bigitangira.