Ministeri y'urubyiruko n'Amashyira
mwe

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06.10-04-1989

36P

REPUBULIKA Y'U RWANDA

MINISTERI Y'URUBYIRUKO N'AMASHYIRAHAMWE

UMUSHINGA "MICRO-REALISATIONS"

RWA/87/004

IHUGURWA RY'ABAYOBOZI B'URUBYIRUKO N'AMASHYIRAHAMWE BA PEREFEGITURA YA BUTARE MU GUTORANYA NO KWIGA IMISHINGA ICIRIRITSE MU CYARO

BUTARE, 06-10 WERURWE 1989

KIGALI, Werurwe 1989

1. Gutangiza ihugurwa.

Icyo rigamije.

Kwigisha abayobozi b'urubyiruko n'amashyirahamwe uburyo bwo gutoranya no kwiga imishinga mito iberanye n'akarere, itanga akazi mu rubyiruko.

Ihugurwa ryatangiye kuva kuwa 6 Werurwe kugeza kuwa 10 Werurwe 1989.
Atangiza ihugurwa, Milita Superefe ushinzwe imibereho myiza y'abaturage wari uhagarariye Perefe yishimiye gutangiza ihugurwa ry'abayobozi b'urubyiruko n'amashyirahamwe bagiye kubona ubushobozi n'uburyo bushya bwo gukora bityo bakazarushaho gutunganya imirimo yabo.

Yavuze ko iri hugurwa rije rikurikira irindi ryakoreshejwe na ONAPO rikaba ryaribanze k'ukwigisha uburinganire hagati y'ibigomba kudutunga n'umubare w'abaturage, uruhare urubyiruko rufitemo; ryasuzumye kandi akamaro ko gushyigikira ibikorwa by'ubukorikori, inganda, n'ubuhinzi mu kuzamura ubukungu bw'Igihugu.

Milita Superefe yifurije umushinga "Micro-Réalisations", kuza neza kuko areba agasanga uje kugoboka urubyiruko urufasha gusubiza ibibazo ruhura nabyo cyane cyane urwo muri BUTARE ibarirwa mu maperefegitura y'Igihugu atuwe cyane, ikaba yifitiye ikibazo kiyikomereye cyo kubonera urubyiruko ndetse n'abandi baturage ibibatunga, imirimo itari iy'ubuhinzi, kuko amasambu agenda akendera.

Yabwiye abayobozi ko bagiye guhugurwa mu gutoranya no kwiga imishinga, cyane cyane gukora ifishi ndangamushinga.
Ku byerekeye imishinga, yibanze ku mishinga mito mito urubyiruko, abanyabukorikori bacu bashobora gukora. Iyo mishinga niyo ikenewe, imishinga itarenze ubushobozi mubyo gucunga umutungo, imishinga iha beneyo ikizere cyo kumara igihe kirekire kandi ntizatinde kuba iyabo.

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Yabasabye guhera kw'ibarura ry'ibikorwa ryakozwe muri buri Komini maze bagatoranya kandi bakiga imishinga itari iy'ubuhinzi n'ubworozi. Yakomeje avuga ko urubyiruko arirwo rufite ubuhanga bunyuranye bwo guhimba, bwo kuvumbura kimwe n'imbaraga zo gukora, ko rero arirwo rugomba kwitabwaho cyane. Yabasabye kandi kutirengagiza akamaro k'amashyirahamwe y'abahinzi-borozi, ay'abanyabukorikori mu gutsura amajyambere y'icyaro.

Arangiza ijambo yasabye abayobozi b'urubyiruko gukurikirana ubwitonzi amasomo bazahabwa bityo bakazashobora gutegura imishinga itunganye kandi izaramba ibyo babigirira kandi urubyiruko nyamwinshi rubateze amaso.

2. <u>Imikorere y'umushinga "Micro-Réalisations"</u>.

Umuhuza w'ibikorwa by'umushinga mu rwego rw'Igihugu asubiza ijambo rya Superefe, yashimiye abategetsi ba Perefegitura ya BUTARE uburyo bakiriye umushinga "Micro-Réalisations", umushinga mushya ugiye kuhakorera, ibyo bikaba byerekana ukuntu abo bategetsi basanzwe bita k'urubyiruko, bakaba bagiye kurushaho kurwitaho bakorana nuwo mushinga, barushakira ibikorwa byaruhesha akazi, ngo rugire imibereho myiza.

Yakomeje ababwira ko nyuma y'igenzura ry'imikorere y'umushinga "Micro-Réalisations" ryabaye mu mpera z'umwaka ushize w'1988, abari babishinzwe basanze umushinga "Micro-réalisations" ukora neza kandi warageze ku bikorwa bishimishije, bemeza kwagura amaperefegitura umushinga ~~umushinga~~ ukoreramo, kuri KIBUYE na KIBUNGO wakoreragamo mbere, bongeraho Perefegitura ya RUHENGERI na BUTARE ni ukuvuga rero ko umushinga ugiye gukorera mu makomini 56.

Abayobozi b'urubyiruko n'amashyirahamwe basobanuriwe bihagije amavu n'amavuko y'umushinga "Micro-réalisations" bikaba bikubiye mu gatabo "...BURARAHURWA", bohererejwe bakaba baranagasomye. Ku byerekeye imikorere y'umushinga, "Micro-réalisations, basobanuriwe ko umushinga wita ku mashyirahamwe

y'abantu bakuru kimwe n'ay'urubyiruko, ko wita ku muntu wikorera ku giti cye yaba urubyiruko cyangwa umukuru.

Basobanuriwe kandi ko umushinga atari uwo kuguriza abanyamishinga gusa, ko unabahugura muri tekiniki bakeneye cyangwa mu icungamari kandi ukanakurikirana ibikorwa byabo.

Basobanuriwe nanone uburyo bubiri bwo kuguriza abanyamishinga, ari bwo :

- inguzanyo itangwa na Banki y'u Rwanda itsura Amajyambere, iyo nguzanyo nyirumushinga yishyuraho 6%, andi 3% agatangwa n'umushinga "Micro-réalisations";
- inguzanyo ntoya ituruka mu gasanduku k'umushinga, inguzanyo itari hejuru y'amafaranga 50.000 FRW. Bene iyo nguzanyo ihabwa nk'abana bagitangira badafite icyo batangiza kandi ikishyurwa mu mwaka umwe nta nyungu. Ubu buryo rero bufasha urubyiruko kumenyera gukoresha inguzanyo nkeya hanyuma rukaziyakira itubutse.

Yakomeje asaba abayobozi b'urubyiruko n'amashyirahamwe gukurikira neza inyigisho bagiye guhabwa, bagashyigikira umushinga "Micro-réalisations" kugirango ubashe kugera ku ntego zawo, ufasha abaturage gutsura amajyambere iwabo.

Yarangije ikiganiro cye ageza ku bari mu ihugurwa ibizigwa aribyo :

- ibikorwa by'umushinga muri KIBUYE na KIBUNGO;
- imiterere y'amakomini ya Perefegitura BUTARE;
- uburyo bwo kuyobora inama;
- ifishi ndangamushinga; gusobanura no gukora umwitozo;
- icungamari; imbonerahamwe y'umutungo.

3. IBIKORWA BY'UMUSHINGA

Abayobozi b'urubyiruko n'amashyirahamwe basobanuriwe inzira umunyamushinga anyuramo kugirango abe yabasha guterwa inkunga; basobanuriwe ariko ko atari ngombwa ko dosiye yose

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yizwe bivuga ko ihabwa inguzanyo byanze bikunze. Hari ubwo idosiye yigwa,bagasanga ikeneye inkunga mu byerekeye amahugurwa (tekiniki cyangwa icungamutungo), inguzanyo cyangwa se byombi ubundi bagasanga nta nkunga akeneye.

Basobanuriwe kandi ko umushinga "Micro-réalisations" ufasha abanyamishinga batewe inkunga kujya mu butegetsi buzuza ibyangombwa, bakanaberekera uburyo bwo gukorana na za Banki.

Ibikorwa muri KIBUNGO

Kugeza ubu umushinga "Micro-réalisatons" umaze kuguriza abanyamishinga 9, kandi mu bintu binyuranye : ububaji, gukora imigati, amatafari.

- Ababonye inguzanyo ya Banki: ni amashyirahamwe 3, naho abikorera ku giti cyabo nabo ni 3;
- Ababonye inguzanyo ku gasanduku k'umushinga: ni amashyirahamwe 2, uwikorera ku giti cye ni 1.

Ubu kandi hari ishyirahamwe (COMENYA) ryarangije kwishyura inguzanyo yaryo. Amadosiye y'imishinga ari mu kwigwa asa naho yarangiye ni ane. Indi mishinga myinshi iracyasuzumwana ubwitonzi, yuzuzwa ni ba nyirumushinga kugirango ibashe kwigwa.

Ibikorwa muri KIBUYE

Umushinga umaze kuguriza abanyamishinga 4 mu bikorwa binyuranye : ubudozi, ububaji, amatafari, sudire ...

- Ababonye inguzanyo ya Banki ni amashyirahamwe 2 n'uwikorera ku giti cye 1;
- Ababonye inguzanyo ku gasanduku k'umushinga: ishyirahamwe 1.

Hari andi madosiye y'imishinga arimu kwigwa agiye kurangira 4.

Kubera ko umushinga "Micro-réalisations" udaheza n'andi maperefegitura, ubu muri KIGALI, Komini MUGAMBAZI, hari ishyirahamwe ry'abari n'abategarugori ryagurijwe icuruza (Kiyosike).

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Aba banyamishinga bahuguwe mu icungamari kandi abakora umwuga w'ububaji bafite umukozi ubahugura mu bya tekiniki. Umushinga "Micro-réalisations" wahuguye kandi abayobozi b'urubyiruko n'amashyirahamwe ba Komini za Perefegitura RUHENGERI mu buryo bwo gutoranya no kwiga imishinga.

4. IMITERERE Y'AMAKOMINI MU BYEREKEYE UBUKUNGU

Buri muyobozi w'urubyiruko n'amashyirahamwe yagejeje ku bari mu ihugurwa imiterere y'amakomini mu by'ubukungu :

- Umubare w'abaturage
- Ubuso bwa Komini n'ubucucike bw'abaturage
- Umubare wa Segiteri
- Ibihingwa ngandurarugo
- Ibihingwa ngengabukungu
- Ubworozi
- Amashyamba
- Umutungo kamere
- Amashyirahamwe
-
- Ubucuruzi
- Imishinga iha urubyiruko akazi.

Iyi miterere yatumye abari mu ihugurwa bashakira hamwe imishinga ishobora gukorwa muri buri Komini ya Perefegitura ya BUTARE bityo buri muyobozi akabona aho ahera akora imishinga iboneye azohereza impuguke z'umushinga "Micro-réalisations".

N.B.: Imiterere y'amakomini mu by'ubukungu turabisanga mu mugereka wa 1.

5. UBUHANGA MU KUYOBORA INAMA *

Abayobozi b'urubyiruko n'amashyirahamwe basobanuriwe ko gukora inama atari ugukorera ijisho.

Ko inama ariyo ituma imirimo igenzurwa ikanateganywa. Intego n'uburyo bwo kuzigeraho nabyo bisobanuka neza kubera inama. Niyo mpamvu uwo murimo wo kuyobora inama ugomba no gutegurwa ku buryo buhagije.

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1. Gutegura inama.

Utegura inama agomba kuzirikana ibikurikira :

- Kumenya abatumiwe mu nama n'imigambi yabo bityo bagategurirwa n'ibibazo bibafitiye akamaro;
- Aho inama izabera n'igihe izatumizwa ku buryo ntabavunika cyane kurusha abandi kandi ntihagire utumirwa mbere cyane cyangwa ngo atungurwe; aho izabera hagomba gutegurwa ku buryo abatumiwe baticara nk'abigishwa;
- Igihe inama izabera ntikigomba kugongana n'iminsi abantu badashobora kuboneka (habaye ibirori, ubukwe, imipira...) kandi itangiza kimwe n'isoza ry'inama ntibyirengagize aho abantu bakomoka (ingendo bakora);
- Gutegura ku buryo busobanutse ibibazo byagirira akamaro abaje mu nama kandi hagateganywa n'ibikoresho.

Inama iyo imaze gutegurwa hakurikiraho kuyiyobora.

2. Kuyobora inama

Uyobora inama yirinda kwigira umwarimu. Uwo mujyanama rero aba akeneye ibitekerezo by'abo yatumiye. Niyo mpamvu afite n'umurimo ukomeye wo kumvisha buri wese ko akenewe cyane n'ubwo ntawakwirengagiza ko abatumiwe baba bafite ingeso zitandukanye kandi zitari nziza zose.

Ni byiza rero ko uyobora inama :

- yakira abaje mu nama ku buryo bumva ko bigomwe indi mirimo bityo bagakurikira inama bashishikaye;
- abanza gusobanura neza ibiri ku murongo w'ibyigwa bityo haba hari ingingo zihutirwa zigasubikwa cyangwa zigasimbuzwa izindi;
- ahera ku nyandiko-mvugo y'inama iheruka ikanemezwa n'abaje mu nama;
- amenya uko yifata imbere y'abashaka kwikubira ijambo, abigira impuguke, abatinya kuvuga ibitekerezo byabo, abishimiye guterana

amagambo, abafite ibibazo bidafitanye isano n'ibyigwa, abishimira kurangaza abandi, abashyigikira buri gihe umuyobozi n'abahigana.

Ni ngombwa kandi kubahiriza ibiruhuko no guhagarika inama gato igihe impaka zibaye urudaca (batumvikana).

6. IFISHI NDANGAMUSHINGA

Abayobozi b'urubyiruko babanje kumvikana icyo umushinga ari cyo n'uko uvuka. Umushinga ni igikorwa icyo ari cyo cyose gitekerejwe gukorwa. Icyo gikorwa kikaba gisaba ibintu bimwe na bimwe bya ngombwa kugirango kigerweho. Umushinga rero ushobora kuvuka kubera ubushake bwa nyirumushinga cyangwa kubera ibikenewe mu karere uwo mushinga ushaka gukorerwamo.

Ifishi ndangamushinga

Abayobozi b'urubyiruko n'amashyirahamwe basobanuriwe uburyo bwo gukora ifishi ndangamushinga. Bahereye ku bibazo babaza nyirumushinga n'ibisubizo bye, bakora iyo fishi kugirango babone idosiye y'umushinga yuzuye, ishobora guterwa inkunga.
Ifishi ndangamushinga igizwe n'ibice bitatu by'ingenzi :

1) Nyurumushinga:
   - Umwirondoro
   - Amashuri n'ubushobozi
   - Ubuyobozi.

2) Umushinga:
   - Ubwiyongere bw'umusaruro
   - Imbonerahamwe y'umutu nge
   - Imikorere y'umushinga.

3) Igitekerezo cy'umuyobozi w'urubyiruko n'amashyirahamwe k'umushinga cyangwa kuri nyirumushinga.

Basobanuriwe ko buri gice ari ingenzi ko nta kintu na kimwe kigomba kwirengagizwa.

Abayobozi b'urubyiruko basobanuriwe uburyo bakoresha kugirango begere abantu bafite ibitekerezo byo gukora imishinga. Basobanuriwe ko bagomba kwitwara neza, bakimenyekanisha, bakababaniriza neza kugirango batabishishisha, bakirinda guhita bandika ibisobanuro bahawe, kandi bakababaza ibibazo k'uburyo abo bantu bashobora gusubiza nta ngorane kandi nta n'agahato karimo.

Nyuma y'ibyo bisobanuro, abayobozi b'urubyiruko bakoze umwitozo ku ifishi ndangamushinga. Basuye ishyirahamwe ry'ababaji AFOJAR bo muri Komini MARABA, babaza ibibazo kugirango babone ibyangombwa byuzuye byo guheraho bakora ifishi. Umwitozi wabaye ingirakamaro kuko buri muyobozi yabashije gusobanukirwa neza n'ikorwa ry'iyo fishi.

N.B.: Ifishi ndangamushinga : umugereka wa 2.
Abayobozi babonye imfashanyigisho.

7. <u>ICUNGAMARI</u>.*

Abayobozi b'urubyiruko n'amashyirahamwe basobanuriwe ko yaba uwikorera ku giti cye, ishyirahamwe, uruganda cyangwa sosiyeti, ufite umutungo wese adakenera kumenya gusa aho umutungo wakomotse n'aho uhereye, agomba kumenya n'uko ukoreshwa. Kubera ko ibintu byose bisigaye bihabwa agaciro mu mafaranga (imari), imicungire y'umutungo igomba uwo murimo w'icungamari.

Ibikenerwa mw'icungamari biterwa n'umutungo (uko ungana n'uko uteye) ndetse n'ibisobanuro bikenewe.

Muri iki gice cya mbere, abayobozi basobanuriwe bihagije imbonerahamwe y'umutungo, kuko ariyo bazakenera cyane mu gukora amafishi ndangamushinga.

- Basobanuriwe ko imbonerahamwe y'umutungo iterekana gusa aho umutungo wakomotse n'aho uherereye, igaragaza n'uko uwo mutungo washowe (ibyo washowemo).

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* Abari mu ihugurwa bahawe imfashanyigisho yuzuye "<u>icungamari</u>".
Projet Micro-réalisations.

Iyo mbonerahamwe y'umutungo igomba kuba intango y'ibyemezo bijyana n'umutungo dore ko no mw'isesengura ry'imikoreshereze y'imari, ibipimo byifashishwa bikomoka ku mbonerahamwe y'umutungo.

Urugero:

AHO UMUTUNGO UHEREREYE		AHO UMUTUNGO WATURUTSE	
Icyo ari cyo	Agaciro	Icyo ari cyo	Agaciro
Inzu		Imigabane	
Ibyuma		Inkunga ya	
		MIJEUMA	
Imbaho		Irushanwa	
		MIJEUMA	
Amadeni		Inyungu z'imyaka	
Banki ...		...	

Nyuma y'ibisobanuro kuri icyo kiganiro, abari mu ihugurwa bahawe umwitozo ku mbonerahamwe y'umutungo. Uwo mwitozo wakozwe neza kandi warumvikanye.

Gusuzuma irigendekere y'ihugurwa.

Umunsi wo gusoza ihugurwa abayobozi b'urubyiruko n'amashyirahamwe bahawe umwanya bavuga uko ihugurwa ryagenze.

Basanze:
- inyigisho zatanzwe zarumvikanye neza kuko zari zateguwe neza
- umwitozo ku ifishi ndangamushinga warashimwe cyane kuko abayobozi bize "théorie" basuye ishyirahamwe maze bakora "pratique" bityo bibonera uko bikorwa.
- igihe cyahawe ihugurwa cyabaye gitoya, bifuje ko cyazongerwa maze kikaba nk'ibyumweru bibiri.
- ihugurwa ryabaye ingirakamaro kandi ryarabashimishije, abayobozi bishimiye imfashanyigisho kimwe n'ibikoresho byo mu biro bahawe.
- bifuje ko umushinga "Micro-réalisations" wagerageza korohereza abayobozi ingendo ribaha amapikipiki.
- bifuje nanone ko umushinga wabakurikirana kugirango ubunganire.

Gusoza ihugurwa.

Mbere y'uko ihugurwa risozwa umwe mu bayobozi b'urubyiruko yafashe ijambo avuga muri make ingingo z'ingenzi z'ihugurwa, amasomo babonye. Yavuze ko bishimiye gukorana n'Umushinga "Micro-réalisations" kuko babona uzabafasha gusubiza ibibazo byinshi urubyiruko rwa BUTARE rufite mu kwibonera imirimo rukora.
Bijeje abayobozi b'umushinga ko bazitanga batizigamye kugirango bafashe uwo mushinga kurangiza inshingano zayo. Yarangije ashimira Leta y'u Rwanda, idahwema gushakira abanyarwanda icyabateza imbere ibegereza imishinga y'amajyambere, yishimiye ubufatanye buranga Urwanda n'imiryango mpuzamahanga, cyane cyane Minisiteri y'Urubyiruko n'Amashyirahamwe na PNUD.

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Umuhuza w'ibikorwa by'umushinga mu rwego rw'Igihugu nawe yishimiye ibyo ihugurwa ryagezeho, avuga ko bazakomeza bakita k'ubyo ibarura ry'ibikorwa by'urubyiruko ryagaragaje. Yasabye Milita Superefe gukomeza kubafasha kugera mu rubyiruko ndetse no mu bandi baturage kugirango bashobore gukora neza.

Mu ijambo Superefe yavuze asoza ihugurwa yashimiye abayobozi b'urubyiruko n'amashyirahamwe uburyo bakurikiye inyigisho, ashimira n'abatanze ibiganiro. Yavuze ko kwiga imishinga atari ibintu byoroshye ko bigomba ubuhanga, ubushobozi,ubwitonzi no kumenya guteganya. Yasabye abayobozi kudashukishwa amafaranga n'abacuruzi ngo babigire imishinga mu gihe abatayafite barimo kwicwa n'ubukene. Yababwiye ko bari mu banywarwanda mbarwa bazi gukora ifishi ndangamushinga, akaba ariyo mpamvu basabwe kwegera rubanda rugufi, urubyiruko, amashyirahamwe afite ibibazo, yabuze amafaranga yo gushora cyangwa ayo kwagura imikorere yarwo.

Yabasabye rero kudatenguha Minisiteri ibashinzwe cyane cyane umushinga "Micro-réalisations" uje gukorana nabo, abasaba guhindura imikorere yabo bashyira mu bikorwa ibyo bungutse. Yababwiye ko batagomba kugusha abantu mu ngorane zo kwishyura inguzanyo kubera ko batabanje kwitonda ngo bashishoze.

Yanabibukije imigambi mishya bagomba gufata bashakashaka imishinga ariyo :

- gukora amanama y'urubyiruko, amashyirahamwe, abanyamyuga, abikorera ku giti cyabo ngo babamenyeshe inzira abafite imishinga banyuramo.
- gusura abanyamishinga cyangwa amashyirahamwe ngo babamenyeshe ibibazo byabo, kimwe n'ibyiza bagezeho.
- gushyira kuri gahunda y'akazi umunsi wo kwakira abanyamishinga baje babagana ngo mubafashe.
- gushyiraho umunsi wo kwakira abanyamishinga baje gutanga ibyuzuzo ku madosiye yabo, hamwe n'igihe cyo kwungurana inama, ibitekerezo n'abamwe mu bakozi ba Komini.

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- gukurikiranira hafi ababonye inguzanyo babagira inama ngo inguzanyo itazabahombera.
- kumenyekanisha ibikorwa byabo, iby'abanyamishinga bandikira akanyamakuru ...BURARAHURWA.

Yarangije ijambo rye ashimira Minisiteri y'Urubyiruko n'Amashyirahamwe idahwema gushakira urubyiruko icyaruteza imbere.

Umwanditsi,

Bonifrida MWANAWIMPUHWE

Umuyobozi w'Ihuriro,

Joseph KURAZIKUBONE

Umuhuza w'Ibikorwa by'Umushinga mu rwego rw'Igihugu.-

ABAJE MU NAMA

Amazina	Komini
1. MISAGO Eustache	MUGUSA
2. NSANZABAGANWA J.M.V.	NYAKIZU
3. RUHANGAZA Faustin	GISHAMVU
4. NIYIGABA J.N.	MUGUSA
5. NTAWIMENYA François-Xavier	RUHASHYA
6. KARANGWA Callixte	NGOMA
7. MUKAGATERA Vénéranda	MBAZI
8. NIYONSABA Monique	
9. NZEYIMANA J.N.	HUYE
10. NISUNZUMUREMYI Boniface	MARABA
11. UWIMANA Innocent	SHYANDA
12. NTAKIRUTIMANA Pierre-Claver	RUNYINYA
13. HAKIZIMANA Zéphyrin	KIBAYI
14. RUTEBUKA Alexandre	MUYAGA
15. SEBANANI Emmanuel	KIGEMBE
16. NIYOMUBONA Emmanuel	RUSATIRA
17. KAMANZI Narcisse	RUNYINYA
18. MUREKATETE Marie-Claire	Agent ENCAJEUMA
19. KANYAMISOTO Cassien	MUYIRA
20. NZAJYIBWAMI Faustin	Agent ENCAJEUMA
21. NDORUHIRWE Second	" "
22. NYAMWASA J.D.	" "

Komini NYABISINDU

- Umubare w'abaturage: 32.551, abashobora gukora: 16.278
- Ubuso : 95,239 Km2
- Segiteri : 11

Ibihingwa ngandurarugo

Urutoki, ibijumba, amashaza, ibishyimbo, ubunyobwa, soja, amasaka, ibigori, imyumbati, amateke, ibikoro.

Ibihingwa ngengabukungu

Ikawa.

Amashyamba

- Aya Komini : 184,99 Ha
- Aya Leta : 10,91 Ha
- Ay'abaturage: 360,93 Ha

Ubworozi

- Inka : 2413, Inyana: 1639, Imfizi: 418, Ibimasa: 1487
- Ihene : 3190, Intama : 1175
- Ingurube: 233, Inkwavu : 973, Inkoko: 7031
- Ubworozi bw'inzuki: Aborozi 225: - Imizinga ya kijyambere: 41
  - " isanzwe : 561
- Ubworozi bw'amafi: ubuso bw'ibyuzi: 75,35 a

Umutungo kamere

Umucanga, ibumba, amabuye.

Ubucuruzi

- Isoko rikomeye i NYANZA
- Agasoko gato i CYARWA, Segiteri NYARUSANGE.

Amashyirahamwe

- Koperative 3 zifite ubuzima gatozi
- Pré-coopérative : 6
- Amashyirahamwe y'abakuze : 10
- Amashyirahamwe y'urubyiruko : 11
- Imiryango y'ubufatanye: 109

Komini MUYAGA

- Abaturage : 31.861
- Abaturage bashobora gukora : 11.160
- Ubuso : 115 Km2
- Segiteri : 8

Ibihingwa ngandurarugo

Amasaka, ibishyimbo, ibijumba, urutoki, imyumbati, umuceri.

Ibihingwa ngengabukungu

Ikawa.

Ibiti biribwa

Avocat, Papaye, Amapera, Imyembe.

Ubworozi

Inka, ihene, intama, inkooko, inkwavu, imbata, ingurube, inzuki: Ruche moderne : witwa "Umuzinga MUYAGA", amafi.

Amashyamba

Aya Komini: 560 ha

Ay'abaturage : 246 Ha

Umutungo kamere

Ibumba, nyiramugengeri idacukuye, urufunzo runini rudakoreshwa.

Amashyirahamwe

- Ay'urubyiruko : 14
- Ay'abakuru : 36
- Koperative 2 zifite ubuzimagatozi na Banki y'abaturage.

Imishinga ifasha urubyiruko

- AFVP (Association Française des Volontaires du Progrès.
- D.G.B.
- P.R.B.

Ubucuruzi

- Centre y'ubucuruzi
- Isoko: 1 ridakomeye.

NGOMA

- Abaturage : -
- Ubuso : -
- Segiteri : 8

Ibihingwa ngandurarugo

Urutoki, amasaka.

Ibihingwa ngengabukungu

-

Ubworozi

Ingurube, inkoko, ihene, intama, inkwavu, inzuki, amafi.

Amashyamba

Aya Komini : 54 Ha.

Umutungo kamere

Ibumba, umucanga, amabuye.

Amashyirahamwe

Ay'ubucuruzi : 2

Ibimina : 2

Ay'ubworozi : 4

Ay'ubuhinzi : 21

Ubucuruzi

Isoko rinini ry'umujyi n'amaduka akomeye.

Imishinga ifasha Urubyiruko

Imishinga irahari.

SHYANDA

- Abaturage : 33.400
- Ubuso :
- Segiteri : 12

Ibihingwa ngandurarugo

Ibijumba, imyumbati, amateke, ibitoki, ibishyimbo, amasaka.

Ibihingwa ngengabukungu

-

Ubworozi

Inka, ihene, ingurube, inkoko, inkwavu, intama, amafi, inzuki.

Amashyamba

Aya Komini : 112 Ha

Ay'ibigo : 76 Ha

Ay'abaturage : 300 Ha

Umutungo kamere

Umucanga, ibumba, ingwa, amakara.

Amashyirahamwe

Ay'ubuhinzi : 1

Ay'ubworozi : 1

Ibimina : 16

Ay'ubucuzi : 1

Ubucuruzi

-

Imishinga ifasha urubyiruko

-

NDORA

- Abaturage : 31.271
- Ubuso :
- Segiteri: 8

Ibihingwa ngandurarugo

Ibishyimbo, ibijumba, imyumbati, ibitoki, amasaka.

Ibihingwa ngengabukungu

-

Ubworozi

Inka, ihene, intama, ingurube, inkoko, inkwavu, inzuki, amafi.

Amashyamba

Aya Komini : 137 Ha

Ay'ibigo : 10 Ha

Ay'abaturage:120,6 Ha

Umutungo kamere

Ibumba, amabuye, umucanga, ingwa.

Amashyirahamwe

Ay'ubuhinzi : 20

Ay'ubukorikori: 2

Ay'ubucuruzi: 1

Ubucuruzi

-

Imishinga ifasha urubyiruko

-

Komini KIBAYI

- Umubare w'abaturage: 47.622, abashobora gukora: 27.633
- Ubuso : 397 km2
- Segiteri :

Ibihingwa ngandurarugo

Ibishyimbo, ibiyobe, amasaka, ibigori, soja, ibijumba, amateke.

Ibihingwa ngengabukungu

Ikawa, umuceri (paddy)

Ubworozi

Amatungo magufi n'amaremare, inzuki, amafi.

Amashyamba.

- Aya Komini: 8,19 Ha
- Ay'abaturage: 43,78 Ha, ayo ku mihanda: 3,37 km .

Umutungo kamere

Ibumba, umucanga, umusenyi.

Amashyirahamwe

- Banki : 2
- Ibigega : 2
- Amashyirahamwe y'urubyiruko : 13

Ubucuruzi:

Amasoko abiri.

Imishinga ifasha urubyiruko

- D.G.B.
- NCOS: organisme non gouvernemental belge.

Komini MARABA

- Umubare w'abaturage : 44.000, abashobora gukora: 15.000
- Ubuso :
- Segiteri:

Ibihingwa ngandurarugo

Ibijumba, ibishyimbo, imyumbati, amateke, amasake, urutoki, imboga, imbuto.

Ibihingwa ngengabukungu

Ikawa.

Ubworozi

Inka, ihene, ingurube, inkoko, inkwavu, amafi: ibyuzi 126, inzuki.

Amashyamba

Umutungo kamere

Ibumba, umucanga, amabuye, ingwa.

Amashyirahamwe

- Koperative 2 zifite ubuzima gatozi
- Amashyirahamwe 5 y'abategarugori
- " 25 y'urubyiruko
- " 35 y'abakuru.

Ubucuruzi

Isoko rikomeye i KIZI

Agasoko kakivuka ka RUSUMO.

Imishinga ifasha urubyiruko

-

Komini NYARUHENGERI

- Umubare w'abaturage : 41.320, abashobora gukora: 21.836
- Ubuso : 72 Km2, ubutaka buhingwa: 26.962,7 Ha
- Segiteri : 9

Ibihingwa ngandurarugo

Urutoki, ibishyimbo, amasaka, ibigori, ibijumba, ibirayi, imyumbati, imboga.

Ibihingwa ngengabukungu

Ikawa.

Ubworozi

Inka, ihene, ingurube, inkoko, inkwavu, amafi: ibyuzi 126, inzuki.

Amashyamba

513,18 Ha

Umutungo kamere

Amabuye, ibumba, umucanga.

Amashyirahamwe na Koperative

- Koperative 1 ifite ubuzima gatozi: ISABANYA
- Amashyirahamwe : 11 y'urubyiruko
- " : 64 y'abantu bakuru
- Banki y'abaturage.

Ubucuruzi

Centre ebyiri GIKOKE na KIBILIZI

Amasoko GIKORE, RUHUHA, na KIBILIZI.

Imishinga ifasha Urubyiruko

- PASA (DGB II)
- Actions Agro-alimentaires.

Komini RUHASHYA

- Umubare w'abaturage : 30.401
- Ubuso : 66 km2
- Segiteri: 10

Ibihingwa ngandurarugo

Ibishyimbo, ibijumba, amasaka, imyumbati, amashaza, ibigori, ibikoro, urutoki, amateke, umuceri (igeragezwa).

Ibihingwa ngengabukungu

Ikawa

Ubworozi

Inka, ingurube, intama, ihene, inkwavu, imbata, ibishuhe, imisu, inkoko, amafi, inzuki.

Umutungo kamere

Ibumba, amabuye, umucanga.

Amashyamba

- Aya Komini : 252 Ha
- Ay'abaturage: 185 Ha

Amashyirahamwe

- Koperative : 2
- Amashyirahamwe y'urubyiruko : 6 - ubuhinzi, ubworozi, ububaji, ubucuzi.
- " y'Abakuze : 16 - ubudozi, ububumbyi, gukora imigati.

Ubucuruzi

Isoko rikomeye RUGOGWE, KIRWA ricumbagira.
Abacuruzi 6 bafite regisitiri y'ubucuruzi.

Imishinga ifasha urubyiruko

Børnefonden.

Komini RUNYINYA

- Abaturage : 43.791, 340 H/km2, abashobora gukora:24.975.
- Ubuso : 126,8 Km2
- Segiteri : 12

Ibihingwa ngandurarugo

Ibishyimbo, amasaka, ibijumba, urutoki, soja, amashaza, imyumbati, uburo, amateke, ibikoro, ibirayi, imboga, imbuto.

Ibihingwa ngengabukungu

Ikawa, icyayi.

Ubworozi

Amatungu magufi n'amaremare, amafi, inzuki.

Amashyamba

- Ay'abaturage : 503,910 Ha
- Aya Komini : 375,618 Ha

Umutungo kamere

Ibumba, umucanga, amabuye.

Amashyirahamwe

- KOPIARU
- Amashyirahamwe y'abakuru : 25
- " y'urubyiruko: 14
- " y'ubukorikori: 2, ubuhinzi n'ubworozi: 5, ay'ubuhinzi bwihariye : 32.

Ubucuruzi

Amasoko abiri adakomeye, abacuruzi 14 bafite registiri y'ubucuruzi.

Imishinga ifasha urubyiruko

- DAR: umushinga w'amajyambere y'ubuhinzi : RUNYINYA
- Uruganda rw'icyayi i MATA
- D.G.B.
- Ubufatanye bwa Rhénanie-Palatinat na Komini.

Komini HUYE

- Abaturage : 26.876, 672 H/Km2
- Ubuso : 40 km2
- Segiteri : 8

Ibihingwa ngandurarugo

Ibishyimbo, amasaka, ibijumba, urutoki, ibigori, amashaza, imyumbati, imboga, imbuto.

Ibihingwa ngengabukungu

-Ikawa.

Ubworozi

Amatungo magufi n'amaremare (inka), inzuki, amafi.

Amashyamba

Aya Leta : 412 Ha

Aya Komini : 167, 92 Ha

Ay'abaturage : 164,40 Ha

Umutungo kamere

Ibumba, itini.

Amashyirahamwe

-

Ubucuruzi

Udusoko tubiri duto, ibicuruzwa byinshi b yigira mu isoko ryo mu mujyi i BUTARE.

Komini MBAZI

- Abaturage : 31.250, abageze igihe cyo gukora: 13.638
- Ubuso : 43 km2
- Segiteri : 8

Ibihingwa ngandurarugo

Urutoki, imyumbati, ibijumba, ibikoro, amateke, ibirayi, amasaka, ibigori, ibishyimbo, soja, ubunyobwa, amashaza, imbuto.

Ibihingwa ngengabukungu

Ikawa

Ubworozi

Inka, ingurube,.ihene, intama, inkwavu, inkoko, ibishuhe, inzuki, amafi.

Amashyamba

- Ay'abaturage : 74,17 Ha
- Aya Komini : 80,47 Ha
- Ateye ku mihanda : 31 Ha

Umutungo kamere

Ibumba, umucanga, amabuye.

Amashyirahamwe

- Koperative 2 zifite ubuzimagatozi (KOKIRU na Banki)
- Amashyirahamwe y'ubuhinzi n'ubworozi : 38
- " abumba amategura n'amatafari : 3
- " y'ubukorikori : 2
- " y'Urubyiruko : 8
- Ibimina: 12

Ubucuruzi

Udusoko tubiri duto.

Imishinga ifasha urubyiruko

- D.G.B.
- Umushinga wa LOIRET.

Komini NTYAZO

- Abaturage : 46.326
- Ubuso : 175 km2
- Segiteri: 13

Ibihingwa ngandurarugo

Ibishyimbo, umuceri, urutoki, ibijumba, amasaka.

Ibihingwa ngengabukungu

Ikawa.

Ubworozi

Ihene, intama, ingurube, inkwavu, inkoko, ibishuhe, amafi, inzuki.

Amashyamba

-

Umutungo kamere

-

Amashyirahamwe

Koperative zifite ubuzimagatozi: 3 na Banki

Amashyirahamwe : 28

" y'urubyiruko : 7

" y'abakuze : 15

Ubucuruzi

Amasoko atatu akomeye n'andi ane mato.

Komini MUGUSA

- Abaturage : 32.454, 338 H/Km2
- Ubuso : 95,90 km2
- Segiteri : 15

Ibihingwa ngandurarugo

Umuceri, urutoki, ibishyimbo, amashaza, ubunyobwa, soja, amasaka, imyumbati, ibigori, ibijumba, ibirayi, amateke, ibikoro, imboga, imbuto.

Ibihingwa ngengabukungu

Ikawa.

Ubworozi

Inka, ihene, inkoko, intama, ingurube, inkwavu, inzuki, amafi.

Amashyamba

348,25 Ha.

Umutungo kamere

Ibumba, umucanga, amabuye.

Amashyirahamwe

Koperative 1 ifite ubuzimagatozi , Banki
Amashyirahamwe y'urubyiruko : 7
" y'abakuze : 18

Ubucuruzi

Amasoko 3 afite abacuruzi bujuje ibyangombwa 32.

Imishinga ifasha urubyiruko

- PRB : Projet rizicole de BUTARE
- PPIDC: Programme de Participation Intégrée au Développement Communal.
- PIASP: Projet d'Intensification Agro-Sylvo-Pastoral.

Komini MUYIRA

- Abaturage : 36.415, abaturage bakora: 23.014
- Ubuso : 148 km2
- Segiteri : 9

Ibihingwa ngandurarugo

Ibijumba, ibishyimbo, amasaka, urutoki, imyumbati, amateke, imboga, imbuto.

Ibihingwa ngengabukungu

Ikawa.

Ubworozi

Inka, ingurube, ihene, inkoko, inkwavu, imbata, amafi, inzuki.

Amashyamba

Aya Komini : 378 Ha

Ay'abaturage: 264 Ha

Umutungo kamere

Ibumba, umucanga, ingwa, amabuye, nyiramugengeri, gasegereti.

Amashyirahamwe

Koperative 2, Banki 1.

Amashyirahamwe y'abantu bakuru: 28 arimo 4 y'ubuhinzi, 1 ry'ubukorikori na 23 y'ubuhinzi n'ubworozi.

Amashyirahamwe y'urubyiruko : 16 arimo 2 y'ubukorikori, 3 y'ubuhinzi na 11 y'ubuhinzi n'ubworozi.

Ubucuruzi

Amasoko ane afite abacuruzi 68 bafite ibyangombwa.

Imishinga ifasha urubyiruko

SSS

Komini RUSATIRA

- Abaturage: 30.251, 312 h/km2
- Ubuso : 97 km2
- Segiteri : 9

Ibihingwa ngandurarugo

Ibijumba, ibishyimbo, amasaka, urutoki, amateke, imboga.

Ibihingwa ngengabukungu

Ikawa.

Ubworozi

Inka, inkoko, intama, ihene, ingurube, inzuki, amafi.

Amashyamba

Aya Komini n'ay'abaturage: 640,47 Ha

Umutungo kamere

Ibumba, umucanga, amabuye.

Amashyirahamwe

Amashyirahamwe y'urubyiruko : 12
" ahinga, yorora, ubukorikori: 28
Ishyirahamwe 1 rifite ubuzima gatozi.

Ubucuruzi

Amasoko abiri adakomeye cyane.

Imishinga ifasha urubyiruko

ISAR/SONGA

Komini MUGANZA

- Abaturage: 37.341 , 306 h/km2
- Ubuso : 122 km2
- Segiteri : 10

Ibihingwa ngandurarugo

Umuceri, urutoki, ibishyimbo, ibijumba, amasaka, imyumbati, imboga, imbuto.

Ibihingwa ngengabukungu

Ikawa.

Ubworozi

Inka, ihene, intama, inkoko, inzuki, amafi.

Amashyamba

Aya Komini: 332,92 Ha

Ay'abaturage: 177,70 Ha

Ku mihanda: 211, 076 kms.

Umutungo kamere

Amabuye, umucanga.

Amashyirahamwe

- Koperative: 1
- Amashyirahamwe y'urubyiruko : 11
- " y'abakuru : 86

Ubucuruzi

Amasoko abiri mato.

Imishinga ifasha urubyiruko

- PAM
- DGB
- PPN

Komini NYAKIZU

- Abaturage: 54.787
- Ubuso : 136 km2
- Segiteri: 14

Ibihingwa ngandurarugo

Urutoki, ibishyimbo, amashaza, soja, amasaka, ibigori, ibijumba, ibirayi, imyumbati, amateke, imbuto.

Ibihingwa ngengabukungu

Ikawa.

Ubworozi

Inka, ihene, intama, inkoko, inkwavu, amafi, inzuki.

Amashyamba

Inturusu, gereveriya, pinus, cyprès.

Umutungo kamere

Ibumba, umucanga, amabuye.

Amashyirahamwe

- Koperative KOPINYA
- Amashyirahamwe y'urubyiruko: 10
  " y'abakuze : 46

Ubucuruzi

Amasoko abiri.

Komini KIGEMBE

Abaturage : 51.091, abashobora gukora 39.345

Ubuso : 100 km2

Segiteri: 12

Ibihingwa ngandurarugo

Ibishyimbo, ibijumba, amasaka, imyumbati, amashaza, imboga, imbuto.

Ibihingwa ngengabukungu.

Ikawa.

Ubworozi

Amatungo manini n'amagufi.

Umutungo kamere

- Nyiramugengeri
- Ibumba.

Amashyamba

Aya Komini:246,16 Ha

Ay'abaturage : 1.000,11 Ha

Amashyirahamwe

Koperative : 17 harimo 2 zifite ubuzimagatozi

Amashyirahamwe : 8

Ubucuruzi

Amasoko 2 afite abacuruzi bafite ibyangombwa 26.

Imishinga ifasha Urubyiruko

-

Komini GISHAMVU

- Abaturage: 37,808, abashoboye gukora: 15.422
- Ubuso : 98 km2
- Segiteri: 10

Ibihingwa ngandurarugo.

Ibitoki, inishyimbo, ubushaza, soja, amasaka, ibigori, ibijumba, imyumbati, ibirayi, amateke.

Ibihingwa ngengabukungu

Ikawa.

Ubworozi

Inka, ihene, intama, imbata, ingurube, inkwavu, amafi, inzuki.

Amashyamba

-

Umutungo kamere

Ibumba, umucanga.

Amashyirahamwe

Koperative 2

Amashyirahamwe 83

Ubucuruzi

Amasoko 2.

UMUGEREKA WA 2

IFISHI NDANGAMUSHINGA

I. NYIRUMUSHINGA

1. Umwirondoro

- Izina
- Intebe
- Igihe watangiriye
- Umubare w'abanyamuryango (niba ari ishyirahamwe)
- Intego.

2. Niba ari ishyirahamwe, vuga uko riteye

- Ryavutse ryari ?
- Ryavutse rite ?
- Rigizwe na bande ? Barashatse cyangwa ni ingaragu ? Igitsina ? Imyaka ?
- Iryo shyirahamwe rikora iki ?
- Rikora ku yihe minsi ?

3. Amashuri n'ubushobozi bwa ba nyirumushinga

- Vuga amashuri yabo
- Vuga amahugurwa bagize
- Vuga ahandi bakoze.

4. Ubuyobozi

Niba ari ishyirahamwe, vuga ubuyobozi uko buteye. Bugizwe na bande ? Bakora bate ? Bahura ryari ?

II. UMUSHINGA

A. Ubwiyongere bw'umusaruro

Vuga uko umusaruro wagiye wiyongera buri mwaka cyangwa se buri kwezi.

.../...

B. Imbonerahamwe y'umutungo

Umutungo uteye ute ? Vuga ibyo uhasanze igihe uhagereye.

C. Imikorere y'umushinga

- Ibitimukanwa
- Ibikoresho biramba
- Umushinga ukora iki ? ubikora mu ki ? Mu gihe kingana iki?
- Vuga ibiciro by'ibintu bikenerwa n'aho biva
- Hakorwa ibintu bingana iki mu kwezi ? Bigura bite ?
- Ibyo bintu bigurwa na bande ? Bangana iki ?
- Vuga ibibazo umushinga uhura na byo
- Umushinga ukeneye iki (umubare n'agaciro) ?
- Nyirumushinga ashobora kwibonera iki muri ibyo akeneye ? Inguzanyo ?

III. VUGA ICYO UTEKEREZA KURI UWO MUSHINGA NA NYIRAWO

Gerageza urebe nyirumushinga, imibereho ye; urebe niba ari umuntu wo kwizerwa, niba afite ubushake bwo gukora, niba inguzanyo yaka azayikoresha koko ibyo ayisabiye.

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