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Igiceri Program

AMABWIRIZA Y'INAMA NJYANAMA Y'AKARERE KA GASABO NO 06.03.088 YO KU WA 31 MUTARAMA AGENGA ISHYIRWA MU BIKORWA RY'IGICERI PROGRAM MU KARERE KA GASABO

MUTARAMA 2017

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AMAGAMBO AHINNYE

SACCO:	Savings and Credit Cooperatives
IP:	Igiceri Program
EDPRS:	Economic Development Poverty Reduction Strategy
RFSDP:	Rwanda Financial Sector Development Program
MFI:	Microfinance Institution
KIPA :	Komite Igiceri Program Akarere
KIPU :	Komite Igiceri Program Umudugudu
NGO :	Non-Governmental Organization
U-SACCO :	Umurenge SACCO
CO-SAVE:	Cooperatives of Savings
IPU:	Igiceri Program Umurenge

INCAMAKE Y'INYANDIKO

Kwizigamira ni imwe mu ngamba Leta y'u Rwanda yashyize imbere igamije kurwanya ubukene nk'uko bigaragara mu cyerekezo 2020. Leta y'u Rwanda yasanze kandi kuzigama byaba imwe mu nkingi za gahunda mbaturabukungu (E.D.P.R.S II). Niyo mpamvu abaturage begerejwe serivisi z' ibigo by'imari harimo n'ibiciriritse kugira ngo Abanyarwanda bari barahejejwe inyuma; bishingiye ku bushobozi n'imyumvire inyuranye n'imikorere y' ibigo by' imari byo hambere, nabo babone amahirwe yo gukorana n'ibigo by'imari.

Ni muri urwo rwego Akarere ka Gasabo kihaye umuhigo w'*Igiceri Program,* hagamijwe ko buri Murenge ukangurira buri muturage kwizigamira, binyujijwe kuri serivisi itangirwa ku rwego rw' Umudugudu.

Kwizigamira bitandukanye no kubitsa bisanzwe. Kwizigamira ni ugushyira amafaranga ku ruhande, wigomwe, kugira ngo uzayakoreshe kuri gahunda wihaye mu gihe kizaza, naho kubitsa ni ugushyira amafaranga mu bigo by'imari ugamije cyane cyane umutekano wayo.

Kwizigamira ni umuyoboro wo gutegura ishoramari rigamije guteza imbere imibereho myiza. Kwizigamira kimwe no kubitsa, ni umuco Igihugu cyacu cyiyemeje guteza imbere kugeza nibura ku kigero cya 80% cy'Abanyarwanda mu mwaka wa 2017, binyujijwe muri gahunda yiswe "*Rwanda financial sector Development Program (RFSDP)* " yatangijwe mu mwaka wa 2006.

Nk'uko ubushakashatsi bwabigaragaje, kwitabira umuco wo kubitsa no kuzigama byiyongereye ku buryo bugaragara biva kuri 72% mu mwaka wa 2012, bigera kuri 89% mu mwaka wa 2016. Ni no muri urwo rwego kwitabira i bigo by'imari kwiyongereye (Banks, MFI, SACCO); bitabujije ko hakiri benshi bakibitsa cyangwa bakizigamira mu bimina cyangwa mu bundi buryo butemewe. Kubera iyo mpamvu, iyi gahunda igamije cyane cyane korohereza abafite amikoro make kugira ngo babone serivise z'ibigo by'imari iciririritse byemewe. Ni muri urwo rwego kandi Leta y'u Rwanda yashyizeho gahunda y'U-SACCO.

Mu Karere ka Gasabo, imirenge imwe n'imwe yishyiriyeho gahunda yiswe 'Igiceri Program' ifite intego yo kwegera by'umwihariko abaturage bafite ubushobozi buke kandi bagomba kwizigamira. Ubwitabire bw'iyo gahunda muri iyo mirenge SACCO bwagaragaje ko iyo mikorere yakwizwa hose mu Karere ka Gasabo ari nayo mpamvu, Inama Njyanama y'Akarere ka Gasabo ishingiye ku byagaragaye mu mirenge imwe n'imwe nka Rutunga, Nduba, Jali n'iyindi, yatangije ibikorwa bishishikariza abaturage kwizigamira byiswe ***IGICERI PROGRAM***. Yasanze kandi ari ngombwa ko hajyaho amabwiriza atanga imirongo migari yo gushyira mu bikorwa iyi gahunda mu karere ka Gasabo kose mu buryo bunoze bityo Komite Nyobozi y'Akarere ishyiraho itsinda ryo gutegura amabwiriza agenga iyi gahunda.

Ishyirwamubikorwa ry'iyi gahunda rigomba kugaragaza ingamba zizatuma ibibazo n'imbogamizi bikurikira bikemuka:

- Umuco wo kwizigamira uri hasi na serivisi z' ibigo by'imari zitegereye abazikeneye

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- Imishinga mito n'iciritse ikiri mike mu baturage no kwitiranya kwizigamira no kubitsa.

Icyerekezo cya IP ni ukuba icyitegererezo gifasha abaturage b'Akarere ka Gasabo kugira umuco wo kwizigamira birambye, kandi bigira uruhare rugaragara mu ishomari ry'abagatuye ndetse no mu iterambere rirambye ry'imibereho yabo.

Intego nkuru y'iyi gahunda ni ukuzamura ubwitabire n'ubwizigame bw'abatuye Akarere ka Gasabo kuko bigira ingaruka nziza kw'ishoramari rirambye;

Zimwe mu ngamba zatuma IP igera ku ntego zayo ni ugushingira ibikorwa byayo ku nzego z'ibanze uhereye ku mudugudu, gushyira mu bikorwa gahunda ihamye y'ubukangurambaga n'amahugurwa ahoraho.

Abafatanyabikorwa b'ingenzi b'iyi gahunda ni: Umuturage nk'umukiriya, Inteko Rusange y'Umudugudu, Komite ya IP ku rwego rw'umudugudu (KIPU), Komite ya IP ku rwego rw'Akarere (KIPA), U-SACCO nk'urwego shingiro mu gushyira mu bikorwa iyi gahunda ari nawo uzakoresha cyane cyane umukangurabukungu k'urwego rw'umudugudu.

Komite ya IP ku rwego rw'Akarere nk'umuhuzabikorwa, niyo izaba ishinzwe gukurikirana no gusuzuma ishyirwa mu bikorwa ry'iyi gahunda izagendera cyane cyane ku biri mu masezerano azaba ari hagati y'uwizigamiye n'U-SACCO.

Kubera ko IP ari umwe mu mihigo y'Akarere ka Gasabo izashyirwa mu bikorwa mu mwaka w'ingengo y'imari 2016/2017, ingengabihe y'ibikorwa by'iyi gahunda, igomba gukorwa ku buryo hazagaragara umusaruro mu mpera z'uyu mwaka.

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I. IRIBURIRO

Leta y'u Rwanda imaze kugarura ihumure n'ubumwe mu Banyarwanda, ibinyujije mu cyerekezo 2020, yatangiye urugamba rwo kurwanya ubukene mu baturage bayo, hagamijwe guteza imbere imibereho myiza rusange.

Leta y'u Rwanda yasanze kandi kuzigama byaba imwe mu nkingi za gahunda mbaturabukungu (E.D.P.R.S II), niyo mpamvu abaturage begerejwe serivisi z' ibigo by'imari harimo n'ibiciriritse, kugira ngo Abanyarwanda cyane cyane abafite amikoro aciriritse nabo babashe kugira amahirwe yo gukorana na byo.

Zimwe mu ngamba Leta y'u Rwanda yashyize imbere kugira ngo igere kuri izo gahunda yihaye, harimo gukorera ku mihigo; aho buri karere kagomba kwemeza ibikorwa byihuse bigamije kuvana abaturage mu bukene. Ni muri urwo rwego Akarere ka Gasabo kihaye umuhigo w'*Igiceri Program,* hagamijwe kongera umubare w'abaturage bakorana n'ibigo by'imari biciriritse ndetse no kwimakaza umuco wo kwizigamira.

1.1. Kwizigamira ni iki?

Kwizigamira ni ugushyira amafaranga ku ruhande, kugira ngo azakoreshwe mu gihe kizaza. Gahunda yo kuzigama ni umuyoboro wanditse wo gucunga no kwizigamira amafaranga kugira ngo uwizigamiye azagere ku ntego runaka. Kwizigamira bitandukanye no kubitsa bisanzwe kuko ubikije ashobora kubikuza igihe cyose abikeneye, akenshi kubitsa biba bigamije gushaka umutekano w'amafaranga yabikijwe.

Adam Smith (1776), agereranya cyangwa afata **kwizigamira** nko **gushora imari.** Avuga ko, uko ubwizigamire buba bwinshi ariko inyungu ku nguzanyo zigabanuka, ibi bigatuma abantu bitabira gushora ayo bazigamye. Abashakashatsi kandi babonye ko kwizigamira cyangwa gushora imari gusa bidatanga umusaruro, ahubwo ari isoko cyangwa se ubwoko bw'umushinga washowemo amafaranga bwongera inyungu k'uwashoye cyangwa wizigamiye; bityo kongera ubwizigame ugamije inyungu bikaba bikwiye kugendana no gushora iyo mari hirindwa kugira byinshi bidakenewe ku isoko.

1.2. Kuki abantu bagomba kwizigamira?

Abantu bizigamira kugira ngo bashobore kugera ku ntego runaka mugihe kizaza. Kwizigamira kimwe no kubitsa, ni umuco Igihugu cyacu cyiyemeje guteza imbere kugeza nibura ku kigereranyo cya 80% by'abanyarwanda mu mwaka wa 2017, binyujijwe muri gahunda "yiswe *Rwanda financial sector Development Programme (RFSDP)* "yatangijwe mu mwaka wa 2006.

1.3. Ibyagaragajwe n'ubushakashatsi ku kuzigama

Mu ntangiriro za gahunda yo kuzigama, ubushakashatsi bwa Finscope *Survey 2008*, bwerekanaga ko 21% by'abantu bakuru bonyine bakoranaga n'ibigo by'imari, naho 52% bakaba batarigeze bagira ikigo cy'imari cyemewe cyangwa ikitemewe bakorana. Icyo gihe hejuru ya 70% babikaga amafaranga mu rugo cyangwa ahandi hatazwi.

Mu mwaka wa 2016, *finscope Survey 2016* imaze kwerekana ko kwitabira umuco wo kubitsa no kwizigamira byavuye kuri 72% mu mwaka wa 2012, bigera kuri 89%. Ubu bushakashatsi bwerekanye kandi ko kwitabira ibigo by'imari byavuye ku gipimo cya 33% mu mwaka wa 2012 bigera kuri 65% naho mu kwitabira ibindi bigo by'imari bitari banki na za SACCO, biva kuri 57% bigera kuri 72%.

Ubushakashatsi bwerekanye kandi ko n'ubwo uyu muco wagiye utera imbere mu Banyarwanda, bitaciye burundu uburyo bwo kubitsa cyangwa kwizigamira mu bimina, n'ubundi buryo n'ubwo byavuye ku gipimo cya 57% mu mwaka wa 2012, bikagera ku gipimo cya 72% mu mwaka wa 2016. Ariko, byanagaragaye ko 76% by'abakoranaga n'ibigo by'imari byemewe banakoresha uburyo butemewe ku gipimo cya 66% mu mwaka wa 2012.

Hashingiwe ku bushakashatsi bwakozwe; kwitabira ibigo by'imari biciriritse ndetse n'ibindi bitari banki z'ubucuruzi byatewe n'impamvu z'ingenzi zikurikira:

- Ikoranabuhanga ryateye imbere, aho serivisi za *Mobile money* ziyongereye kuva ku gipimo cya 6.2% mu mwaka wa 2005, zigera kuri 45.2% mu mwaka wa 2011, zikaba zigeze ku 63.6% (EICV 2013/14).
- Hatangijwe gahunda y' U-SACCO, aho abanyamuryango bayo biyongera cyane kugera ku kigereranyo cya 35% by' abaturage bagejeje igihe cyo gukorana n'ibigo by' imari;
- Gukorana n'ibindi bigo by'imari biciriritse (MFI) byageze ku kigereranyo cya 41% (EICV, 2013/14).

1.4. Imbogamizi n'ibibazo bigaragara mu gukangurira abaturage kwizigamira

Imbonerahamwe ikurikira igaragaza bimwe mu bibazo, impamvu n'ingaruka bigaragara mu ishyirwa mu bikorwa rya gahunda yo gukangurira abaturage kwizigamira.

No	IKIBAZO	IMPAMVU	INGARUKA
1	Umuco wo kwizigamira ukiri hasi cyane ku miryango ifite amikoro aciriritse	Imyumvire, urugero rwa zimwe mu mvugo ikurikira; "*amavuta y'umugabo ni amuraye ku mubiri"!*	Kwitiranya kubitsa no kuzigama, kutagira ubushobozi bwo gukora imishinga, ubukene bukabije kuri bamwe, n' ibindi…
2	Serivisi z' ibigo by' imari zitarakwirakwizwa aho zikenewe hose	Ibikorwaremezo bidahagije (imihanda, Ikoranabuhanga,..) , Imiturire itatanye, n' ibindi	Umutekano muke w'amafaranga abitswa mu mahembe n'ahandi, bamwe mu Banyarwanda babika make bacika intege kubera urugendo rurerure n'ibindi.
3	Ikiguzi cyo kuzigama no kubikuza kiri hejuru	Imicungire y'umutungo mu bigo by'imari bimwe na bimwe ishyiraho ikiguzi cyo kubitsa cyangwa gufungura konti hatitawe ku bushobozi bw'abafatanyabikorwa.	Ubwitabire buke mu bigo by' imari ku babitsa n'abizigamira baciriritse. Ubwizigame buke.
4	Imishinga mito n' iciriritse ikiri mike mu baturage.	Ubushobozi buke bwo gukora imishinga, Inyungu ku nguzanyo ikiri hejuru cyane cyane ku baciriritse, Ingwate zikigora bamwe, ibitekerezo by' imishinga mito n' iciriritse bike n'ibindi.	Imibereho myiza idatera imbere. Umuco wo kwigira itaratera imbere kuri bose.
5	Kwitiranya kwizigamira no kubitsa.	Ubumenyi bucye, kutagira intego z'ibihe biri imbere n'ibindi	Amafaranga yitwa ko yabikijwe ntabyazwa umusaruro uko bikwiye cyangwa ngo yungukire nyirayo ahubwo akungukira ibigo by'imari biyabitse.

II. AMAVU N'AMAVUKO Y'IGICERI PROGRAM

Inama Njyanama y'Akarere ka Gasabo imaze kubona ibibazo nk'uko byavuzwe haruguru ishingiye kandi ku bushakashatsi bwagaragajwe na EICV4, ndetse no ku byagaragaye mu gikorwa cyiza cyo kwizigamira cyatangijwe n'imwe mu mirenge igize akarere ka Gasabo nka: Rutunga, Jali ndetse na Nduba binyuze mu muyoboro w'Igiceri Program, yasanze ari ngombwa ko hajyaho uburyo bwo kwizigamira buhuriweho n'abatuye akarere bose, kandi ntawe ubangamiwe cyangwa ngo abuzwe kujya muri iyo gahunda bitewe n'amikoro ye.

Mu mwiherero wabereye mu karere ka Bugesera kuwa 03-05 Kamena 2016 ifata umwanzuro, hifashishijwe umuyoboro w'Igiceri Program, watangiye mu mirenge yavuzwe haruguru, ko wakwirakwizwa mu mirenge yose, kandi hakabaho n'uburyo bunoze bw'imikorere yawo. Bityo isaba Komite Nyobozi gutegura umurongo ngenderwaho w'imikorere y'Igiceri Program mu karere kose nk'uburyo bwo kurushaho kwihutisha no kwimakaza umuco wo kwizigamira ku Ndengabaganizi.

Akaba ari muri urwo rwego, hagiyeho itsinda rigizwe n'ibyiciro bitandukanye, rigatanga umurongo ribona ukwiye kwifashishwa mu mikorere y'umuyoboro w'Igiceri Program.

2.1. Icyerekezo: Igiceri Program ni iki?

Igiceri Program ni umwe mu misemburo w'ingamba z'iterambere, abaturage n'Ubuyobozi bw'Akarere ka Gasabo bahisemo mu rwego rwo kwihutisha ishoramari rirambye, hagamijwe kugera ku mibereho myiza ndetse no kwimakaza umuco wo kwizigamira.

2.2. Intego rusange

Intego rusange za IP ni ukuzamura ubwitabire n' ubwizigame bw'abatuye Akarere hagamijwe kugera ku iterambere n'ishoramari birambye, binyuze mu muco wo kwizigamira.

2.3. Ingamba z'ishyirwa mu bikorwa rya IP

- ✓ Ibikorwa bya IP bigomba gushingira ku rwego rw'Umudugudu, hagamijwe kwegereza serivisi nziza abaturage ndetse no kubatinyura gukirigita ifaranga.
- ✓ IP kigomba gushingira kandi ku mikoranire hagati y'U-SACCO n'amatsinda y'abagenerwabikorwa.
- ✓ Ishyirwa mu bikorwa rya IP rizashingira ku bukangurambaga no ku mahugurwa ahoraho;
- ✓ Abaturage ku rwego rwa buri mudugudu bazagira uruhare mu micungire n'ishyirwamubikorwa ry' iyi gahunda.

- ✓ *Igiceri*; iyi gahunda yitiriwe, ni ifatizo nk'urugero rw'amafaranga make nibura, buri wese mu Karere ka Gasabo yabona, kandi akemera kwigomwa, mu gihe no ku mpamvu runaka.

2.4. Abafatanyabikorwa muri IP n'inyungu buri wese azayikuramo

Imbonerahamwe ikurikira, irerekana ibyiciro by'abafatanyabikorwa muri IP, inyungu cyangwa umusaruro kuri buri mufatanyabikorwa.

No	UMUFATANYABIKORWA	INYUNGU
1	Umuturage / Umukiriya	Kurwanya ubukene, kwegerezwa serivisi, kubona inguzanyo ku mushinga ubyara inyungu cyangwa kwikemurira ibindi bibazo. (Mituweri, ibigega by'amazi, gutekesha Gaz…) Guhabwa inyumgu ku bwizigame bwe hashingiwe ku masezerano azagirana n'U-SACCO Guhabwa inguzanyo ku nyungu ntoya Guhabwa inguzanyo IP kikamubera ingwate
2	Umurenge SACCO	Kongera umubare w'abanyamuryango, ubwizigame, kunoza no kwihutisha serivisi, Kongera umutungo bwite muri rusange.
3	Inzego z'ibanze	Kugera ku ntego yo kwegereza buri wese serivisi nziza yo kubitsa no kwizigamira; Abaturage bose mu byiciro barimo bazagira amahirwe yo gukorana n'ibigo by'imari byemewe; Kugira gahunda y'U-SACCO imwe mu ishingiro ry'imibereho myiza y'Abaturage.
4	Imiryango iharanira inyungu rusange.	Uburyo bufututse bwo kunyuzamo ibikorwa bigamije guteza imbere abagenerwabikorwa (urugero: Gukangurira abantu umuco wo kuzigamira ejo habo binyujijwe mu bimina, CO-SAVE, n'ibindi).

2.5. Inzego z'imikorere ya IP, abazigize n'inshingano zabo

2.5.1. Urwego rw'Umudugudu

Urwego rw'Umudugudu rugizwe na:

A - Inteko Rusange ya IP ku rwego rw'umudugudu
B - Komite ya IP ku rwego rw'umudugudu

A.1 Abagize Inteko Rusange

Inteko Rusange ya IP ku rwego rw'umudugudu igizwe n'abanyamuryango bose bitabira kandi bakanatanga neza ubwizigame mu IP

A.2. Inshingano z'Inteko Rusange ya IP ku rwego rw'umudugudu

- ✓ Inteko Rusange y'Umudugudu itora Komite ya IP ikanakurikirana imikorere yayo muri rusange;
- ✓ Itanga ubwizigame uko bikwiye kandi ku gihe

B.1. Abagize Komite ya IP ku rwego rw'umudugudu (KIPU)

- ✓ Komite ya IP ku rwego rw'Umudugudu igizwe n'abantu nibura batanu, batorwa n'Inteko Rusange y'Umudugudu hubahirijwe ihame rya 30 % ry'uburinganire. Nibura umwe muri batanu agomba kuba ari mu basanzwe bahagarariye abanyamuryango ba U-SACCO mu mudugudu.
- ✓ Umukangurabukungu

B.2. Inshingano za Komite ya IP ku rwego rw'umudugudu

- ✓ Komite ya IP ku rwego rw'Umudugudu, ifite inshingano y'ubukangurambaga.
- ✓ Kuyobora Inteko Rusange
- ✓ Gutanga raporo buri gihembwe
- ✓ Gutanga amakuru igihe cyose bibaye ngombwa kuri umwe mu bagize Inteko Rusange
- ✓ Kwemeza ingwate mu gihe bikenewe

N.B Umukangurabukungu

- ✓ Ni umunyamuryango w'U-SACCO. Agomba kuba ari umwe mu bitabira Inteko Rusange y'U-SACCO, atoranywa mu bandi batatu basanzwe bahagarariye Umudugudu mu Nteko Rusange y'U-SACCO, hashingiwe ku bushobozi U-SACCO umubonamo ugereranyije n'inshingano azahabwa.
- ✓ Atorerwa manda y'imyaka ibiri gusa kandi yemerewe manda irenze imwe.
- ✓ Ahabwa n'U-SACCO ububasha bwo kwakira gusa amafaranga y'ubwizigame.
- ✓ Ni umukorerabushake kandi aba ari nibura umwe ku Mudugudu.

2.5.2. Urwego rw'Umurenge

Urwego rw'Umurenge rugizwe na:

A- Komisiyo ya IPU

A.1. Komisiyo ya IPU igizwe n'aba bakurikira

- Perezida wa komisiyo y'ubukungu y'Inama Njyanama ku rwego rw'Umurenge
- Umunyamabanga Nshigwabikorwa w'Umurenge;
- Umukozi ufite iterambere ry'ubucuruzi n'amakoperative mu nshingano
- Abanyamabanga Nshingwabikorwa b'Utugari,
- N'undi uri ngombwa wakwemezwa n'Inama Njyanama y'umurenge

A.2. Inshingano za komisiyo ya IPU

- ✓ Urwego rw'umurenge rufite inshingano yo guhuza ubukangurambaga buwukorerwamo;
- ✓ Urwego rw'umurenge rukurikirana ishyirwamubikorwa rya IP ku nzego zose bireba;
- ✓ Urwego rw'umurenge rutanga raporo ku mikorere n'imikoranire ku nzego za Leta zisumbuyeho nibura inshuro imwe mu gihembwe, ndetse n'ikindi gihe cyose bisabwe n'Ubuyobozi bw'Akarere;
- ✓ Urwego rw'umurenge rwakira raporo y'U-SACCO ya IP ikaganirwaho kandi ikemezwa n'Inama Njyanama y'umurenge.

2.5.3. Urwego rw'Akarere

Urwego rw'Akarere rugizwe na:

A – Inteko Rusange

B - Komite ya IP ku rwego rw'akarere

A.1. Inteko Rusange ya IP ku rwego rw'Akarere igizwe na:

Umuntu umwe watoranyijwe mu banyamuryango ba IP muri buri murenge, hiyongereyeho Umuyobozi w'Akarere wungirije ushinzwe iterambere ry'ubukungu, abantu babiri bo muri komisiyo y'ubukungu y'Inama Njyanama y'Akarere, Umuyobozi w'ishami rifite gahunda zo kubitsa no kwizigamira mu nshingano ku Karere ndetse n'abacungamutungo ba za SACCO zo mu Karere ka Gasabo.

A.2. Inshingano z'Inteko Rusange ku rwego rw'akarere

- ✓ Gutora abagize komite ya IP ku rwego rw'akarere
- ✓ Kwemeza no gushyiraho politike y'inguzanyo n'umurongo mugari w'imikorere ya IP muri rusange.

B.1. Komite ya IP ku rwego rw'Akarere igizwe na:

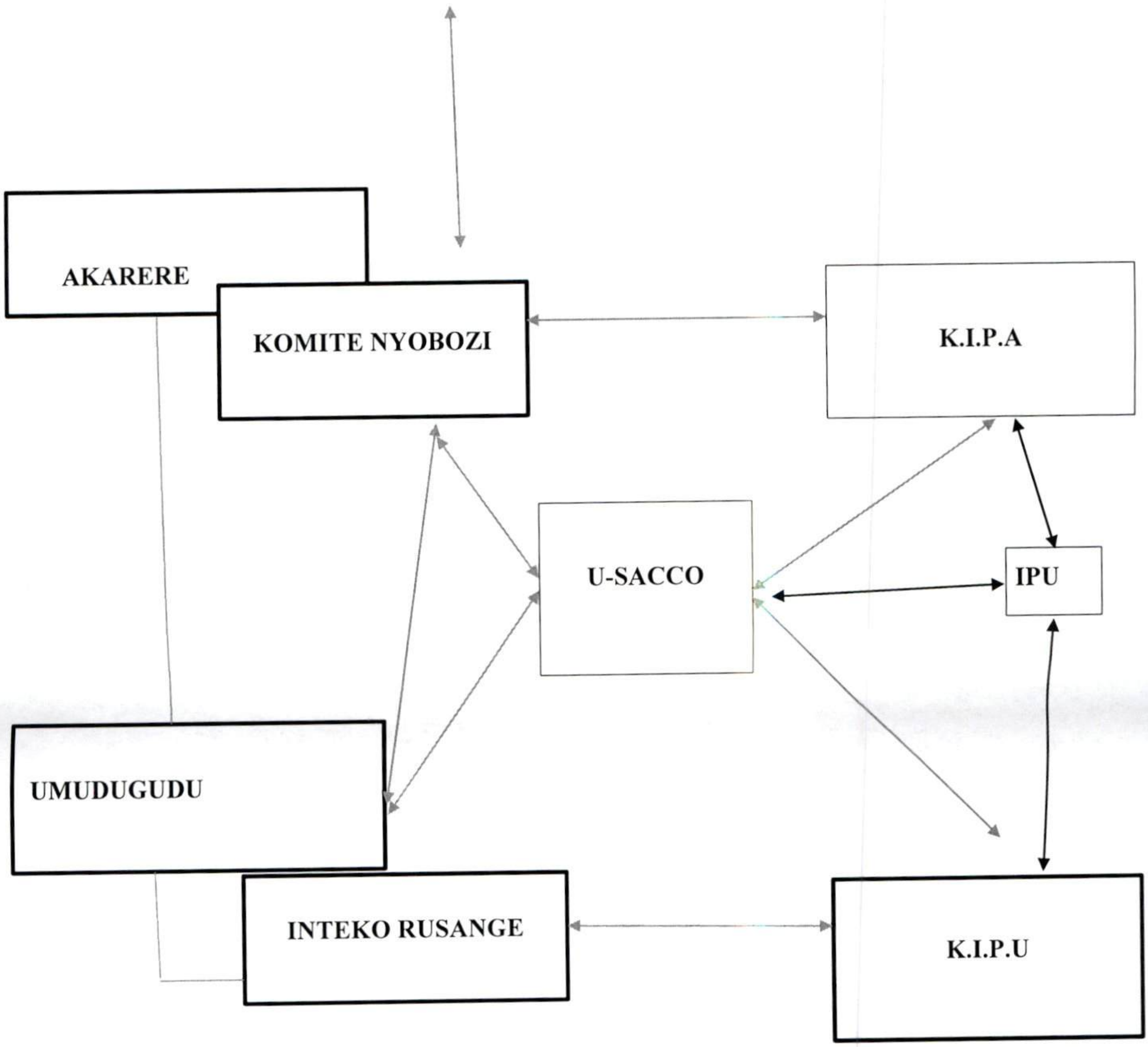
Abantu 5, batowe mu bagize komite yaguye; barimo Perezida wa Komite, Visi Perezida, Umwanditsi, n'Abajyanama babiri.

B.2. **Inshingano za Komite ya IP ku rwego rw'akarereni izi izikurikira:**

a. Guhuza ibikorwa bya IP ;
b. Gukurikirana ishyirwamubikorwa, isuzumamikorere n'iyubahirizwa rya IP ;
c. Gutegura ingengo y'imari y'Akarere mu rwego rwa IP no kuyishyikiriza Ubuyobozi bw'Akarere kugirango yemezwe ;
d. Gutanga raporo y'ibikorwa nibura rimwe mu gihembwe n'igihe bibaye ngombwa kuri Komite Nyobozi y'Akarere ;
e. Gutegura no gukurikirana ishyirwa mu bikorwa rya gahunda y'amahugurwa n'ubukangurambaga buhoraho ;
f. Gutegura no gukurikirana ibikorwa bigamije kubyaza umusaruro ubwizigame muri IP ;
g. Kwemeza inyungu zizagenderwaho mu Mirenge SACCO, ku nguzanyo zizahabwa abari mu IP ;
h. Gutegura politiki y'inguzanyo yihariye ishingiye ku mwihariko wa IP no kuyishyikiriza Inteko Rusange ya IP ku rwego rw'Akarere
i. Izindi nshingano zihariye Komite yahabwa n'ubuyobozi bw'Akarere cyangwa n'Inteko Rusange.

2.6. Imbonerahamwe igaragaza imikoranire y'inzego

INAMA NJYANAMA



III. UMWANZURO

- ✓ IP nk'umwe mu miyoboro y'iterambere ridashidikanywaho, Inama Njyanama y'Akarere ka Gasabo ibona ari ngombwa ko buri muturage wese utuye mu karere ka Gasabo ndetse n'inzego bireba bakwiye kuyitabira no kuyitaho by'umwihariko mu rwego rwo kwihutisha iterambere rirambye n'umuco wo kwizigamira.

- ✓ Buri muntu ugejeje ku myaka 15 mu karere ka Gasabo, aramutse yizigamiye nibura igiceri cy'ijana ku munsi, mu mwaka umwe yaba yizigamiye nibura amafaranga 36,500. Nk'uko byerekanwa n'ibarura ry'abaturage ryo mu 2012, abaturage b'Akarere ka Gasabo bafite imyaka kuva kuri 15 kuzamura ari 346,726, baramutse bitabiriye iyi gahunda, miriyari cumi n'byiri na miriyoni magana atandatu zisaga z'amafaranga y'u Rwanda (12,655,499,000) zaba nibura zizigamiwe buri mwaka. Mu gihe ubu, amafaranga SACCO zibikiye abaturage, angana na miriyari eshatu; Bivuga ko ishoramari rishobora kwiyongeraho nibura inshuro enye buri mwaka.

- ✓ Kugira ngo iyi gahunda igerweho neza imikoranire inoze hagati y'abafatanyabikorwa ni ngombwa cyane. Iyi gahunda kandi izagera ku ntego zayo ari uko ishingiye ku rwego rw'Umudugudu, ku buryo buri muturage wese ayibonamo inyungu. Ni muri urwo rwego nta gushidikanya ko iramutse yitabiriwe uko bikwiye, icyerekezo 2050 muri Gasabo twakigeraho bidatinze.

Bikorewe i Gasabo, ku wa 31 Mutarama 2017

Dr BAYISENGE Jeannette	**KAREMERA Francis**
Umuyobozi w'Inama Njyanama y'Akarere Gasabo	Umunyamabanga w'Inama Njyanama ka y'Akarere ka Gasabo