ISHAMI Y'IMIBEREHO MYIZA N’ITERAMBERE RY’ABATURAGE

Imibereho Myiza ihagarariwe n'Umuyobozi w’Ishami ry’Imibereho Myiza n’Iterambere ry’Abaturage, aho abakozi bo muri iri shami bafasha abaturage bagana Akarere Gakenke ku birebana n'inkunga n'ubundi bufasha buhabwa abatishoboye harimo VUP, Inkunga y'ingoboka ihabwa abatishoboye barokotse Jenoside yakorewe Abatutsi, abandi batishoboye muri rusange. Inkunga igera kuwo igenewe binyuze mu Mirenge bakomokamo,igashyirwa kuri konti y'umugenerwabikorwa binyuze mu bigo by’imari by’Imirenge SACCO.

Ubufasha buhabwa abaturage bafite ibibazo bitandukanye

Birashoboka ko umuturage agira impamvu itunguranye imusaba amafaranga. Iyo umuturage akeneye ubufasha yegera Umurenge abarizwamo ukamusabira ubufasha, nyuma yo gusuzuma ko abukwiye. Akarere kohereza amafaranga y’ubufasha bwasabwe kakayacisha kuri konti y’Umurenge. Iyo nkunga ishobora kuba ari amafaranga y'urugendo, amafaranga asabwa kwa muganga kubera uburwayi, ibaruwa yemerera kuvuza umurwayi Akarere kakazamwishyurira amafaranga arenga ku bwishingizi afite, ku mwubakira cyangwa kumusanira inzu, n’ubundi bufasha butandukanye.

Ubu bufasha buhabwa abaturage ku buryo bw’ingoboka, ni amafaranga yoherezwa na Minisiteri y’Ubutegetsi bw’Igihugu (**MINALOC**) iyacishije muri Minisiteri y’Imari n’Igenamigambi (MINECOFIN), Akarere kakayafashisha abatuturage.

Gufasha abaturage guhangana n’ibiza

Akarere ka Gakenke ahenshi hagizwe n’imisozi ihanamye, kubera iyo mpamvu kakaba kari mu turere dukunda guhura n’ibiza mu bihe by’imvura bitandukanye. Ni muri urwo rwego, Akarere ka Gakenke kunganiwe na Minisiteri ishinzwe ibikorwa by’ubutabazi n’Imimicungire y’ibiza (**MINEMA**) n’abandi bafatanyabikorwa batandukanye, Akarere kagoboka imiryango yahuye n’ibiza babaha ubutabazi bw’ibanze (ibiribwa, ibiryamirwa, kubacumbikishiriza,…), kububakira cyangwa kubasanira amazu, kubaha amafaranga abunganira mu gukemura ibibazo bitandukanye byatewe n’ingaruka z’ibiza.

Abatishoboye bahabwa inkunga ya VUP

Mu rwego rwo guteza imbere imiryango y'abatishoboye, abaturage bahabwa inkunga ya VUP ifite inkingi zitandukanye harimo:

- Abaturage bahabwa imirimo rusange y'amaboko **(VUP Classic Public Works-VUP cPW)** aho bakora nibura amasaha 5 ku munsi, bagahembwa nyuma y'iminsi 10 ni ukuvuga buri dizene, bishyurwa amafanga agera **1,200 Frw** ku munsi ashobora no kurenga bitewe n'aho ibiciro by'umubyizi mu Karere bigeze;
- Abaturage bahabwa imirimo y'amaboko yoroheje (**VUP Expanded Public Works-VUP ePW),** aho umuturage akora nibura amasaha 2, agahembwa ibihumbi **10,000 Frw** buri kwezi;
- Abatuturage bahabwa inkunga y'ingoboka **(VUP Direct Support),** aho umurage ahabwa aya mafaranga ntakindi kintu yakoze ahubwo akaba ari amafaranga amugoboka kubera imyaka y'izabukuru agezemo cyangwa ibindi bibazo afite bimuremereye. Bitewe n'abagize urugo, imiryango ihabwa amafaranga atandukanye: urugo rufite umuntu 1 ruhabwa **7,500 Frw**, abantu 2 rugahabwa **12,000 Frw**, abantu 3, ruhabwa **15,000 Frw**, abantu 4 rugahabwa **18,000 Frw,** abantu 5 kuzamura rugahabwa **21,000 Frw**, buri kwezi.
- Abaturage bafashwa muri gahunda ya **VUP Financial Service**, aho umuturage ku giti cye cyangwa bishize hamwe bakora imishinga bagahabwa amafaranga bazishyura ku nyungu ntoya cyane ingana 2% mu gihe gishobora kugera ku myaka 2 bitewe n'imiterere y'umushinga. Iyi nkingi ya VUP yahawe imberaga na Nyakubahwa Perezida wa Repubulika y'u Rwanda **Paul Kagame** aho yasabye ko abaturage batishoboye bagabanyirizwa inyungu iva kuri 11% igera kuri 2%, kugira ngo abaturage bivane mu bukene.

Aba baturage bose bafashwa mu nkingi za VUP (VUP Classic Public Works< VUP Expanded Public Works & VUP Direct Support) bemezwa n'inteko rusange z'abaturage ku rwego rw'Utugari, urutonde ndakuka rukemezwa n'Inama Njyanama z'Imirenge.

Inkunga ihabwa ababyeyi batwite cyangwa bonsa (Nutrition Sensitive Direct Support-NSDS)

Mu rwego rwo kurwanya ikibazo cy'imirire mibi n'igwingira ry'abana, ku bufatanye na Bank y'Isi (World Bank), abagore batwite n'abotsa kugeza umwana agize imyaka 2, aba babyeyi bahabwa ubufasha bw'amafaranga **7,500 Frw** ku kwezi, bakayahabwa buri gihembwe aho umubyeyi urera umwana afata **22,500 Frw** yo kubafasha guhangana n'iki kibazo no gukumira igwingira ry'abana bato.

Abatishoboye bahabwa inkunga DS FARG (Direct support)

Mu rwego rwo kunganira Abacitse ku Icumu rya Jenoside yakorewe Abatutsi, Ikigega FARG kibicishije muri Minisiteri y'Imari n'Igenamigambi (MINECOFIN), igenera iyi miryango ubufashwa butandukanye harimo: Inkunga y'ingoboka (Direct Support) aho umugenerwabikorwa afata **12,500 Frw** buri kwezi, hakaba hari inkunga y'igoboka ihabwa Incike aho umugenerwabikorwa ahabwa **30,000 Frw** buri kwezi. Ubu bufasha kandi bukoreshwa mu kubakira cyangwa gusana amazu y'imiryango y'Abacitse ku Icumu rya Jenoside yakorewe Abatutsi n'ubundi bufasha butandukanye.

Abafite ubumuga

Abafite ubumuga bibumbiye mu makoperative bahabwa inkunga yunganira ibikorwa byabo hagamijwe kwagura imishinga ibyara inyungu bakorera mu makoperative atandukanye. Ku bufatanya bw'abafatanyabikorwa batandukanye, Abafite ubumuga bahabwa insimburangingo n'inyunganirangingo, bafashwa kwitabira amarushanwa mu mikino itandukanye.

Gahunda ya Girinka Munyarwanda

Gahunda ya Girinka Munyarwanda ni Gahunda ya Nyakubahwa Perezida wa Repubulika y'u Rwanda **Paul Kagame** yashizeho mu rwego rwo gufasha Abanyarwanda kugira imibereho myiza, aho nibura buri rugo rutunga Inka irwunganira mu buzima bw'Imibereho haba ku mirire myiza banywa amata ndetse

no kubona amafaranga mu gihe baba bayagurishije, cyangwa bagurishije ibindi bikomoko ku nka, yaba ibyo yabyaye, ndetse n'ifumbire.

Iyi gahunda inyura muri programe zitandukanye haba inka zitangwa na Leta y'Urwanda, inka zitanga n'ibigo bitandukanye bikorera mu Gihugu, ndetse nizo abaturage bagenda biturana bitewe nuko izo bahawe zigenda zibyarwa.

Gahunda y’Ubudehe

Hashingiye ku muco nyarwanda kuva kera abanyarwanda bahuraga n’ibibazo bakicarana bagashaka ibisubizo birambye byo kubikemura. Ni muri urwo rwego, Leta y’u Rwanda yafashe gahunda yo gukomeza gushyigikira iyi gahunda y’ubudehe, aho abaturage bishyira hamwe bakareba ibabazo bibugarije bagakora imishinga rusange ikemura ibibazo rusange, bagakora imishinga rusange, bakayohereza ku nzego zitandukanye kugeza ku rwego rw’Akarere. Akarere nako kakayohereza muri LODA, iyi mishanga igaterwa inkunga ikazashyirwamubikorwa harimo n’uruhare rw’abaturage nk’imiganda. Imishinga rusange ikunda guterwa inkunga twavuga nko kubaka Ibigo Ntango (Poste de Santé), kubaka amavomo y’amazi, gukurura amashanyarazi, kubaka ibiraro by’imihanda ihuza imidugudu n’ibindi.

Guhabwa ubufasha bukomatanyije (Holistic Package)

Kugira ngo umuturage ukennye ave mu bukene, hagiye hakusanywa ibitekerezo bivuye mu buturage, Leta ibigenderaho ifata ingamba zo kumuhurizaho ubufasha butandukanye kugira ngo azamuke mu ntera. Umuturage ashobora guhabwa icyarimwe ubufasha bukurikira: kubakirwa inzu igikoni n’ubwiherero, akarima k’igikoni, guhabwa inka ya Girinka, guhabwa amatungo magufi cyangwa mato, guhabwa amashanyarazi, kwigishwa imyuga, guhabwa ibikoresho byo gushyira mubikorwa imyuga yize, kwegerezwa amazi meza, n’ibindi bitandukanye. Ibi byose mu gihe abihawe, byagaragaye ko ashobora kuva mu cyiciro cyo hasi akajya mu cyiciro cyisumbuye.

Gahunda y’ibyiciro by’ubudehe

Gahunda zitandukanye zifasha abaturage kwivana mu bukene nko guhabwa ubufasha binyujijwe muri VUP, Girinka, amatungo magufi, ibikoresho bihabwa abize imyuga, guhabwa amafaranga yo kwivana mubukene, kubakirwa, guhabwa amashanyarazi, ibi byose bituma abaturage bisanga mu byiciro bitandukanye bifatwa nk'intera buri muturage agezeho, aho abaturage bashishikarizwa kwivana mu bukene bagasimbuka bava mu byiciro by'ubukene byo hasi bakazamuka mu ntera. Kubera iyi mpamvu, ku bufatanye n'abaturage, Leta y'u Rwanda yashyizeho gahunda y'**Ibyiciro by'ubudehe** (**Ubudehe Categorization**), bifasha mu igenamigambi mu gufasha abaturage babarizwa mu byiciro bitandukanye aho buri wese arwana intambara yo gusimbuka urukuramende rwo kwivana mu bukene abifashijwemo na bagenzi be bashobora kumuremera cyangwa agafashwa na Leta n'abandi bafatanyabikorwa batandukanye biciye muri gahunda zitandukanye zo kuzamura imiryango itishoboye. Iyo umuturage yiteje imbere ahindurirwa icyiciro cy'ubudehe akava mu cyiciro cyo hasi agashyirwa mu cyo akwiririye cyo hejuru. Abaturage nibo bishyira mu byiciro by'ubudehe kuko baba baziranye kandi bazi uko bahagaze mu bushobozi bw'imitungo cyangwa n'ibindi bintu bibatandukanya mu ntera baba barimo, hashingiye ku buryo babayemo mu buzima busanzwe.