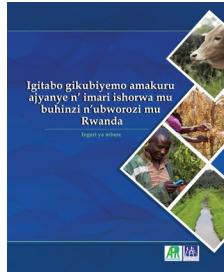


Igitabo gikubiyemo amakuru ajyanye n' imari ishorwa mu buhinzi n'ubworozi mu Rwanda

Ingeri ya mbere

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





Gushimira

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

Icyitonderwa

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



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Ijambo ry'ibazze

“

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

Guverinoma y'u Rwanda yiyemeje guhindura urwego rw'ubuhinzi rukava ku guhinga ibitunga imiryango rukaba urwego rutanga umusaruro mwinshi kandi mwiza, rugemurira isoko kandi rufasha mu kuzamura izindi nzego z'ubukungu. Ibi bizagerwaho binyuze muri gahunda zitandukanye zishyirwa mu bikorwa na Minisiteri y'Ubuhinzi n'Ubworozi (MINAGRI) n'ibigo biyishamikiye, 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 servisi z'imari. Imari irakenewe mu byiciro byose by'ubuhinzi nko kugura imbuto z'indobanure n'inyongeramusaruro, guhemba abakozi, gusarura no gutwara umusaruro ndetse no mu mirimo yo gutunganya no guhunika umusaruro.

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

Bashinge ye ku kuba urwego rw'ubuhinzi n'ubworozzi 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 Cikora Ubushakashatsi Kikanasesengura Poritiki zitandukanye mu Rwanda (Institute of Policy Analysis and Research - IPAR) bafatanyije kwandika igitabo kigaragaza uburyo imari ishorwa mu buhinzi n'ubworozzi. Iki gitabo, ari na cyo cya mbere giteye gitya mu Rwanda, ni isoko ikomeye y'amakuru ku ishoramari, guhangga udushya, imbogamizi n'amasomo twakura mu buryo imari ishorwa mu buhinzi n'ubworozzi mu Rwanda.

Turizera yuko iki gitabo kigaragaza uburyo imari yashowe mu buhinzi n'ubworozzi kizongerera agaciro gahunda zitandukanye zigamije guteza imbere urwego rw'ubuhinzi n'ubworozzi.

Ntidushidikanya ko amakuru ari muri iki gutabo azafasha abahinzi n'aborozi, ibigo by'imari, n'inzego zifata ibyemezo mu buryo bw'umwihariko.

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

Murakoze kandi munevezwe no gusoma iki gitabo!



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Ms. Waringa Kibe

Umuyobozi ku Rwego rw'Igihugu
Access to Finance Rwanda
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*Ishoramari rya Leta mu rwego rw'ubuhinzi
n'ubworozi mu Rwanda*



Itangizwa ry'Igihembe cy'Ihinga cya A/2014. Aho byavuye: MINAGRI



2.1. Uko ubushakashatsi bwakozwe n'amakuru yari akenewe

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

Gukoresha igisobanuro cya CAADP kugira mu kubara amafaranga Leta itanga mu rwego rw'ubuhinzi bituma Leta igaragara nk'aho igenera ingengo y'imari nkeya urwego rw'ubuhinzi. Mu by'ukuri, za minisiteri zimwe

n'ibindi bigo bya Leta bitari Minisiteri y'Ubuhinzi na byo bitanga amafaranga agenewe kongera umusaruro w'ubuhinzi, nka bamwe mu bafite uruhare mu nzira umusaruro ucamo kungeza utunganijwe. Ingero zimwe zirimo nk'amafaranga atangwa mu gukora imihanda yunganira imihanda minini ituma umusaruro ugezwa ku isoko mu buryo bworoshye bikorwa na Minisiteri y'lbikorwa Remezo ndetse na gahunda yo kugaburira abana ku ishuri iri mu nshingano za Minisiteri y'Uburezi.

Ikindi ni uko hari andi mafaranga atangwa n'uturere mu rwego rw'ubuhinzi kandi akaba ari mu ngengo z'imari z'uturere. Kwamamaza no kongera umusaruro w'ubuhinzi byasa n'aho nta gaciro bifite igihe abahinzi-borozi badashobora kugeza umusaruro wabo ku masoko cyangwa se uwo musaruro ukaba udakenewe. Bityo rero, kugira ngo tubare neza amafaranga yose Leta itanga ku rwego rw'ubuhinzi twakoresheje igisobanuro cyagutse cya FAO MAFAP.



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

2.2. Amafaranga Leta yatanze

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



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

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

Imbare yakozwe n'umwanditsi. Aho byavuye: MINECOFIN: ingengo y'imari y'igihugu

Imbare yakozwe hashingiwe ku gisobanuro cya MAFAP igaragaza ko igice kinini cy'amafaranga atangwa mu rwego rw'ubuhinzi agenda kuri poritiki z'ubuhinzi ugereranje na poritiki zifasha urwego rw'ubuhinzi. Inkunga yunganira abahinzi mu kugura

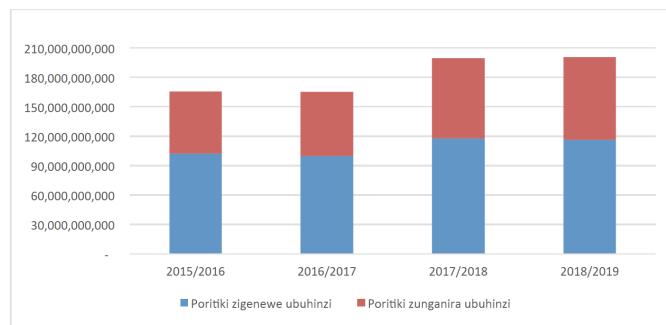
inyongeramusaruro ni yo yatwaye amafaranga menshi mu myaka itatu, n'ubwo yatangiye kugabanuka muri uyu mwaka w'ingengo y'imari (2018/2019). Ibi bishobora kuba biterwa n'ubwiyongere bw'amafaranga atangwa mu nzira umusaruro unyuramo utunganywa binyuze mu



kigega kigenewe ifumbire, aho abakora mu gutunganya umusaruro w'icyayi n'ikawa bashoboye kwibonera amafaranga yo kugura ifumbire bityo agasimbura inkunga bahabwaga na Reta.

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

shusho ya 9: Amafaranga y'u Rwanda yatanzwe kuri poritiki z'ubuhinzi na poritiki zifasha ubuhinzi ugereranije n'amafaranga yose yatanzwe ku rwego rw'ubuhinzi n'ibiribwa, 2015/2016-2018/2019



Imbare yakozwe n'umwanditsi. Aho byavuye: MINECOFIN: ingengo y'imari y'igihugu

Ku byerekeranye na poritiki zifasha ubuhinzi, ubuzima n'ibikorwa remezo byo mu cyaro (nko gusana imihanda y'uturere) bifite uruhare runini mu ngengo y'imari y'ubuhinzi. Urugero, gusana imihanda bifite uruhare



runini mu kongera ingano y'umusaruro w'amata akusanya kubera ko imwe mu mbogamizi abagemura amata bahura na yo ni imihanda itameze neza. Ni ukuvuga ko igihe cyakoreshwaga mu kugemura amata cyagabanutse kubera ko imihanda yabaye myiza kandi bigabanya ibyago byo kuba utwaye amata yayabogora mu nzira.

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

2.2. Ibitabo byakoreshejwe

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