



# IMFASHAMYUMVIRE KURI GAHUNDA Y'IGIHUGU YA KANE YO KUVUGURURA UBUHINZI (PSTA 4) 2018-2024



Igenamigambi riganisha ku bukire

*Ugushyingo 2018*



**IMFASHAMYUMVIRE KURI GAHUNDA Y'IGIHUGU YA  
KANE YO KUVUGURURA UBUHINZI (PSTA 4)**  
**2018-2024**

*Ugushyingo 2018*

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*Kigali, Ugushyingo 2018*

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## **IJAMBO RY'IBANZE RYA NYAKUBAHWA MINISITIRI W'UBUHINZI N'UBWOROZI**

Ibikorwa by'Ubuhinzi n'Ubworozi bifite uruhare runini mu iterambere n'imibereho myiza y'Abanyarwanda no kuzamura ubukungu bw'Igihugu cyacu muri rusange.

Imibare igaragaza ko 90% y'ibiribwa mu Rwanda biningwa mu gihugu. Ibi bigaragaza imbaraga zashyizwe mu rwego rw'ubuhinzi n'ubworozi muri Gahunda ya 3 yo kuvugurura ubuhinzi n'ubworozi (PSTA3). Ibi kandi binashimangira ko intego Guverinoma y'u Rwanda yihaye yo kongera umusaruro w'Ubuhinzi n'Ubworozi mu bwinshi no mu bwiza nk'uko bigaragara muri Gahunda ya Guverinoma y'imyaka irindwi (7 YGP) na Gahunda y'Igihugu y'Iterambere Ryihuse Icyiciro cya 1 (NST1) yubakiye ku musingi uhamye.

Mu gukomeza guteza imbere urwego rw'ubuhinzi n'ubworozi, Leta yashyizeho Gahunda ya 4 yo kuvugurura ubuhinzi n'ubworozi (PSTA4) izashyirwa mu bikorwa kuva mu 2018 kugeza mu 2024.

Iyi gahunda ya 4 yo kuvugurura ubuhinzi n'ubworozi igamije iterambere ry'ubuhinzi n'ubworozi bukava mu buhinzi bwa gakondo bugana mu buhinzi bwongera agaciro bushingiye ku bumenyi, bugira uruhare mu bukungu bw'Igihugu, bunatanga icyizere mu kwihaza mu biribwa n'imirire myiza ku baturarwanda bose. PSTA4 Yubakiye ku nkingi enye:ubushakashatsi n'iyamamazabuhinzi; kongera umusaruro no guhangana n'ihindagurika ry'ikirere; amasoko meza y'umusaruro; no guteza imbere imikoranire myiza hagati y'inzezo.

Intego z'iyi gahunda ntizagerwaho hatabayeho ubufatanye hagati y'inzezo za Leta, iz'abikorera ndetse n'abandi bafatanyabikorwa mu iterambere biganjemo abahinzi n'aborozi by'umwihariko. Niyo mpamvu dusaba uruhare rwa buri wese mu ishyirwa mu bikorwa ry'iyi gahunda mu myaka 6 iri imbere. Turasaba buri wese kugira PSTA 4 iye, agatanga umusanzu we kugira ngo duhindure ubuhinzi n'ubworozi bibe umwuga ukomeye, uteza imbere abawukora kandi ukagira uruhare runini mu iterambere ry'igihugu cyacu no kurwanya ubukene, twihaza mu biribwa n'imirire iboneye.

Reka nsoze nshishikariza buri wese gusoma aka gatabo k'imfashamyumvire kuri iyi Gahunda ya 4 yo Kuvugurura Ubuhinzi n'Ubworozi kugira ngo murusheho gusobanukirwa n'iyi gahunda ndetse n'uruhare rwanyu mu ishyirwa mu bikorwa ryayo.



## INCAMAKE

PSTA 4 ni Gahunda y'Igihugu ya 4 yo kuvugurura ubuhinzi mu Rwanda. Yerekana ibyihutirwa mu ishoramari mu buhinzi ikanagereranya n'ibikenewe mu iterambere ry'ubuhinzi n'ubworozi kuva mu mwaka wa 2018 kugeza mu mwaka wa 2024. Ni gahunda yo gushyira mu bikorwa Politiki y'Igihugu y'Ubuhinzi (NAP) 2017-2030 ikaba kandi ari inyandiko ya Leta yerekana ingamba z'Igihugu mu ubuhinzi n'ubworozi muri Gahunda y'Igihugu y'Iterambere Ryihuse Icyiciro cya 1 (NST1). PSTA 4 igamije kwihutisha ivugururwa ry'ubuhinzi n'ubworozi bukava mu buhinzi bwa gakondo bugana mu buhinzi bwongera agaciro bushingiye ku bumenyi bugira uruhare mu bukungu bw'Igihugu, bunatanga ikizere ku kwihaza mubiribwa n'imirire myiza

Amasoko y'umusaruro w'ibikomoka ku buhinzi n'ubworozi no gukorana bya hafi kw'abahuriye ku gihingwa cyangwa ubworozi runaka bifite akamaro gakomeye mu iterambere ry'ubuhinzi n'ubworozi. Ibi bisaba ishoramari n'inyongeramusaruro bikozwe n'abikorera muri rusange n'imihurize ikomeye hagati y'ubuhinzi n'ubworozi buganisha ku masoko n'abakeneye gukoresha umusaruro uboneka. Ikindi kandi ni uko ubushakashatsi n'iyamamazabuhinzi, ndetse n'ubushobozzi bw'abahinzi n'aborozi mu gushyigikira ubuhinzi n'ubworozi bw'umwuga, kumenya guhitamo ubuhinzi cyangwa ubworozi runaka, kubukora kinyamwuga no kongerera agaciro umusaruro, ntibirakoreshwa uko byakagombye mu guhindura ubuhinzi n'ubworozi bushingiye ku bumenyi n'ikoranabuhanga. Niyo mpamvu kugirango ibi bishoboke, PSTA 4 yubakiye ku nkingi 4 zikurikira:

**Inkingi ya 1:** Ubushakashatsi n'iyamamazabuhinzi. Iyi nkingi ni umusingi w'ubumenyi n'ikoranabuhanga bikenewe ku nkingi ya 2 n'ya 3 zikurikira. Ingfu nyinshi zizashyirwa mu kunoza ubushakashatsi mu buhinzi n'ubworozi no guhangana udushya, by'umwihariko kongera imbuto nziza n'amatungo meza. Imishinga iteza imbere udushya tuvuye mu bushakashatsi izashyirwaho ku bufatanye hagati ya Leta n'abikorera ndetse n'ubufatanye n'ibindi bigo by'ubushakashatsi n'abikorera.

**Inkingi ya 2:** Kongera umusaruro no guhangana n'ihindagurika ry'ikirere. Iyi nkingi igamije iterambere ry'ubuhinzi burambye. Ibyanya byuhirwa bizongerwa ndetse n'amaterasi y'indinganire azarushaho kurwanya isuri.

Igenzura ry'amatumbire atangiza ubutaka bizatuma imbuto nziza zibasha kuboneka no gukoreshwa neza. Mu rwego rwo kongera umusaruro w'ubworozi, PSTA 4 ishyira ingufu mu kubona ibiryo by'amatungo bikwiriye binyuze mu bufatanye hagati ya Leta n'abikorera, no guteza imbere ubuzima bw'amatungo binyuze muri serivise za ba veterineri zinoze no gukingira amatungo. Mu bijyanye n'ubworozi bwo mu mazi, hazibandwa mu kongera ubwiza bw'amafi n'ibiyatunga bihagije, bityo kandi n'imirire myiza ikazaba iri gutezwa imbere

**Inkingi ya 3:** Amasoko meza kandi yongera agaciro. Iyi nkingi igamiye kunoza amasoko n'uruhererekane hagati y'umusaruro no kuwutunganya mu nganda. Ibi birareba amasoko y'inyongeramusaruro nk'amatumbire, ubwishingizi, n'ishoramari ariko n'ibikorwa by'ibanze kugirango ibi bishoboke. Mu bufatanye n'abikorera, Iyi Gahunda y'Ighugu irateganya gushyiraho ibikorwa remezo bifatika n'ibidafatika mu ruhererekane rw'abahuriye ku buhinzi cyangwa ubworozi runaka. Mu gufasha abahinzi kubona amasoko, hazarushwaho gusesengura ibijyanye n'amasoko ndetse n'ibisabwa kugirango ibyo beza bigire ubuziranenge n'ibyemezo cyangwa ibyangombwa bisabwa.

**Inkingi ya 4:** Guteza imbere imikoranire n'inzege. Iyi nkingi igamiye kunoza ibijyanye n'amategeko n'amabwiriza ndetse n'ubuhuzabikorwa bw'abari mu buhinzi n'ubworozi bose. Muri uru rwego hazanashyirwaho ikigega cyo guteza imbere ubuhinzi n'ubworozi kizaba kigamiye guha ingufu ubufatanye hagati ya Leta n'abikorera. Itumanaho naryo rizitabwaho mu rwego rwo kumenyekanisha neza imiterere y'ubuhinzi n'ubworozi n'amahirwe y'ishoramari arimo, kandi no kumenyekanisha ibikorwa byose ku bafatanyabikorwa mu buhinzi n'ubworozi.

MINAGRI niyo iri ku isonga mu gushyira mu bikorwa izi Ngamba n'inkingi zazo zose uko ari 4. Izafatanya n'ibigo biyishamikiyeho, izindi minisiteri zifite aho zihurira n'ubuhinzi, Uturere n'abikorera ku giti cyabo. Imikoranire n'inzege z'ibanze ni ngombwa mu ishyirwa mu bikorwa ry'izi Ngamba. PSTA 4 izongerera MINAGRI ubushoboz bwo gukorana neza n'abafatanyabikorwa no guhuza ibikorwa hagambiriwe iteganyabikorwa rihuriweho, ishyirwa mu bikorwa n'ikurikirana bikorwa mu kureba ibyagezweho n'impinduka zabaye. PSTA 4 yita cyane ku biganiro n'imiryango itari iya Leta iteza imbere ubuhinzi n'ubworozi, by'umwihariko ihagarariye abahinzi, urubyiruko, abakoresha umusaruro w'ubuhinzi n'ubworozi n'imiryango yigenga.

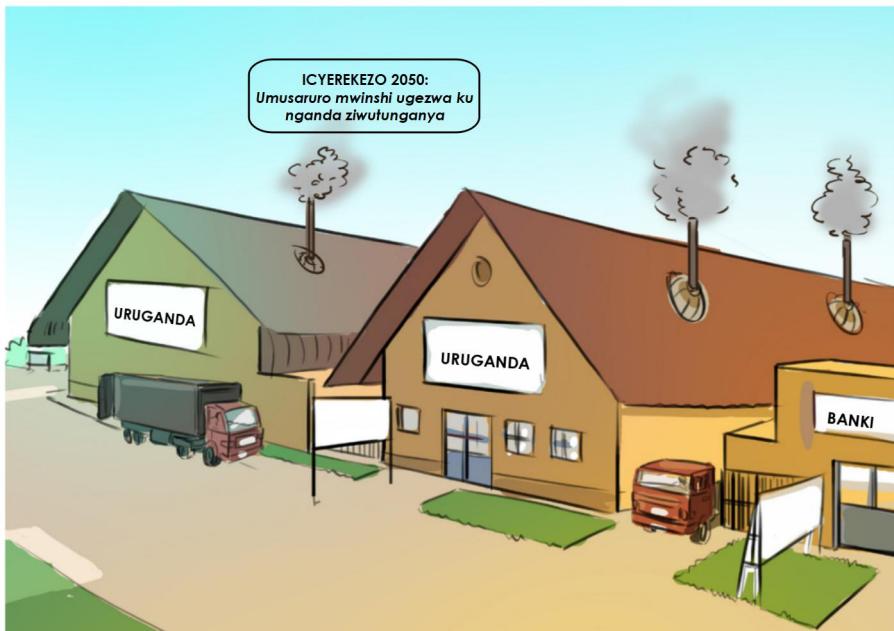
## 1 . INTANGIRIRO

PSTA 4 itegerejweho byinshi mu rwego rwo kongera umusaruro w'ubuhinzi n'ubworozi, ubukungu bw'Ighugu n'ubw'abaturage, by'umwihariko abahinzi n'aborozi. Ishingiye ku byo Ighugu kimaze kugeraho mu iterambere rusange n'ingamba z'igihe kirekire u Rwanda rwafashe kugirango ubukungu bwarwo burusheho kuzamuka vuba.

### ***1.1 . Ibijyanye na politiki y'imbere mu gihugu***

U Rwanda rurifuza kuba mu bihugu bifite ubukungu buciriritse mu mwaka wa 2035 no mu bihugu bifite ubukungu bwo hejuru mu mwaka wa 2050 hagamijwe kugeza abaturage barwo ku bukungu n'imibereho yo ku rwego rwo hejuru. Icyerekezo cy'u Rwanda mu mwaka wa 2050 igaragaza uruhare nunini rw'inganda zitunganya ibikomoka k'ubuhinzi n'ubworozi n'ikoranabuhanga mu buhinzi hagamijwe gusagurira amasoko mu nkingi yayo ya gatatu: Ivugurura rigamije uburumbuke. Byongeye kandi PSTA 4 ni gahunda y'ishyirwa mu bikorwa rya politiki y'igihugu y'ubuhinzi 2017-2030 (NAP), ishyiraho umurongo mugari wa politiki yo kuzamura umusaruro, ubuhinzi butangiza ibidukikije kandi buganisha ku masoko mu cyerekezo cy'umwaka wa 2030.





## **1.2 . Ibijyanye na politiki mpuzamahanga**

Ku rwego rw'umugabane w'Afurika, PSTA 4 yerekana ubushake bw'u Rwanda mu gushyira mu bikorwa Gahunda Nyafurika yo Guteza Imbere Ubuhinzi (CAADP). Muri uru rwego, ibyemezo by'Abakuru b'Ibihugu by'Afurika bafatiye i Malabo bishyiraho ibipimo byihariye by'urwego rw'ubuhinzi mu kongera uruhare rwabwo mu izamuka ry'ubukugu, amahirwe y'ubukungu, imirire no kwiha za mu biribwa. Ibi byemezo by'Abakuru b'Ibihugu by'Afurika bitsindagira uruhare rwihariye rw'abikorera ku gitu cyabo n'ubufatanye na za Leta z'ibihugu. PSTA 4 kandi ihuje n'Ingamba z'Umuryango w'Ubukungu w'Ibihugu by'Iburasirazuba bw'Afurika (EAC) yo mu cyerekezo cy'umwaka wa 2050 cyo kongera ishoramari no gushyigikira izamuka ry'umusaruro w'ubuhinzi hagamijwe kwiha za mu biribwa no kuvugurura ubukungu bw'icyaro. Byongeye kandi, PSTA 4 igamije gufasha Igihugu kugera ku Ntego z'isi z'iterambere rirambye mu bijyanye n'ubuhinzi n'ubworoz mu gihe u Rwanda rwifusa cyane kuzakira Ikigo cy'izo ntego z'iterambere rirambye.

## **1.3 . Mu bukungu**

U Rwanda rurakataje mu nzira yo kuva mu bihugu bifite ubukungu bwo hasi rugana mu bihugu bifite ubukungu buciriritse. Hagati y'umwaka wa 2000 n'uwa 2006, ubukungu bw'u Rwanda bwazamutse ku mpuzandengo ya 7,9% buri mwaka, ku buryo muri 2016 ubukungu bwarwo bwari bumaze kwikuba incuro zirenga 3,5 ugereranije nuko bwari buri muri 2000. Muri iyo myaka, umusaruro mbumbe w'igihugu ku muturage warazamutse uva ku madolari y'Amerika 242 ugera kuri 729, na none ubukene bwaraganutse buva ku baturage 60,3 ku ijana bugera ku baturage 39,1 ku ijana. Icyizere cyo kubaho cy'umunyarwanda cyavuye ku myaka 48,2 muri 2000 kigera ku myaka 64,5 muri 2015, mu gihe impfu z'abana nazo zagabanutse ziva ku bana 183/1000 zigera ku bana 42/1000.

Ku gipimo mpuzandengo cya 5,3% buri mwaka, urwego rw'ubuhinzi n'ubworoz rwikubye incuro zirenga 2 kuva muri 2000 kugeza muri 2016. Amavugurura yabaye mu gihe gishize muri politiki n'ishoramari byatumye umusaruro w'ubworoz uzamuka kubera umubare munini w'inka zitanga umusaruro zorojwe abaturage. Ariko haracyakenewe kongera ingufu mu

kubona ibiribwa by'amatungo bya ngombwa, kugaburira amatungo no kwita ku buzima bwayo.

Kwhaza mu biribwa n'imirire iboneye biracyari ikibazo, n'ubwo bwose umusaruro w'ubuhinzi n'ubworozi wagiye wiyyongera ku buryo bufatika mu myaka 10 ishize.

Mu murongo w'icyerekezo cya 2020, haracyari urugendo rwo kuva mu buhinzi bw'amaramuko tujya mu zindi nzego z'ubukungu budashingiye ku buhinzi. Muri uru rwego, umubare w'abakora mu buhinzi waramanutse uva kuri 88,6 % muri 2001 ugera kuri 68 % muri 2014. Umubare munini w'abakora mu buhinzi ugizwe n'abahinzi ku giti cyabo (65 %), mu gihe abakorera umushahara mu buhinzi ari 35 %. Abagore bagize 66 % by'abakora mu buhinzi. U Rwanda ubu ruri ku mwanya wa 41 ku isi no ku mwanya wa 2 muri Afurika mu korohereza abakora ibikorwa biteza imbere ubukungu.

## 2 . IMBOGAMIZI ZIHARI

MINAGRI n'ibigo biyishamikiyeho byiyemeje gukomeza kunoza uburyo bwo korohereza **abakora ibikorwa biteza imbere ubukungu mu buhinzi n'ubworozi. Ibi birasaba kubonera umuti ingorane zikurikira:**

- ▶ Uduambu duto no kubura ubutaka bwo gukoreraho ibikorwa by'ubuhinzi n'ubworozi ni ingorabahizi mu kongera umusaruro n'inyungu ku bahinzi benshi;
- ▶ Kubera ubutaka buto mu Rwanda, ukugunduka kwabwo n'isuri ni imbogamizi zikomeye mu buhinzi;
- ▶ Umusaruro w'ubuhinzi n'ubworozi ugomba guhuzwa n'ubwiyyongere bwinshi bw'abaturage mu kubonera abatuye mu mijyi ibibatunga no gutanga akazi mu cyaro;
- ▶ Byongeye kandi imbogamizi mu kubona amakuru no koroshyia ishoramari bidindiza ubushobozi bwo guceruza;
- ▶ Amasoko n'uruhererekane rw'abahuriye ku buhinzi cyangwa ubworozi runaka bitameze neza bidindiza kongera umusaruro no kwhaza mu biribwa;

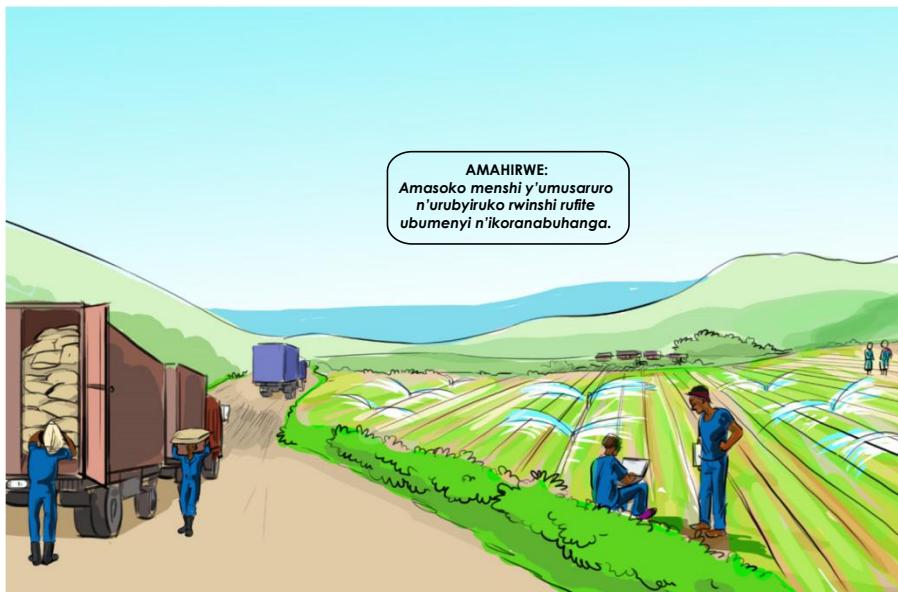
- ▶ Kutabona ubushobozi bw'ishoramari mu buhinzi bibangamira abahinzi mu guhangana n'ingaruka ziri mu mwuga wabo zituma umusaruro n'urwunguko babona bitiyongera;
- ▶ Kongera umusaruro w'ubuhinzi ku buryo burambye bisaba ko abahinzi bafashwa mu kunoza uburyo bahangana n'ihindagurika ry'ikirere n'ibiciro ku masoko;
- ▶ Ubumenyi bukiri hasi bw'abahinzi bubangamira ubwiyyongere bw'umusaruro n'urwunguko abahinzi babona;
- ▶ Urwego rw'ubuhinzi kuri ubu ntirurabyaza umusaruro uruhare abagore n'urubyiruko bakagombye kugira;
- ▶ Uruhare rw'urubyiruko mu buhinzi rwakagombye kunozwa.



### 3 . AMAHIRWE AHARI

*N'ubwo hari imbogamizi nyinshi ariko hari n'amahirwe menshi:*

- ▶ Ubukungu buzamuka ku buryo bushimishije buri kongera amahirwe yo kugera ku masoko yimbere mu gihugu no hanze yacyo ku musaruro ukomoka ku buhinzi n'ubworoz;
- ▶ Ubukungu bw'u Rwanda bugenda bukingura amarembo ku bucuruzi bwo mu karere no ku isi ;
- ▶ Abaturage bakiri bato bazakangurirwa kwinjira mu bikorwa by'ubuhinzi n'ubworoz no gutunganya umusaruro;
- ▶ Guhangya udushya mu buhinzi rishobora guteza imbere umusaruro no kuganisha ku kwiha mu biribwa, kongera ubukungu bw'abahinzi no kurinda umutungo kamere;
- ▶ Ikoreshwa ryiza ry'ikoranabuhanga mu itumanaho ryatuma umusaruro w'ubuhinzi n'ubworoz wiyongera ku buryo budahenze kandi ni ingenzi mu kugera ku bantu ku buryo bwagutse.



## 4. INZEGO Z'UBUHINZI MU RWANDA

MINAGRI ihuza ibikorwa by'inzego za Leta n'izigenga zikora mu buhinzi n'ubworozi. Inshingano yayo ni ukugera ku kwihaza mu biribwa n'imiriire myiza no kugira uruhare mu izamuka ry'ubukungu binyuze mu gushyiraho, guteza imbere no guzunga gahunda zihindura zikanateza imbere ubuhinzi mu Rwanda

MINAGRI ifite ibigo bibiri biyishamikiyeho: Ikigo cy'Igihugu gishinzwe iterambere ry'ubuhinzi n'ubworozi mu Rwanda (RAB) n'Ikigo cy'Igihugu gishinzwe ibyoherewa mu mahanga bikomoka ku buhinzi n'ubworozi (NAEB). Inshingano ya RAB ni uguteza imbere ubuhinzi n'ubworozi binyuze mu bushakashatsi, iyamamazabuhinzi hagamijwe kongera umusaruro. NAEB yo yibanda ku ishyirwa mu bikorwa rya politiki na gahunda z'Igihugu zifasha iterambere ry'ubucuruzi mu kongera ibyoherewa mu mahanga bikomoka ku buhinzi n'ubworozi.

## 5. IMITERERE YA PSTA 4

### 5.1 . Inshingano, icyerekezo n'intego za PSTA 4

PSTA 4 igamije guhindura ubuhinzi bw'u Rwanda bukava ku buhinzi bw'amaramuko bukaba ubuhinzi bushingiye ku bumenyi kandi bwongera ubukungu, bukagira uruhare mu bukungu bw'Igihugu, bukanatuma twihaza mu biribwa no mu mirire myiza ku buryo burambye. Ni gahunda y'ishyirwa mu bikorwa rya Politiki y'Igihugu y'Ubuhinzi. Icyerekezo cyayo ni kimwe n'icy'iyi politiki: "Igihugu cyihagije mu biribwa no mu mirire iboneye, n'iterembre rirambye ry'ubuhinzi buva ku buhinzi bwongera umusaruro, butangiza ibidukikije kandi buganisha ku masoko mu cyerekezo cya 2030".

PSTA 4 ishyigikira intego y'inkingi za Gahunda y'Igihugu y'Impinduramatwara mu bijyanye n'ubukungu n'imibereho myiza y'abaturage, mu kwihutisha iterambere ridaheza rishingiye ku bikorera ku giti cyabo, ubumenyi n'umutungo kamere w'u Rwanda", no "guteza imbere abanyarwanda kugira ngo babe abantu bafite ubushobozi n'ubumenyi, imibereho myiza n'umutekano".

## **5.2 . Icyerekezo gishya**

PSTA 4 icumbura PSTA 3 ikubakira ku byiza byagezweho n'amasomo yabonetsemo. Ariko mu rwego rwo gusubiza ibibazo bigenda bigaragara n'impinduka z'imiterere y'inzego, PSTA 4 izanye impinduka ku buryo bukurikira:

- ▶ **Uruhare rukomeye rw'urwego rw'abikorera (harimo n'abahinzi), aho Leta irekurira abikorera imirimo imwe n'imwe ikanashyiraho uburyo butuma babasha kuyikora neza.** PSTA 4 ishyira imbere ko Leta yatanga ibikenerwa rusange, ikagabanya uruhare rwayo mu bikorwa nyirizina byo kongera umusaruro, kuwutunganya no kuwucuruza, ahubwo igashyiraho uburyo bushya bw'imikoranire n'urwego rw'abikorera mu gushora imari mu bikorwa biteza imbere ubuhinzi.
- ▶ **Kwita by'umwihariko ku nyungu y'ubuhinzi n'ubucuruzi bw'ibibukomokaho.** Kubera ubutaka buto n'abaturage biyongera cyane, kuzamura umusaruro uva ku butaka buto bizitabwaho cyane kugirango haboneke inyungu ku byashowemo no ku mirimo yakozwe.
- ▶ **Gukoresha uburyo bwongera ibiribwa kugirango imirire no kwiha mu biribwa byitabweho.** Gukora ku buryo ubuhinzi no kwiha mu biribwa bijyana n'imirire iboneye, birasaba ko uruhererekane rw'inyongeragaciro ku bilingwa cyangwa ubworozи rwitabwaho.
- ▶ **Guteza imbere ubuhinzi bwihanganira imihindagurikire y'ikirere.** PSTA 4 izubaka ubushobozи bwo guhangana n'ihindagurika ry'ikirere binyuze mu bikorwa byo mu mirima bizamura umusaruro, hitabwa ku bilingwa binyuranye kimwe n'imikoreshereze myiza y'ubutaka.
- ▶ **Kwita by'umwihariko ku buhinzi n'ubworozи bifite agaciro ko hejuru ugereranje n'ibindi (Imboga, imbuto n'indabo, inkoko, ingurube n'amafi).** PSTA 4 yita ku korohereza abikorera ku giti cyabo gushora imari mu kongera umusaruro w'imboga n'imbuto ibinyujije mu bufasha bwo kugabanya ibigenda ku musaruro n'ubuziranenge ndetse no kwerekera ikoranabuhanga rigezweho.

- ▶ **Guha ingufu udushya tuvuye mu bushakashatsi n'iyamamazabuhinzi.** Kuvugurura ubuhinzi n'ubworozi bizasaba ubushakashatsi n'udushya ku isonga, kimwe n'ubumenyi n'ubushobozzi by'abahinzi mu rwego rwo kuba abanyamwuga, kongera umusaruro n'agaciro kawo, naho ikoranabuhanga mu itumanaho rikazafasha kongera impinduka zivuye mu ikwirakwiza ry'amakuru yafasha ubuhinzi n'ubworozi.
- ▶ **Kurushaho kunoza ubuhuzabikorwa bukozwe na Leta no kureshya abafatanyabikorwa.** Mu gihe gishize hatangijwe imihigo ihuriweho n'inezgo za Leta n'abikorera ku giti cyabo, kandi iyo mihigo ni ingenzi mu gushyira mu bikorwa ibyateganijwe binyuranye.





### **5.3 . Impinduka zitegerezwe kuri PSTA4 n'uburyo zizagerwaho**

PSTA 4 ni uburyo bwo kugera ku ntego z'Itangazo rya Malabo zikurikira:

1. Kurushaho kuzamura ubukire;
2. Amahirwe y'ubukungu n'uburumbuke Imirimo no kugabanya ubukene;
3. Kurushaho kwiha mu biribwa n'imirire myiza;
4. Kurushaho guhangana n'ihindagurika ry'ikirere ku buryo burambye.

### **5.4 . Inkingi z'ingenzi za PSTA 4**

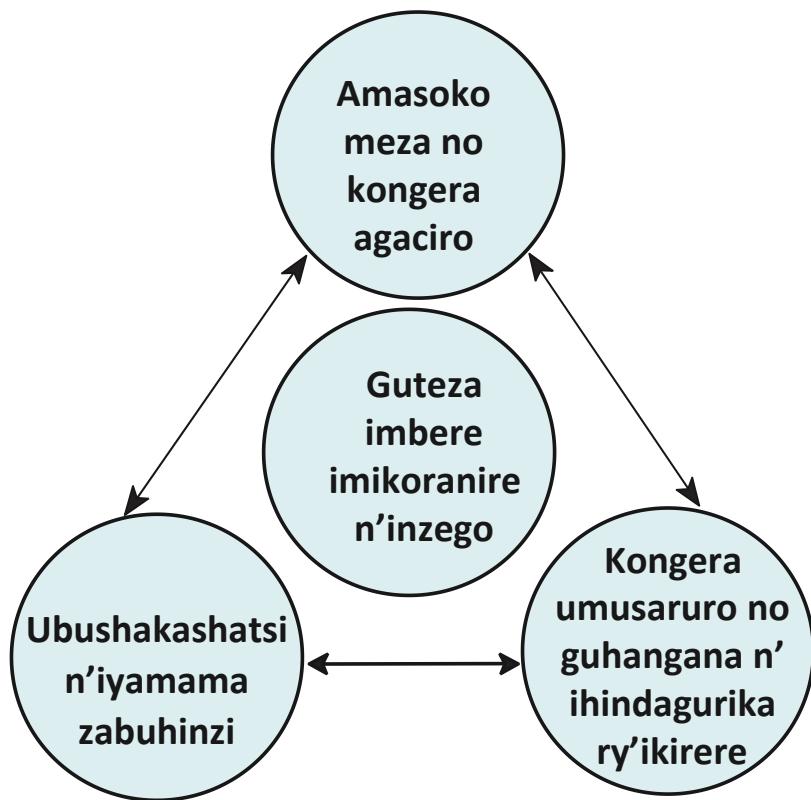
*PSTA 4 yubakiye ku nkingi z'ingenzi enye zikurikira:*

- **Inkingi y'ingenzi ya 1: Ubushakashatsi n'iyamamazabuhinzi** ni umusingi w'ubumenyi ku nkingi ya 2 n'iya 3. Ikigamijwe ni ukurushaho kunoza ubumenyi n'ikoranabuhanga mu buhinzi n'ubworoz mu bijyanye

n'ubushakashatsi n'udushya by'ibanze, guteza imbere serivisi z'iyamamazabuhinzi, kimwe n'ubumenyi n'amakuru bigera ku bagize uruhererekane nyongeragaciro rw'ubuhinzi cyangwa ubworozi.

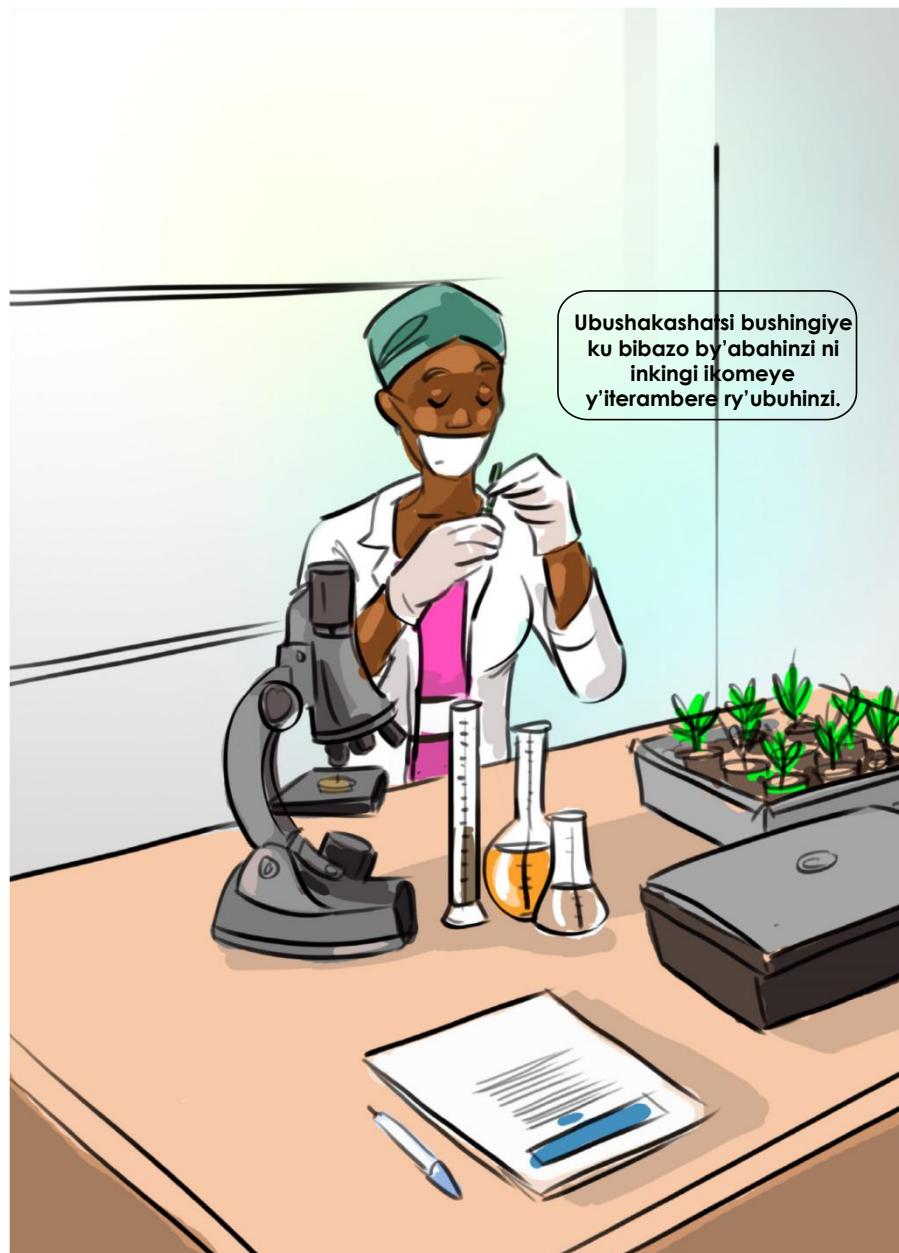
- ▶ **Inkingi y'ingenzi ya 2: Kongera umusaruro no guhangana n'ihindagurika ry'ikirere.** Inshingano nkuru ya MINAGRI ni ukuzamura umusaruro w'ibihingwa n'ubworozi. PSTA 4 izita by'umwihariko ku ukureba uko umusaruro uhuzwa n'imirire myiza, uramba kandi udahungabanywa n'ihindagurika ry'ikirere.
- ▶ **Inkingi y'ingenzi ya 3: Amasoko meza no kongera agaciro.** Iyi nkingi inoza ibijyanye n'amasoko, guhuza umusaruro no kuwutunganya. Ibi birimo inyongeramusaruro nk'amafumbire, ubwishingizi, imari kimwe n'ibikorwa bibanziriza amasoko nk'umusaruro uhuje n'amasoko atandukanye, kongerera umusaruro agaciro, ibikorwa remezo no kwitegura cohoreza umusaruro mu mahanga.
- ▶ **Inkingi y'ingenzi ya 4: Guteza imbere imikoranire n'inzego.** Iyi nkingi itanga umurongo n'amabwiriza ngenderwaho ikanerekana uruhare rwa Leta. PSTA 4 ishyira imbere ishyirwaho rya politiki zisubiza ibibazo bihari binyuze mu ikusanya n'isesengura makuru rinoze na politiki zishyirwaho, no kunoza igenamigambi, by'umwihariko guhuza ibikorwa by'abafatanyabikorwa.

**Ishusho igaragaza Imbonerahamwe y'inkingi z'ingenzi za PSTA 4**



## **5.5. TUMENYE BIRAMBUYE IZO NKINGI Z'INGENZI ZA PSTA 4**

### **INKINGI YA 1: UBUSHAKASHATSI N'IYAMAMAZABUHINZI**





Ubushakashatsi bushingiye ku byifuzwa n'abagenerwabikorwa no ku dushya (R&D) ni umurimo w'ingenzi w'inzezo za Leta zibishinzwe mu guteza imbere ubuhinzi n'ubworozi.

Uburyo bw'iyamamazabuhinzi bwa Twigire-Muhinzi-Mworozi butuma abahinzi n'aborozi babona serivisi z'iyamamazabuhinzi, ikoranabuhanga n'ubumenyi bakeneye. Ikigamijwe ni ukubaka ubushobozzi bw'abahinzi n'aborozi mu kumenya ibibazo, kugergeza ibisubizo bishoboka no guhitamo imikorere n'ikoranabuhanga bikemura bya bibazo bafite batiyibagije impinduka zigenda zigaragara uko ibihe bigenda bihita.

N'ubwo ibikorwa by'iyamamazabuhinzi bikorwa na Minisiteri y'Ubuhinzi n'Ubworozi na Minisiteri y'Ubutegetsi bw'Ighugu, PSTA 4 ishyize imbere kongera uruhare rw'abikorera ku giti cyabo mu bikorwa by'iyamamazabuhinzi. Haracyari kandi byinshi byo gukorwa mu kongera ubumenyi n'ubushobozzi by'abahinzi n'imiryango ibafasha kunoza umwuga wabo.

## ***Impinduka itegerejwe***

Impinduka itegerejwe kuri iyi nkingi ya 1 ni ikoranabuhanga riteye imbere n'ubushobodzi bwiyongereye bw'abahinzi n'aborozi ndetse n'abandi bagize uruhererekane rw'umusaruro, ku buryo bafata ibyemezo bishingiye ku makuru nyayo kandi bakinjira no mu bindi bikorwa bibyara inyungu bitari ubuhinzi.

Ibi bizagerwaho binyuze mu: (1) guteza imbere ubushakashatsi n'udushya bijyanye n'ibikenewe muri buri karere, (2) imirimo y'iyamamazabuhinzi isubiza ibibazo n'ibikenewe mu bahinzi n'aborozi bo mu karere runaka, kimwe no (3) guteza imbere ubumenyi-ngiro mu bagize uruhererekane rw'umusaruro. Muri iyi nkingi y'ingenzi harimo:

### ***1.1 Guteza imbere ubushakashatsi n'udushya***

Intego: Kubaka ubushakashatsi bufite ingufu kandi busubiza ibibazo by'abaturage, buteza imbere kandi bugasakaza inyongeramusaruro ziberanye n'akarere, ikoranabuhanga n'udushya bituma umusaruro wiyyongera kandi n'ibyago byawukoma mu nkokora bikagabanuka. Muri PSTA 4 ubushakashatsi buzibanda nko ku miterere y'ubutaka n'uburumbuke bwabwo, indwara n'ibyonnyi, (harimo n'uburyo bwo kurwanya indwara, n'ubwoko bw'amatungo atanga umusaruro mwinshi, uburyo bwiza bw'imihingire (harimo n'ubuhinzi cyangwa ubworozi byihanganira imihindagurikire y'ikirere). Ubushakashatsi buzibanda kandi no ku bindi bititaweho mu gihe cyashize by'umwihariko nk'ubworozi bw'amafi mu biyaga no mu byuzi.

### ***1.2 . Iyamamazabuhinzi n'ubujyanama byegerejwe abaturage***

Intego: Kongerera ubushobodzi abahinzi n'aborozi mu gufata ibyemezo bishingiye ku makuru nyayo, no gushyira mu bikorwa udushya mu buhinzi tugamije kongera ingano, ubwinshi n'ubwiza by'umusaruro w'ubuhinzi.

Birazwi nezako abahinzi basobanutse bafata ibyemezo byiza, ariko abahinzi bakeneye ubufasha bunyuranye busaba umwihariko w'uburyo bikorwamo. PSTA 4 iteza imbere uburyo bw'uruurirane rw'abantu banyuranye batanga serivisi z'ubuhinzi, bwita ku ruhare rw'abikorera ku giti cyabo kandi

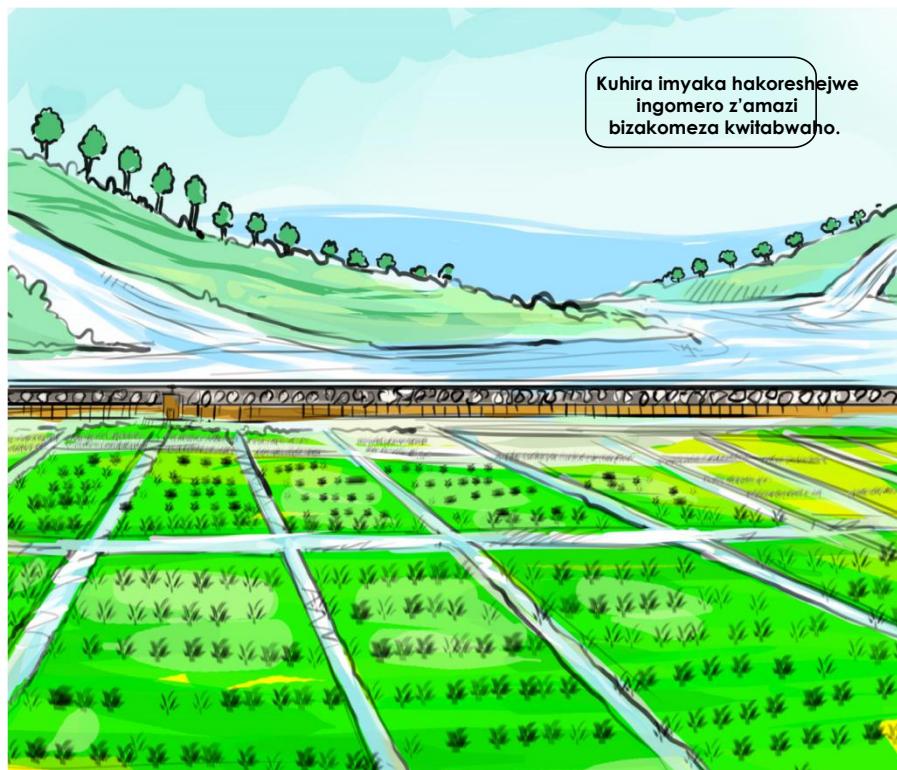
butangaubwisanzure buhagije ku rukomatane rw'imihihingire, ingano y'ubutaka/isambu, ubushobozzi, n'imibereho y'abagenerwabikorwa, n'ibindi

### ***1.3 . Kubaka ubumenyi ngiro bw'abagize uruhererekane rw'umusaruro***

Intego: Gushyigikira no guha ubushobozzi abagize uruhererekane rw'umusaruro bari mu cyaro kugira ngo binjire mu bikorwa bibabyarira inyungu haba mu buhinzi n'ubworozzi cyangwa hanze yabwo.

Imiryango y'abahinzi, impuzamiryango n'amashyirahamwe ashingiye ku buhinzi cyangwa ubworozzi nibyo bishingirwaho mu iterambere rirambye ry'ubuhinzi n'ubworozzi. Iyo miryango ikeneye gutera imbere ikanacungwa neza ku buryo bw'umutungo, ikabasha guha serivisi nziza abanyamuryango bayo ikanabakorera n'ubuvugizi mu bafatanyabikorwa banyuranye.

**INKINGI Y'INGENZI YA 2: KONGERA UMUSARURO NO GUHANGANA  
N'IHINDAGURIKA RY'IKIRERE**





Ibihingwa nibyo bigize igice kinini cy'ubuhinzi n'ubworozi mu Rwanda. Nibyo shingiro ryo kwiha mu biribwa n'imiriire myiza n'ubukungu bw'abahinzi. Mu gihe gishize Leta yagiye ishyira imbaraga mu kwegurira abikorera ku gitи cyabo ibijyanye no gutumiza amafumbire n'imbuto hanze. Ariko umusaruro w'ibihingwa byinshi iracyari hasi y'umusaruro wakagombye kuba uboneka ndetse n'agaciro kawo ku masoko karacyari hasi. Ingaruka ni uko umusaruro n'inyungu tubyaza ubutaka bwacu bikiri hasi. Mu mpamvu z'iki kibazo harimo kutabonera inyongeramusaruro ku gihe no kutazikoresha uko bikwiriye, ubumenyi bucye, ishoramari rikiri hasi, ikoranabuhanga n'amasoko bitanoze. Imihindagurikire y'ikirere nayo igira ingaruka mbi ku musaruro w'ubuhinzi, ibi bigatuma ari ngombwa ko hatezwa imbere uburyo bwo guhangana n'ingaruka z'imihindagurikire y'ikirere no gucunga neza ubudahangarwa bw'abaturage kuri izo ngaruka.

### ***Impinduka itegerejwe***

Impinduka itegerejwe ku nkingi ya 2 ni ukuzamuka k'umusaruro, imiriire no guhangana n'ingaruka z'imihindagurikire y'ikirere binyuze mu buryo bwongera umusaruro burambye, bunuranye kandi bukomatanya ibihingwa, amatungo n'amafi.

Guteza imbere umusaruro w'ubuhinzi n'ubworozi ntibishingira gusa ku ishoramari n'ikoranabuhanga. Bisaba kuzamura ubumenyi-ngiro, amasoko meza na politiki y'ukuri n'inzego ziboneye. Bitewe n'ubuto bw'ubutaka bw'u Rwanda, kongera umusaruro ukomoka ku murimo n'ubutaka buto cyane bisaba gukora ibidasanzwe. Ibi bizagerwaho binyuze mu (1) kubyaza umusaruro mwinshi ku butaka buto no kububungabunga, (2) uburyo bunoze bwo kuhira imyaka, (3) Kongera umusaruro ukomoka ku bworozi n'uburyo bukomatanije bwo kuwongera, (4) ubuhinzi buzana intungamubiri zituma indyo yuzuye ya buri munsi iboneka, ndetse (5) no kwita ku mikoreshereze yamasambu iteza imbere guhangana n'imihindagurikire y'ikirere. Muri iyi nkinci y'ingenzi harimo:

## ***2.1 Uburyo burambye bwo kubungabunga ubutaka no kongera umusaruro***

Intego: Kongera umusaruro w'ibihingwa mu Rwanda mu buryo burambye kandi bujyana n'imihindagurikire y'ikirere. Ibi birasaba ishoramari mu kubungabunga ubutaka n'amazi ku buryo burambye. Bityo mu guhuza imihingire myiza no kubungabunga ubutaka hitabwa kubihingwa n'ubworozi bizana inyungu nyinshi kandi vuba, ndetse bifite n'amahirwe menshi yo kubona amasoko meza, izamuka ry'umusaruro ku buryo burambye bizabasha kugerwaho.

## ***2.2 Kuhira imyaka biboneye mu rwego rwo gucunga neza umutungo w'amazi***

Intego: Guteza imbere umutungo w'amazi kugirango twongere ku buryo burambye umusaruro w'ubuhinzi n'ubworozi no kongera umubare w'uruhererekane rw'umusaruro.

Kugirango hatezwe imbere ikoranabuhanga riciriritse kandi rirambye ryo kuhira imyaka, Leta y'u Rwandayashyize ho umushinga wo guteza imbere uburyo buciriritse bwo kuhira imyaka hagamijwe kongera umusaruro no guteza imbere ubuhinzi buganisha ku masoko. PSTA 4 ishyira ingufu mu ikoreshwa ryiza ry'amazi binyuze mu gukoresha tekники za kiyambere, imbuto nziza kandi ziberanye n'akarere n'iteganyabikorwa rinoze, kugirango gukura kw'ibihingwa guhuzwe n'amazi aboneka mu gihembwe cy'ihinga bijyanye n'uburyo bukomatanyije bwo kurwanya indwara n'ibyonnyi by'ibihingwa.

## **2.3 Uburyo bwo kongera amatungo n'ibiyakomokaho**

Intego: Kongera umusaruro w'amatungo, ubworozi bwo mu mazi n'uburobyi mu Rwandaku buryo burambye no kunoza uburyo ibikomoka ku bworozi biboneka kandi bidahenze.

Urwego rw'ubworozi rwakomeje kugenda ruteru imbere mu gihe gishize, ikigamijwe akaba ari ugukomereza aho muri PSTA 4. Ubworozi bw'amatungo magufi bwongera ubukungu bw'ingo, guhangana n'ibihe bibi no guteza imbere imirire iboneye mu ngo. Gusimbuza inyama zitukura zikoreshwa imbere mu gihugu inyongera y'inyama z'inkoko n'ingurube bizatuma igiciro cy'inyama kigabanuka imbere mu gihugu, kandi byongere inyama zoherezwa ku masoko yo hanze y'igihugu. Kugirango dukoreshe amahirwe n'ubushobozzi bwo kongera umusaruro w'inkoko n'ingurube birasaba kongera ishoramari mu bikorwa byo guhindura amahitamo y'abaguzi. Byongeye kandi ubworozi n'uburobyi bw'amafi ni urwego rutarabyazwa umusaruro uko byakagombye mu kongera ubukungu no guteza imbere imirire inoze mu cyaro. Na none kandi ibikorwa byo kwita ku buzima bw'amatungo birakenewe, cyane cyane mu byaro ahagoye kugerwa kandi nyamara ariho haberanye n'ubworozi. Aho ishoramari ry'abikorera ku giti cyabo rigoranye n'inyungu ikaba ikiri hasi, ubufatanye hagati ya Leta n'abikorera buzatezwa imbere kugirango impfu zamatungo zigabanuke.

## **2.4 Ubuhinzi bwita ku mirire myiza**

Intego: Guharanira ko ubuhinzi butuma ubwinshi n'ubwiza bw' ibikenewe mu mirire biboneka ku rwego rw'igihugu no mu ngo. Ubuhinzi bwita ku mirire myiza bushyira imbere ibiribwa byihariye bizana impinduka mu mirire y'abantu nko kugabanya ibura ry'intunga mubiri no kugwingira. MINAGRI izakorana bya hafi n'Ubunyamabanga Nshingwabikorwa bwita ku mirire no kwiha mu biribwa, bushinzwe guhuza ibikorwa bijyanye n'imirire mu nzego z'inyuranye mu Gihugu, no gukemura ikibazo cy'intunga-mubiri zidahagije binyuze mu ishoramari ry'Uturere mu buhinzi n'iterambere ry'icyaro.

## ***2.5 Ingamba zo kongera ihangana n'imihindagurikire y'ikirere***

Intego: Kuzamura no guteza imbere uguhangana n'imihindagurikire y'ikirere kugirango tugabanye kandi tugendane n'ihindagurika ry'ikirere n'ingaruka zaryo binyuze muri zerivisi z'iteganyagihe.

Guteza imbere ubuhinzi bwihanganira ingaruka z'ihindagurika ry'ikirere bishobora kugerwaho hakoreshwu uburyo bwo gutabariza ibihe bibi bikomatanyije no guteganyiriza ibihe bibi aho guhangana n'ingaruka zabyo. Ibi bisaba guteza imbere iteganyagihe n'itegura ry'ibihembwe by'ihinga, gukurikirana ibiza no kugenzura indwara n'ibyorezo hagamijwe kumenyekanisha amakuru hakiri kare, no kurwanya ku buryo buhamye indwara, hanashyirwaho uburyo bwo gushumbusha ingo zikennye zahuye n'ibyo biza.

### **INKINGI Y'INGENZI 3: AMASOKO MEZA NO KONGERA AGACIRO**



Leta y'u Rwanda yemera ko ari ngombwa guteza imbere ishoramari, gukorana n'abandi bo mu rwego rugari rw'abikorera, no guhuza nyabyo amasoko y'abaguzi. Byongeye kandi Leta y'u Rwanda igira uruhare runini mu gutanga amakuru akenewe ku mahirwe y'ishoramari, korohereza serivisi y'ishoramari harimo no kubonera ubutaka ababukeneye, no guharanira ireme n'ubudaheza. Leta y'u Rwanda izongera uruhare rwayo mu korohereza amasoko kugirango abikorera bayagane ku bwinshi. Ubuhinzi bwo mu Rwanda buracyakorerwa ahantu hato kandi hatatanye. Ubuhinzi buganisha

ku masoko kandi butandukanya imisaruro hakurikijwe amasoko buracyafite intege nke, n'abahinzi n'aborozi baracyabura amakuru y'ibanze n'ubumenyi ku masoko. Inyongera ifatika y'umusaruro ishobora kugerwaho mu gihe ikibazo cy'ibihombo bituruka mu kutabika no kudatunganya uko bikwiye umusaruro gikemutse.

### ***Impinduka itegerejwe***

Impinduka itegerejwe kuri iyi nkingi y'ingenzi ya 3 ni umusaruro urushijeho kwiyongera n'amasoko adaheza no kongera agaciro k'umusaruro no gupiganwa kw'ibikomoka ku buhinzi n'ubworozi binyuranye, haba ku masoko y'imbere mu gihugu, mu Karere no mu mahanga. Ibi bizagerwaho ku buryo bukurikira: (1) Gushyigikira umusaruro ugezwa ku masoko binyuze mu guhuza amasoko n'abagize uruhererekane rw'umusaruro, (2) Guteza imbere amasoko akorera mu mucyo n'uburyo bwo gushyiraho ibiciro na serivisi z'ishoramari zidaheza, kimwe no (3) guharanira ireme n'amabwiriza asobanutse mu bagize uruhererekane rw'umusaruro, hagamijwe kuzanura umusaruro no kugera ku masoko, guteza imbere ubwiza n'isuku y'ibiribwa bicuruzwa ku masoko y'imbere mu gihugu n'ibyoherezwa hanze. Muri iyi nkingi y'ingenzi ya 3 harimo:

#### ***3.1 Guhuza amasoko***

Intego: Korosha uburyo bwo kugera ku masoko no guha ingufu uruhererekane rw'umusaruro rudaheza bityo hagahuzwa amasoko y'imbere mu gihugu, hagarairwa ko ibikenewe ku masoko biboneka, tukerekeza no ku masoko agenda akura yo mu karere no mu mahanga. Amasoko y'ibikomoka ku buhinzi n'ubworozi afite ingorane kandi ariho ipiganwa rikomeye, ahura kandi kenshi n'umusaruro mwinshi cyangwa ibura ryawo ku masoko y'imbere mu gihugu, mu karere no mu mahanga, akanarangwa n'inyungu ntoya cyane mu bagize uruhererekane rw'umusaruro.

Amakuru yizewe kandi adahindagurika ku masoko bishobora gutuma ibigeza ku masoko byiyongera n'ishoramari mu bwiza cyangwa ubushobozi bikiyongera. Hakenewe kunoza ubucuruzi no kongerera ingufu uruhare rw'amakoperative y'abahinzi n'aborozi n'amakusanyirizo y'abikorera ku gitit cyabo mu kugena no kwamamaza amasoko y'ibikomoka ku buhinzi n'ubworozi. Ibi bikorwa mu kurushaho kunoza amakuru ajyanye n'amasoko,

guteza imbere abashoramari mu buhinzi no kongerera ingufu amasezerano akorwa hagati y'abahinzi n'abakenera umusaruro wabo.

### ***3.2 Kwita ku ngorane zaboneka ku masoko y'ibikomoka ku buhinzi na serivisi z'imari***

Intego: Guha ingufu serivisi z'imari mu buhinzi zisubiza ibyifuzo by'abahinzi kandi zidaheza, no kugabanya ibibazo byavuka bijyanye n'amasoko, bityo hagatezwa imbere uburyo bwo kugera ku mari n'igishoro byunguka mu kunoza umusaruro no kuwongererera agaciro.

Kugera kuri serivisi z'imari bikorwa ahanini n'ibigo bitari amabanki, by'umwihariko SACCO n'abatanga serivisi z'ihanahana ry'amafaranga hakoreshejwe za telephone. Ibibazo bishingiye ku masoko (urugero: ihindagurika ry'ibiciro) n'umusaruro (urugero: ihindagurika ry'ikirere, indwara n'ibyonnyi) bigira ingaruka k'umusaruro n'iterambere ry'urwego rw'ubuhinzi. Abatageze kuri 0.5 ku ijana nibo bemeza ko bakoresha ubwishingizi mu buhinzi. Byongeye kandi, uburyo bwo gushyiraho ibiciro ku masoko mu mucyo buracyenewe kugirango hirindwe ibibazo n'ihindagurika ry'ibiciro.

### ***3.3 Kwita ku ireme ry'amategeko n'amabwiriza ashyirwaho***

Intego: Kongera ubwiza bw'umusaruro n'ireme ry'amategeko n'amabwiriza bigenga uruhererekane rw'umusaruro, guteza imbere umusaruro no kugera ku masoko, kongera irushanwa no kunoza ubwiza n'isuku y'ibiribwa haba ku masoko y'imbere mu gihugu no ku byoherezwa mu mahanga.

Urwego rw'amategeko n'amabwiriza, n'ihuzabikorwa ry'ibigo by'ingenzi n'ishyirwamubikorwa ryayo rinoze byongera umusaruro no kurushanwa hagati y'abagize uruhererekane rw'umusaruro

### ***INKINGI Y'INGENZI YA 4: GUTEZA IMBERE IMIKORANIIRE N'INZEGO***



Kwhutisha ubucuruzi n'ishoramari ry'abikorera mu buhinzi n'ubworozi bisaba politiki nziza, amategeko n'amabwiriza ndetse n'inzego zisubiza ibyifuzo by'abahinzi n'aborozi n'abashoramari. PSTA 4 irasaba imikoranire ikomeye

hagati y'inezgo. Uhoreye ku ivugurura no kwegereza abaturage ubuyoboz, MINAGRI ishinzwe gushyiraho politiki z'ubuhinzi. Mu gihe itangwa rya za serivisi ku bahinzi n'aborozi bishinzwe RAB na NAEB, by'umwihariko n'inezgo z'ibanz. Umusaruro uganisha ku masoko ushobora gutezwa imbere binyuze mu kuganira hagati ya Leta n'abikorera bagize uruhererekane rw'umusaruro, ubufatanye hagati ya Leta n'abikorera no guteza imbere ishoramari. PSTA 4 kandi ikora ubuvugizi ku ruhare rw'abikorera mu gutanga serivisi z'ubuhinzi no gucunga ibikorwa remezo byo mu buhinzi.

#### ***Impinduka itegerejwe 4***

Impinduka itegerejwe kuri iyi nking y'ingenzi ya 4 niitangwa rya serivisi zinoze ry'inezgo za Leta n'abikorera ku bafatanyabikorwa.

Ibi bizakorwa binyuze mu uguteza imbere (1) ubushozi bw'inezgo z'ubuhinzi bwo gutanga serivisi, (2) gushyiraho amategeko n'amabwiriza ashingiye ku bibazo bihari, (3) ubucuruzi bw'uruhererekane rw'umusaruro w'ubuhinzi n'ubworozi, (4) iteganyabikorwa, ihuzabikorwa n'ingengo y'imari binoze, kimwe no (5) gutanga ubumenyi binyuzemu ikurikirana n'isuzuma-bikorwa no kwigira ku masomo yavuye mu byakozwe. Muri iyi nkingi y'ingenzi ya 4 harimo:

##### ***4.1 . Guteza imbere inzego z'ubuhinzi***

Intego: Guteza imbere imikorere no guha ingufu itangwa rya serivisi zegerejwe abaturage

Urufatiro mu kugira inzego zubatse neza kandi n'itangwa rya serivisi zinoze ni ukuvugurura imiterere y'inezgo no kwimakaza ubumenyi bushya n'uburyo serivisi zitangwa, no gushyiraho uburyo bworohereza abatanga za serivisi.

##### ***4.2 . Politiki, amategeko n'amabwiriza ashingiye ku bibazo bihari***

Intego: Kunoza politiki, amategeko n'amabwiriza bishingiye ku bibazo bihari no guteza imbere uburyo bworohereza abatanga za serivisi

Gushyiraho politiki, amategeko n'amabwiriza agenga urwego rwa serivisi za Leta ni urufatiro rwo guhindura uruhare rwa Leta no kureshya abikorera bensi mu kugira uruhare mu gushora imari no gutanga za serivisi. Ikigamijwe

muri PSTA 4 ni (i) ukurushaho kuganira kuri politiki z'ubuhinzi, (ii) n'uburyo bunoze bwo gushyira mu bikorwa ibyateganijwe, kwegerenya amakuru n'uburyo bwo gukora isesengura hagamijwe gufata ibyemezo bikwiriye.

#### ***4.3. Ubucuruzi bw'uruhererekane rw'umusaruro mu buhinzi n'ubworozi***

Intego: Kongerera ingufu ubucuruzi bw'urwego rw'ubuhinzi hongerwa uruhare rw'abikorera, hatezwa imbere ubuhinzi n'ubworozi bigamije amasoko, gushyira imberie uruhererekane rw'umusaruro w'ubuhinzi n'ubworozi bifite intungamubiri z'agaciro ko hejuru mu gukemura ikibazo cy'indyo ituzuye, no kubona umusaruro mwinshi imbere mu gihugu wongerewe n'agaciro. Muri iki gice, guhuza ibikorwa ni ngombwa cyane. Birazwi ko Itsinda ry'Abafatanyabikorwa mu buhinzi rikeneye guhabwa izindi ngufu binyuze mu kurihuza n'andi matsinda harimo uruhare runini rw'abikorera, tutibagiwe n'abahinzi n'aborozi. Abahinzi n'aborozi bazahurizwa mu mahuriro y'abahuriye ku ruhererekane rw'umusaruro kuva ku Turere kugera ku rwego rw'Igihugu.

#### ***4.4. Iteganyabikorwa, ihuzabikorwa no gutegura ingengo y'imari***

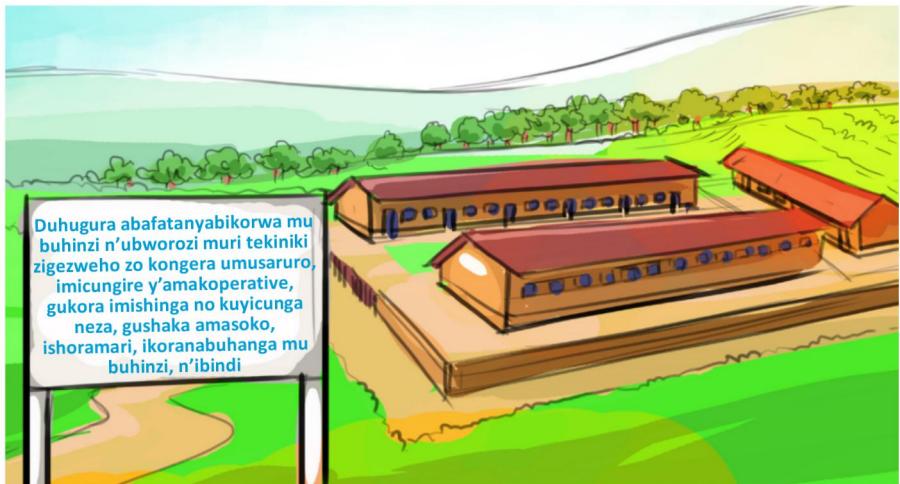
Intego: Kurushaho kunoza uburyo iteganyabikorwa, ihuzabikorwa n'itegurwa ry'ingengo y'imari bikorwa kandi ku buryo budaheza. Gukora iteganyabikorwa, ihuzabokorwa n'itegurwa ry' ingengo y'imari ku buryo bunoze bituma hatezwa imbere politiki ziri mu murongowa PSTA 4 kandi zishobora guhita zishyirwa mu bikorwa n'abafatanyabikorwa.

#### ***4.5. Guteza imbere ubumenyi***

Intego: Kubaka ubushobozi hagamijwe guteza imbere ubumenyi, binyuze mu ikurikirana bikorwa rinoze, uburyo bw' isuzumabikorwa no kwiga hakoreshejwe guteza imbere uburyo bwo guhana amakuru.

#### ***5.6 . Inkingi rusange***

a) **Kubaka ubushobozi:** PSTA 4 irashaka kubaka no guha ingufu ubushobozi bw'abafatanyabikorwa bo mu cyaro kugirango impinduka zifuzwa zigerweho

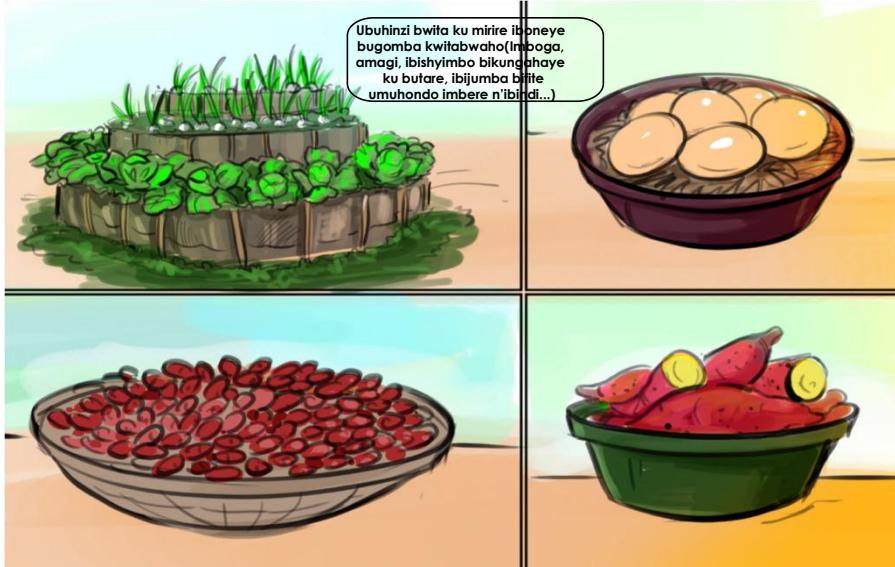


Duhugura abafatanyabikorwa mu buhinzi n'ubworozi muri tekiniki zigezweho zo kongera umusaruro, imicungire y'amakoperative, gukora imishinga no kuyicunga neza, gushaka amasoko, ishoramari, ikoranabuhanga mu buhinzi, n'ibindi

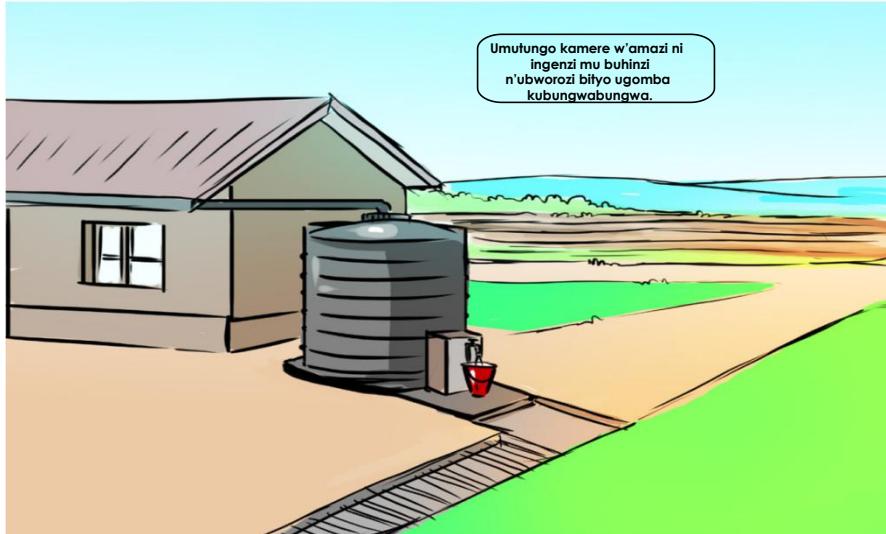
**b) Uburinganire n'umuryango:** Leta y'u Rwanda yiyemeje bikomeye guteza imbere politiki y'uburinganire kandi bigomba kugaragara muri politiki za leta zose no ku nzego zose.



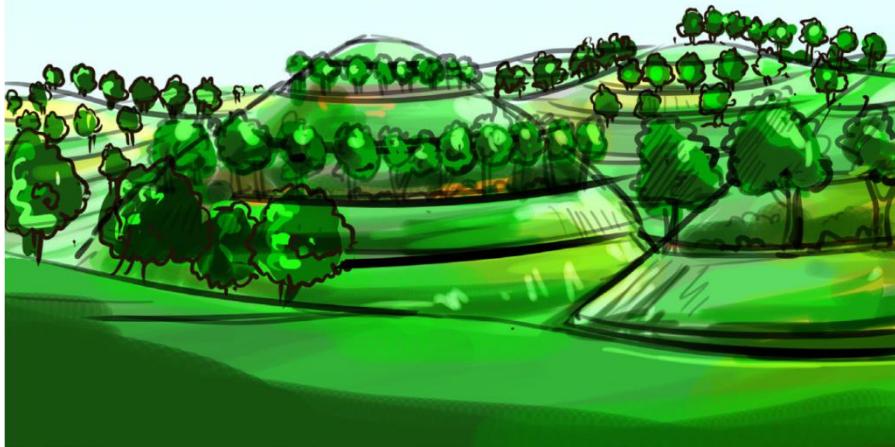
**c) Ubuhinzi bwita ku mirire iboneye:** Leta y'u Rwanda yiyemeje kwihaza mu biribwa nimirire myiza kuri bose.



**d) Ibidukikije n'imihindagurikire y'ibihe:** PSTA 4 ikora ubuvugizi ku ikoresha rirambye ry'imitungo kandi igateza imbere ibikorwa by'iterambere byita ku bidukikije ku ntera zose zo kongerera agaciro umusaruro.



Kurwanya isuri no gukoresha ibiti  
bivangwa n'emyaka ni ingamba zo  
kwita ku bidukikije twongera umusaruro  
w'ubuhinzi.



e) Imikoranire myiza n'ibihugu duturanye: Nk'umunyamuryango w'Umuryango w'Ibihugu by'Iburasirazuba bwa Afurika (EAC), n'Umuryango w'Ubuahirane w'Ibihugu byo mu Majyepfo n'Uburasirazuba bwa Afurika (COMESA), Leta y'u Rwandayiyemeje bikomeye kubana neza n'ibindibihugu no guharanira umwanya mwiza mu ruhando mpuzamahanga.

Ubuahirane n'ibihugu duturanye  
bizakomeza kwitabwaho mu  
kwagura amasoko yibikomoka ku  
buhinzi n'ubworozzi.

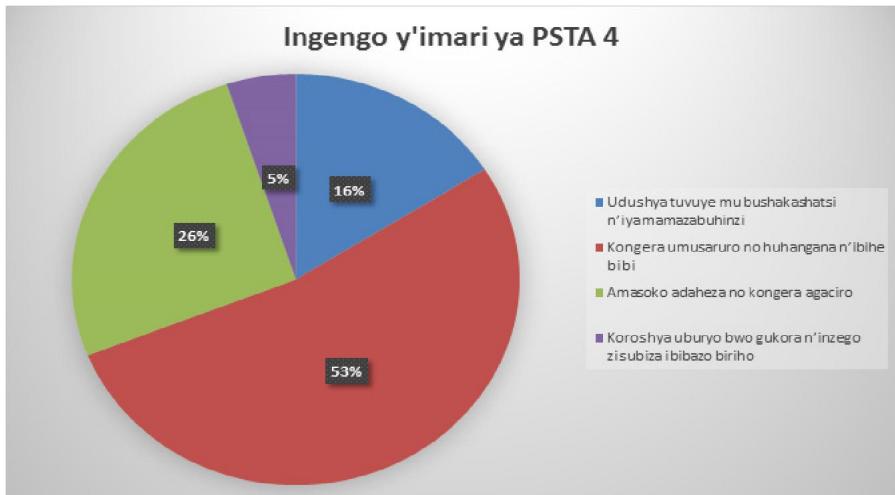


**f) Imicungire y'Ibiza:** Ubuhinzi ni urwego by'umwihariko ruhura n'ibiza kandi bikabugiraho ingaruka mbi. Ingifu mu bushakashatsi zishyirwa mu kugabanya ingaruka ziterwa n'ibiza, no kubyihanganira, n'ubwishingizi ku buhinzi n'ubworoz bifasha abahinzi n'aborozi n'abafatanyabikorwa mu buhinzi kwihagararaho nyuma y'ibiza.



## **6. INGENGÓ Y'IMARI ITEGANIRIWE PSTA 4**

Urwego rw'abikorera rutegerejweho kuzashora imari ikava kuri miliyari 3 z'amafaranga y'u Rwanda (2018/19) ikagera kuri miliyari 186 z'amafaranga y'u Rwanda muri 2023/24. Muri rusange ishoramari ry'abikorera mu myaka 6 ya PSTA 4 ni miliyari 417 z'amafaranga y'u Rwanda.



## 7. ISHYIRWA MU BIKORWA RYA PSTA 4

Ishyirwa mu bikorwa rya PSTA 4 rishingira ku biggerwaho bifatika, by'umwihariko ubwiyongere bw'ubuhinzi n'ubworoz biganisha ku masoko, ishoramari ry'abikorera, n'imikoranire y'inezgo no guhuza ibikorwa.

## **7.1 .Inzego**

- ▶ Itsinda ry'abakora ibikorwa bijyanye n'ubuhinzi n'ubworozi (ASWG)
- ▶ Itsinda Ryagutse ry'abakora ibikorwa bijyanye n'ubuhinzi n'ubworozi (SWAp)
- ▶ Amatsinda y'abakora ibikorwa bijyanye n'ubuhinzi n'ubworozi (SSWGs)
- ▶ Ku rwego rw'akarere, hari Ihuriro ry'abatera inkunga iterambere ry'akarere (JADF)
- ▶ Ihuriro riyobowe na MINAGRI rireberera iterambere ry' urwego rw'ubuhinzi muri rusange

## **7.2 .Uruhare rw'abafatanyabikorwa**

Abafatanyabikorwa muri gahunda z'ubuhinzi n'ubworozi bose, by'umwihariko urwego rw'abikorera barasabwa kugiraiyi Gahunda iyabo, kuko uruhare rwabo mu kuyishyira mu bikorwa no kugera ku ntego zateganijwe ari ntagereranwa.

Aya mahirwe ari muri PSTA4  
ntitwayitesha.  
Twiyemeje kuyigira iyacuno  
kuyishyira mu bikorwa uko  
dushoboye kose



Twe abikorera, aya mahirwe ari  
muri PSTA 4 ntifwayitesha.  
Twiyemeje kugira uruhare  
rugaragara mu kuyishyira mu  
bikorwa.



2023	2024
237,658	237,658
165,872	165,872
50,412	50,888
11,631	11,631
565,853	565,853
135,574	135,574
106,236	106,236
229,490	229,490
71,562	71,562
331,613	331,613
508,624	508,624
26,064	26,064
45,545	45,545
28,262	28,262
16,742	16,742

## UMUSOZO

Uruhare rw'ubuhinzi n'ubworozi mu iterambere ry'u Rwanda ni ingenzi, haba mu bukungu no mu mibereho myiza y'abaturage, by'umwihariko mu kwiha mu biribwa n'imirire myiza. Ni ngombwa ko buri gihe hahora hashyirwamo ingufu zihagije haba mu bushakashatsi no kwigisha abahinzi hagamijwe kunoza umwuga wabo ngo ubateze imbere kandi ubahe inyungu ku buryo burambye.

Na none inyongeramusaruro, ibikorwa remezo n'ikoranabuhanga harimo no kunoza ihererekanyamakuru mu bijyanye n'ubuhinzi n'ubworozi birakenewe cyane. Ingamba zo kubigeraho zikubiye muri iyi Gahunda y'Igihugu yo kuvugurura ubuhinzi mu Rwanda.

Twongeye gushishikariza buri wese, cyane cyane abahinzi n'aborozi, abikorera ku giti cyabo n'abandi bafatanyabikorwa ba Leta, harimo n'imiryango itari iya Leta bafite aho bahurira n'ubuhinzi n'ubworozi kugira izi Ngamba izabo bityo bakanagira uruhare rugaragara mu kuzishyira mu bikorwa.

Abafatanyabikorwa b'urwego rw'ubuhinzi mu Rwanda by'umwihariko Ihuriro CCOAIB n'imiryango irigize igera muri 40 izakomeza gutanga umusanzu wayo kugirango ibiteganijwe muri iyi Gahunda bizagerweho, bityo iterambere u Rwanda rwifuza rizagerweho uko riteganijwe kandi ku buryo burambye.

**.UMUGEREKA**

**BIMWE MU BIPIMO BITEGANJUWE KUZAGERWAHO MURI PSTA 4**

		2018	2019	2020	2021	2022
<b>Ibgori</b>		237,658	237,658	237,658	237,658	237,658
<b>Amasaka</b>		165,872	165,872	165,872	165,872	165,872
<b>Umuceri</b>		35,199	39,953	40,429	45,183	45,658
<b>Ingano</b>		11,631	11,631	11,631	11,631	11,631
<b>Imyumbati</b>		565,853	565,853	565,853	565,853	565,853
<b>Ibijumba</b>		135,574	135,574	135,574	135,574	135,574
<b>Ibirayi</b>		106,236	106,236	106,236	106,236	106,236
<b>Ibitoki bitekwa</b>		229,490	229,490	229,490	229,490	229,490
<b>Ibitoki by'amineke</b>		71,562	71,562	71,562	71,562	71,562
<b>Ibitoki by'inzoga</b>		331,613	331,613	331,613	331,613	331,613
<b>Ibisyimbo</b>		508,624	508,624	508,624	508,624	508,624
<b>Ubunyobwa</b>		26,064	26,064	26,064	26,064	26,064
<b>Soya</b>		45,545	45,545	45,545	45,545	45,545
<b>Imboga</b>		28,262	28,262	28,262	28,262	28,262
<b>Imbuto</b>		16,742	16,742	16,742	16,742	16,742

	2016/17	2017/2018	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24
1.43	1.57	1.75	1.96	2.22	2.53	2.90	3.20	
1.11	1.16	1.22	1.28	1.35	1.42	1.49		1.56
3.32	3.34	3.36	3.39	3.42	3.45	3.48		3.52
0.85	0.88	0.90	0.93	0.96	0.99	1.02		1.05
1.73	2.29	2.71	3.20	3.77	4.45	5.25		6.19
6.65	6.85	7.06	7.27	7.49	7.71	7.94		8.18
6.38	7.15	8.00	8.96	10.04	11.25	12.59		14.00
3.36	3.70	4.07	4.47	4.92	5.41	5.95		6.55
2.62	2.89	3.18	3.49	3.84	4.23	4.65		5.11
2.82	3.11	3.42	3.76	4.13	4.55	5.00		5.50
1.03	1.11	1.20	1.30	1.40	1.51	1.63		1.77
0.44	0.46	0.48	0.51	0.53	0.56	0.59		0.62
0.48	0.51	0.53	0.56	0.59	0.62	0.65		0.68
9.36	9.55	9.74	9.94	10.13	10.34	10.54		10.76
2.72	2.86	3.00	3.15	3.31	3.48	3.65		3.83

# Impuzandengo y'umusaruro utegerejwe (toni kuri ha 1)

	2022/23	2023/24
689,208	760,506	
246,513	258,839	
159,025	177,584	
11,846	12,202	
2,518,046	2,970,728	
1,076,842	1,109,147	
1,338,038	1,487,304	
1,366,027	1,502,629	
332,725	365,997	
1,659,023	1,824,925	
831,336	897,843	
15,299	16,064	
29,419	30,890	
298,002	303,962	
61,127	64,183	
1,249,563	1,274,554	
57,035	59,887	
19,165	20,456	

	Ibigori
	Amasaka
	Umuceri
	Ingano
	Imyumbati
	Ibijumba
	Ibirayi
	Ibitoki bitekwa
	Ibitoki by'imeke
	Ibitoki by'inzoga
	Ibisyimbo
	Ubunyobwa
	Soya
	Imboga
	Imbuto

## musaruro wose hamwe utegerejwe (Toni)

	2023/24	2018/19	2019/20	2020/21	2021/22
3,949	Ibigoi	415,902	465,810	527,601	601,275
42,209	Amasaka	202,807	212,947	223,595	234,775
78,684	Umuceri	118,269	135,286	138,067	155,755
19,403	Ingano	10,525	10,841	11,166	11,501
127,681	Imyumbati	1,295,803	1,533,462	1,810,730	2,133,266
8,611	Ibijumba	956,760	985,463	1,015,027	1,045,478
9,873	Ibirayi	850,348	952,389	1,066,676	1,194,677
32,500	Ibitoki bitekwa	933,015	1,026,316	1,128,948	1,241,842
46,361	Ibitoki by'imeke	227,256	249,981	274,979	302,477
84	Ibitoki by'inzoga	1,133,135	1,246,448	1,371,093	1,508,203
47	Ibishiymbo	611,057	659,941	712,737	769,756
	Ubunyobwa	12,586	13,215	13,876	14,570
	Soya	24,203	25,413	26,684	28,018
	Imboga	275,308	280,814	286,430	292,159
	Imbuto	50,289	52,803	55,444	58,216
	Amata	934,044	1,012,924	1,091,803	1,170,683
	Ibimasa	46,547	48,813	51,328	54,113
	Ihene	14,427	15,653	16,984	18,428

	<b>2018/19</b>	<b>2019/20</b>	<b>2020/21</b>	<b>2021/22</b>	<b>2022/23</b>
<b>Intama</b>	3,102	3,282	3,473	3,674	3,747
<b>Inkokô</b>	21,614	25,388	29,859	35,170	40,586
<b>Ingurube</b>	23,677	27,591	37,420	67,676	77,151
<b>Amagi</b>	9,965	11,211	13,078	14,946	16,814
<b>Amafi</b>	45,000	65,000	90,000	100,000	112,000
<b>Ubuki</b>	6,242	6,595	6,988	7,302	7,655
<b>Inkwavu</b>	6,880	7,364	7,848	8,331	8,815
<b>Kawa</b>	26,000	27,000	29,000	29,500	31,000
<b>Icyavi</b>	32,659	35,109	37,566	40,572	43,817
<b>Ibireti</b>	50	57	67	73	80
	<b>2018/19</b>	<b>2019/20</b>	<b>2020/21</b>	<b>2021/22</b>	<b>2022/23</b>
12100000	12400000	12700000	13100000	13400000	13700000
<b>2018/19</b>	<b>2019/20</b>	<b>2020/21</b>	<b>2021/22</b>	<b>2022/23</b>	<b>2023/24</b>
1,854	2,001	2,210	2,433	2,678	2,941
2,500	2,500	2,500	2,500	2,500	2,500
-646	-499	-290	-67	178	441
<b>2018/19</b>	<b>2019/20</b>	<b>2020/21</b>	<b>2021/22</b>	<b>2022/23</b>	<b>2023/24</b>
65	70	77	85	92	99
75	75	75	75	75	75
-10	-5	2	10	17	24

**Intungamubiri ziva mu biribwa zikenewe ugereranije n'umusaruro**

**Umubare w'abaturage bose**

**Ibitera imbaraga**

**Kcal zizaboneka ku muntu/ku munsi**

**Ikinyuranyo**

**Ibyubaka umubiri**

**g zizaboneka ku muntu/ku kunsi**

**g zikenew ku muntu/ku munsi**

**Ikinyuranyo**



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