REPUBULIKA Y'U RWANDA

UBUMWE - UMURIMO - GUKUNDA IGIHUGU

POLITIKI Y'IBIKORWA BY'IMIKINO Y'AMAHIRWE MU RWANDA

UKWAKIRA 2024

RDB | RWANDA DEVELOPMENT BOARD

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Impine z'amagambo

AI	Artificial Intelligence (Ubwenge bw'ubukorano)
AML	Anti-Money Laundering (Kurwanya iyezandonke)
CBHI	Community-Based Health Insurance (Ubwisungane mu kwivuza)
CSR	Corporate Social Responsibility (Uruhare mu mibereho myiza)
EBM	Electronic Billing Machine (Imashini ikoreshwa mu gusohora inyemezabuguzi)
ESIA	Environment and Social Impact Assessments (Isuzuma ry'ingaruka ku bidukikije n'imibereho y'abaturage)
FRW	Rwandan Francs (Amafaranga y'u Rwanda)
GDP	Gross Domestic Product (Umusaruro mbumbe w'imbere mu Gihugu)
KIFC	Kigali International Financial Centre (Ikigo Mpuzamahanga gishinzwe Ibikorwa by'Ubucuruzi n'Imari cya Kigali)
PTSD	Post-Traumatic Stress Disorder (Uburwayi bukomoka kw'ihungabana)
RDB	Rwanda Development Board (Urwego rw'igihugu rushinzwe iterambere mu Rwanda)
RRA	Rwanda Revenue Authority (Ikigo cy'Imisoro n'Amahoro mu Rwanda)
RSSB	Rwanda Social Security Board (Urwego rw'Ubwiteganyirize mu Rwanda)

1. Incamake

Ibikorwa by'imikino y'amahirwe mu Rwanda byiyongera vuba. Uko kwiyongera kwihuse kwagaragaje ibyuho biri mu m'amategeko n'ibibazo byateje mu mibereho y'abaturage, byari bikeneye kwitabwaho mu buryo bwihuse. Nubwo bitanga icyizere ku iterambere ry'ubukungu, kuba nta mategeko anoze ariho byateye ibibazo bikomeye mu mibereho y'abaturage, nk'umubare wiyongera w'ababaswe n'iyo mikino, kujegajega kw'ubukungu bw'abasanzwe binjiza make. n'ihererekanywa ry'amafaranga ritagengwa n'amategeko bishobora gutuma habaho kunyereza amafaranga Kuba ahakinirwa imikino y'amahirwe hagenda hiyongera bijyana no kuba umubare w'abantu bakoresha terefoni ngendanwa zigezweho wiyongera, no kuba abantu bazi gukoresha ikoranabuhanga, kwifuza kugira ubwisanzure mu gukoresha amafaranga no gukunda siporo byongera ibyo bibazo, cyane cyane bikagira ingaruka ku rubyiruko n'abafite ubushobozi buciriritse.

Iyi Politiki y'ibikorwa by'imikino y'amahirwe igena uburyo bunoze bw'igenzura buzatuma u Rwanda rwungukira muri ibyo bikorwa, hanitabwa ku kurengera ababikora no gushora umutungo ukomoka mu mikino y'amahirwe mu bikorwa by'ubuzima na gahunda ziteza imbere imibereho myiza y'abaturage. Ubu buryo bukomatanije buzafasha mu kwirinda ingaruka zikomoka ku mikino y'amahirwe, bushyireho ahakinirwa hatekanye maze inyungu ikomoka muri iyi mikino ibyazwe umusaruro mu guteza imbere imibereho myiza n'ubukungu bw'Igihugu.

Mu gutegura iyi Politiki, hakozwe umwitozo wo kugereranya amategeko n'ubundi buryo ibindi bihugu bikoresha mu rwego rwo kugenzura iyi mikino duhereye ku bihugu bituranyi Kenya na Tanzania, ndetse n'ibindi byateye imbere cyane mu kugenzura imikino y'amahirwe nk'Ubwongereza, Singapuru, akarere ka Macau (SAR)=n'Afurika y'epfo. Igereranya ryagaragaje ibikenewe by'ingenzi, nko gushyiraho inzego zifite ubushobozi mu bugenzuzi, gushyiraho ibisabwa bihamye bijyanye n'ibyangombwa nabyo bigenda bitandukana hakurikijwe icyiciro, n'inyungu zo gushyiraho ikigega gifasha mu bikorwa byo gukumira no kuvura indwara yo kubatwa n'imikino y'amahirwe.. Binyuze mu kwigira ku bindi bihugu, , u Rwanda rugamije ko hajyaho amategeko akemura ibibazo biriho no kubaicyitegererezo mu Karere mu kugira imikino y'amahirwe itarengera.

Kugira ngo izi ntego zigerweho, iyi Politiki yubakiye ku nkingi eshatu z'ingenzi:

INKINGI 1

Igabanywa ry'ingaruka ku mibereho n'ubukungu

INKINGI 2

Iyongerwa ry'inyungu ku bukungu

INKINGI 3

Inzego ngenzuramikorere zifite ubushobozi n'imikorere ishingiye ku bisabwa

Politiki y'imikino y'amahirwe mu Rwanda igamije gukuraho ubusumbane buri hagati y'ingaruka n' inyungu biva muri iyi mikino y'amahirwe ikomeje kwiyongera. Binyuze mu gushyiramo amategeko agenga iyi mikino, ikigo cyihariye kigenzura uru rwego ndetse no kwifashisha ikoranabuhanga rihambaye mu gukurikirana no kugenzura ishyirwa mu bikorwa ry'amabwiriza, iyi politiki igamije guteza imbere imikorere iciye mu mucyo, ubutabera no kurengera abakoresha iyi mikino.

Byongeye kandi, iyi politiki ishimangira ko umutungo ukomoka mu mikino y'amahirwe ukoreshwa mu bikorwa by'ubuzima rusange no mu bigamije guteza imbere imibereho myiza, bityo igatanga umusanzu ku mibereho myiza y'Abanyarwanda muri rusange. Ubu buryo kandi ntibugarukira gusa ku kwimakaza imikorere iciye mu mucyo n'ubuziranenge mu mikino y'amahirwe, ahubwo bunatanga umusanzu mu guteza imbere ubukungu bw'Igihugu

2. Ishingiro n'intego

2.1. Ishingiro n'ibirebwa n'iyi Politiki

Urwego rw'imikino y'amahirwe mu Rwanda rugenda rutera imbere, rukaba rurimo amahirwe yo mu rwego rw'ubukungu ariko kandi rufite n'imbogamzi mu mibereho myiza y'abantu. Politiki y'ibikorwa by'imikino y'amahirwe igamije gushyiraho uburyo bunoze bwo kugabanya ingaruka bizana mumibereho y'abantu no kongera inyungu zayo mu bukungu bw'Igihugu.

Politiki itanga ibisubizo ku byuho n'ihuzagurika biri mu bugenzuzi by'uru rwego, ishyiraho kandi inzego zifite ubushobozi zishinzwe kugenzura ibikorwa by'imikino y'amahirwe, ikaba yimakaza gukorera mu mucyo, ukuri no kurengera abitabira ibikorwa by'imikino y'amahirwe. Higiwe ku buryo ibindi bihugu bigenzura uru rwego,, u Rwanda rugamije guteza imbere urwego rw'imikino y'amahirwe rukora mu buryo bwizewe kandi rugenzurwa neza, bityo rukunganira iterambere ry'imibereho myiza n'ubukungu by'abaturage.

2.2. Intego z'ingenzi

ICYEREKEZO	INTEGO
Gushyiraho urwego rw'imikino y'amahirwe rutekanye kandi rugenzurwa mu Rwanda, rushyira imbere imibereho myiza n'iterambere ry'ubukungu by'abaturage.	Gushyiraho urwego rw'imikino y'amahirwe rutekanye kandi rugenzurwa, rurinda abaturage ibyababangamira kandi ruteza imbere ubukungu na sosiyete Nyarwanda.

Intego z'ingenzi za Politiki y'igihugu y'ibikorwa by'imikino y'amahirwe ni ukugabanya ingaruka ku mibereho n'ubukungu hashyirwa mu bikorwa ingamba ziboneye zo kurinda abantu n'imiryango ingaruka ziterwa n'imikino y'amahirwe, harimo kugirwa ingwate n'iyo mikino no kubangamira ubukungu; kongera inyungu zishoboka zo mu rwego rw'ubukungu hashyirwaho urwego rw'imikino y'amahirwe rufite uruhare runini mu iterambere ry'ubukungu bw'igihugu hitabwa ku buryo bw'isoresha bushingiye ku ntego, umurimo unoze n'ishoramari muri gahunda z'imibereho y'abaturage, gushyiraho no guha ingufu inzego zifite ubushobozi mu bugenzuzi zigomba kugenzura ibikorwa byose by'imikino y'amahirwe no kwimakaza ibijyanye no gukorera mu mucyo no kurengera abitabira imikino y'amahirwe.

3. Ibisobanuro by'ibikorwa by'imikino y'amahirwe

Hagamijwe gushimangira umucyo no guhuza mu gushyira mu bikorwa iyi Politiki, ni byiza gutanga ibisobanuro bikurikira birebana n'ibikorwa by'imikino y'amahirwe bibera mu Rwanda. Buri cyiciro cy'ibikorwa by'imikino y'amahirwe, byaba bikorerwa ku butaka cyangwa hifashishijwe ikoranabuhanga, kigomba guhabwa uruhushya ukwacyo hagamijwe kwimakaza ubugenzuzi buboneye no kubahiriza amategeko.

Ubugenzuzi bujyanye no gukurikirana ikigo buzagena ubwoko bw'imikino ijyanye n'igikorwa cy'imikino y'amahirwe.

Ibisabwa birambuye byo guhabwa impushya, imikorere yubahiriza ibisabwa no kubishyira mu bikorwa bizagaragazwa mu mategeko.

Tombola: Tombola ni umukino w'amahirwe ukinwa mu gihe abawukina bagura amatike ashingiye ku mahirwe yo gutsindira ibihembo. Umukino ukinwa mu buryo butandukanye harimo uburyo bwo guhuza imibare iri ku makarita yaguzwe n'imibare yatombowe (lotto), igurishwa ry'amatike ariho imibare (raffles), iyishyurwa ry'amafaranga no guhabwa nimero iri mu zitsinda, (sweepstakes), ikoreshwa ry'udupira turiho nimero no kuzihuza n'imibare iri ku makarita (keno), kwandika imibare ku makarita (bingo). Urwego ngenzuramikorere rufite ububasha bwo guhindura imikino uko bikenewe. Iyo mikino irangwa n'umubare udahinduka w'amafaranga atsindirwa kandi ntisaba ubuhanga bwihariye, buri tike iba ifite amahirwe angana n'ay'iyindi yo gutsinda, gutsinda bishingira gusa ku mahirwe. Mu Rwanda, tombola icungwa na Leta kandi igenzurwa n'Urwego rw'igihugu rushinzwe imikino y'amahirwe, hagamijwe kwimakaza ibijyanye no gukorera mu mucyo n'icyizere rusange. Ibikorwa by'Urwego rw'igihugu rushinzwe imikino y'amahirwe bishobora kwemererwa umuntu umwe cyangwa abantu benshi hashingiwe ku masezerano yihariye akoranwa n'urwego ngenzuramikorere. Amafaranga avamo akoreshwa ku bikorwa n'imishinga rusange hagamijwe gushyigikira iterambere ry'igihugu mu nzego zitandukanye nk'umuco, ubukorikori, iterambere rya siporo, uburezi n'ubuvuzi…Urwego ngenzuramikorere rufite ububasha bwo kugena uko umutungo wabonetse ukoreshwa hakurikijwe ibikenewe.

Icyakora, ibikorwa bya tombola byasonewe bishobora kubamo ibikorwa bito byo gushaka amafaranga mu nyungu za gahunda z'ubugiraneza cyangwa zunganira umuryango, bihabwa impushya zihariye kandi ntibisaba ko uruhushya ruba rwuzuye. Ibyo bikorwa bya tombola bigomba gukorwa hashingiwe ku mirongo ngenderwaho iboneye, ishyirwa mu bikorwa mu gihe kigenwe, harimo nko gushyiraho igiciro ntarengwa kandi bigomba gukorwa mu buryo butagamije ubucuruzi kugira ngo bishyigikire gahunda zigamije inyungu rusange.

Kazino: ikigo cyahawe uruhushya na Leta ngo gikore ibikorwa bitandukanye by'imikino y'amahirwe, harimo nk'imikino yo ku meza nk'umukino w'amakarita ukinirwa ku meza (poker), umukino wo kubika no kubura amakarita (blackjack), umukino wo guhirika akabumbe ku mupira wihindukiza uriho imibare (roulette), umukino ushingiye ku kuba umukinnyi afite amakarita abiri cyangwa atatu mu ntoki (baccarat), kimwe n'imashini zinjizwamo ibiceri n'ibikoresho by'ikoranabuhanga byifashishwa mu mikino y'amahirwe. Za kazino zigomba kuba ziteretse ku butaka gusa. Ibikorwa bya kazino bigomba kuba bifite amategeko aboneye yashyizweho n'urwego rutanga impushya, bituma abantu bakina ntakurenganywa, hagakinwa imikino y'amahirwe mu buryo bwizewe, amafaranga agacungwa mu mucyo, hakanashyirwaho ingamba z'umutekano. Kazino zigomba gushyira mu bikorwa ingamba ziboneye zo gukumira iyezandonke, ubujura no kurengera abantu baterwa ibibazo n'imikino y'amahirwe. Hagomba gukorwa ubugenzuzi no gukurikirana imikorere mu buryo buhoraho mu rwego rwo guhora hitabwa ku bipimo ngengamikorere.

Gutega ku mikino: harimo gushyiraho integano ku bizava mu bikorwa by'imikino biba imbonankubone cyangwa bibera mu ikoranabuhanga. Harimo gutega ku bikorwa by'imikino bisanzwe nk'umukino w'amaguru, umukino w'intoki, isiganwa ry'amafarasi no gutega ku bikorwa by'imikino bibera mu ikoranabuhanga rya murandasi. Gutega bijyanye n'imikino bishobora gukorerwa mu nzu zo gutegeramo zifite impushya cyangwa ku mbuga z'ikoranabuhanga zibifitiye impushya. Urwego ngenzuramikorere rugomba gukumira imikino mihimbano, ubujura no gutega bikozwe n'abatarageza imyaka isabwa. Abakora ibijyanye no gutega basabwa guteza imbere ibikorwa by'imikino y'amahirwe mu buryo bwizewe no gutanga ubufasha ku bibazo by'abakina imikino y'amahirwe. Hagomba gushyirwaho ingamba ziboneye zo gukora ubugenzuzi no gutanga raporo hagamijwe iyubahirizwa ry'ibi bipimo.

Imashini yinjizwamo ibiceri: imashini yinjizwamo ibiceri cyangwa Imashini ikoreshwa ku mikino y'amahirwe mu buryo bw'ikoranabuhanga (Electronic Gaming Machine (EGM)) ni icyuma gikoreshwa mu bikorwa by'imikino y'amahirwe kigizwe n'ibyuma byihindukiza biriho ibimenyetso bitandukanye. Abakina binzijamo amafaranga n'integano zirebana n'ibishobora kuboneka bigaragazwa n'ibimenyetso hashingiwe ku buryo bwagenwe bwo kwishyura. Imashini zinjizwamo ibiceri zikoresha uburyo bwo kubara busaba ubushishozi kugira ngo imikino ikorwe mu buryo buboneye kandi ukina arusheho kwitabira umukino. Izo mashini zishobora gushyirwa ahantu hagaragara nko mu byumba byagenewe kazino n'imikino y'amahirwe, cyangwa ahagerwa hakoreshejwe imbuga z'ikoranabuhanga.

Iyi Politiki igamije gushyiraho imirongo ngengamikorere ku bikorwa n'ibyiciro by'imikino y'amahirwe biriho. Urwego ngenzuramikorere ruzashyiraho amategeko arebana n'ibikorwa by'imikino y'amahirwe bishobora kuzashyirwaho mu Rwanda. Urutonde rwateguwe ntabwo ari ndakuka, hariho uburyo bwo kwinjizamo ibikorwa by'inyongera bishya cyangwa byaguka hashingiwe ku igenzura ry'imikorere uko ibikorwa bizagenda bitera imbere.

4. Isesengura ry'imiterere

Urwego rw'imikino y'amahirwe mu Rwanda rwateye imbere cyane guhera mu ntangiriro za 2000. Mu ntangiriro, uru rwego ntirwari rwemewe kandi ntirwagengwaga n'amategeko, rwarangwagamo ahakorerwa tombola n'ahabera ibijyanye no gutega hari ku kigero cyo hasi. Mu mpera za 2000, urwo rwego rwaragutse ku buryo muri 2009 hariho kazino eshanu zifite impushya zo gukora, kandi amazu akorerwamo ibijyanye no gutega yariyongereye. Muri 2011, Itegeko rigenga imikino y'amahirwe ryatangajwe mu Igazeti ya Leta, ritangira gukurikizwa muri 2012, rishyiraho inzira z'itangwa ry'impushya, ikurikiranabikorwa n'amategeko agenga ibikorwa by'imikino y'amahirwe. Kuva icyo gihe, Minisiteri ishinzwe ubucuruzi n'inganda yatangiye gutanga impushya kuri kazino, ahakorerwa tombola, imashini zikoreshwa ku mikino y'amahirwe mu buryo bw'ikoranabuhanga, imikino yo gutega n'imikino y'amahirwe ikorerwa kuri murandasi.

Kugeza mu mwaka wa 2021, hari hamaze gutangwa impushya 26 ku bafite ibikorwa by'imikino y'amahirwe, byatumye mu Gihugu hose haba ahantu harenze 900 habera imikino y'amahirwe. Icyakora, muri 2024, impushya 13 nizo zigifite agaciro kubera icyorezo cya COVID-19 no kutubahiriza amasezerano mu cyiciro cy'imashini zinjizwamo ibiceri. Muri izo mpushya zigifite agaciro, 7 ni izirebana no gutega bijyanye n'imikino, 2 zirebana na kazino, 4 zirebana n'imikino y'amahirwe ikorerwa kuri murandasi na 1 rureba Urwego rw'igihugu rushinzwe imikino y'amahirwe.

Ikwirakwira ryihuse rya murandasi n'ikoreshwa ry'ikoranabuhanga mu Rwanda ryihutishije cyane ibikorwa by'imikino y'amahirwe bibera kuri murandasi. Muri 2024, ikwirakwira rya murandasi ryari ku kigero cya 71%, naho ikoreshwa ry'ibikoresho by'ikoranabuhanga harimo terefoni ngendanwa ryari ku kigero cya 45%. Uburyo bworoshye kwo kugera ku mbuga z'ikoranabuhanga ziberaho imikino y'amahirwe bwafashije cyane iterambere ry'urwo rwego. Byongeye, igabanyuka ry'igiciro cya murandasi ryoroheje itangizwa ry'ibikorwa by'imikino y'amahirwe bibera kuri murandasi.

Urwego rw'ibikorwa by'imikino y'amahirwe rwagize uruhare rufatika mu bukungu bw'u Rwanda n'iterambere ry'umuryango Nyarwanda. Zimwe mu nyungu zazanywe ni iyi mikino zirimo:

1. **Uruhare mu iterambere ry'imikino:** Sosiyete zikomeye zifite ibikorwa byo gutega bijyanye n'imikino n'Urwego rw'Igihugu rushinzwe imikino y'amahirwe zashoye imari mu bikorwa by'imikino mu Gihugu, bitera inkunga amakipi yo mu Gihugu, binategura ibikorwa by'imikino bitandukanye, bituma habaho iterambere no kwamamara kw'imikino itandukanye mu Gihugu. Bimwe mu bigo bikorerwamo ibijyanye no gutega byateye inkunga shampiyona y'umupira w'amaguru mu Gihugu kandi bishyigikira gahunda z'imikino mu nzego zo hasi, byatumye habaho iterambere ry'ibikorwa remezo no kuzamura impano.

2. **Uruhare mu iterambere ry'ubukungu n'ihangwa ry'imirimo:** Urwego rw'imikino y'amahirwe rwagize uruhare ku izamuka ry'umusaruro mbumbe w'imbere mu Gihugu binyuze mu guhanga imirimo, kwinjiza imisoro no gushora imari mu bikorwa bitandukanye. Hagati ya 2013 na 2019, urwo rwego rwungutse 264,3 z'amafaranga y'u Rwanda harimo imisoro ingana na miriyari 8,8 z'amafaranga y'u Rwanda, imisanzu mu rwego rw'Ubwiteganyirize mu Rwanda (RSSB) ingana na miriyoni 623,2 z'amafaranga y'u Rwanda, amahoro n'andi mafaranga angana na miriyoni 334,2 z'amafaranga y'u Rwanda. Imirimo igera ku 2,000 yarahanzwe harimo 79% mu birebana no gutega bijyanye n'imikino, 13% ku mashini zinjizwamo ibiceri na 8% kuri kazino. Ibi byafashije kugabanya umubare w'abantu badafite akazi gahemberwa kandi bizamura ibikorwa by'ubucuruzi mu nzego zifitanye isano n'urwo rwego.

3. **Uruhare mu mibereho myiza y'abaturage:** Abafite ibikorwa by'imikino y'amahirwe bashyiraho gahunda zifasha guteza imbere imibereho myiza y'abaturage nko gutera inkunga gahunda z'uburezi, imishinga y'ubuvuzi, n'izindi gahunda z'iterambere. Ubu bufasha bwagiye bugirira akamaro abatishoboye ndetse n'umuryango Nyarwanda muri rusange.

4. **Uruhare mu iterambere ry'urwego rw'ubukungu:** Ishyirwaho ry'Ikigo Mpuzamahanga gishinzwe Ibikorwa by'Ubucuruzi n'Imari cya Kigali (Kigali International Financial Centre (KIFC) ryakuruye sosiyete mpuzamahanga mu mikino y'amahirwe, byatumye zishyira mu Rwanda ibyicaro byazo byo ku rwego rw'akarere. Ukwiyongera kwa sosiyete zikomeye byongereye amafaranga ahererekanya mu Gihugu, kunazamura ishema ry'u Rwanda nk'ihuriro ry'ubucuruzi mpuzamahanga..

Uretse izi nyungu, izamuka ryihuse ry'urwego rw'ibikorwa by'imikino y'amahirwe mu Rwanda ryagaragaje ibyuho byinshi mu bugenzuzi bw'imikorere n'imbogamizi mu mibereho y'abantu zisaba kwitabwaho byihuse::

5. **Kwangirika kw'imibereho n'ubuzima:** Kuba nta mategeko aboneye ariho byatumye hari ibyangirika mu mibereho y'abantu, harimo ikigero kiyongera cy'ababatwa n'imikino y'amahirwe, kujegajega kw'ubukungu bw'abasanzwe binjiza make cyane n'ibikorwa by'amafaranga bitagengwa n'amategeko bishobora kuganisha ku inyerezwa ry'amafaranga. Kubatwa n'imikino y'amahirwe bitera ubukene, ibibazo by'ubuzima bwo mu mutwe n'ibibazo by'imibereho. Abantu bafite ubushobozi budahagije, cyane cyane abari mu cyiciro cy'abinjiza amafaranga make bagirwaho ingaruka mbi n'iyo mikino mu buryo bunyuranye. Ibitera ihungabana harimo ihungabana rituruka ku bihe bibi umuntu yabayemo, kwiheba n'agahinda kenshi bifite aho bihurira no kubatwa n'imikino y'amahirwe, bikarushaho gutuma ingaruka z'ibikorwa by'imikino y'amahirwe ziba mbi ku bantu.

6. **Ibibazo by'ubukungu n'imari:** Uko amafaranga yagiye aboneka mu rwego rw'imikino y'amahirwe byerekana ko byatangiye neza ariko akagabanuka bitewe n'icyorezo cya COVID-19. Amafaranga yabonetse ku mwaka yageze kuri miriyari 92,5 z'amafaranga y'u Rwanda muri 2019 ariko yaramanutse agera kuri miriyari 29,4 z'amafaranga y'u Rwanda muri 2020 na 0 muri 2021 kubera abantu batasohokaga mu ngo zabo. Uretse ubushobozi bw'urwo rwego rwo kugira uruhare rukomeye mu bukungu, imisoro iva mu bikorwa by'imikino y'amahirwe iracyari mike kubera kutabasha kubahiriza amategeko agenga imisoro, cyane cyane ku mbuga zikorerwaho imikino y'amahirwe hifashishijwe ikoranabuhanga.

7. **Imbobamizi zijyanye n'amategeko n'imikorere:** Kuba nta mategeko aboneye ariho, hakaba nta buryo bunoze bw'ubugenzuzi byatumye haboneka ibibazo nko kunyereza imisoro, ibikorwa by'ubujura no kudaha amahirwa angana abafite ibikorwa by'imikino y'amahirwe. Byongeye, umusaruro ukomoka mu mikino y'amahirwe ntugira uruhare rufatika mu iterambere ry'imibereho n'ubukungu kubera ko urwo rwego rutabasha kubahiriza inshingano zishingiye ku misoro. Muri 2023, abantu benshi bafite ibikorwa by'imikino y'amahirwe baciwe ihazabu kubera kutubahiriza ibipimo ngengamikorere, ibi bigashimangira imbogamizi zikiriho mu iyubahirizwa ry'amategeko. Ikindi ni uko kutabasha kurengera abitabira imikino y'amahirwe bituma abakina batsikamirwa n'ababashakamo indonke, banagamije kwigwizaho inyungu.

Urwego rw'imikino y'amahirwe mu Rwanda rwagize uruhare ruto ku iterambere ry'ubukungu, ihangwa ry'imirimo n'itarembere ry'imikino. Icyakora, izi nyungu ziteshwa agaciro n'imbogamizi iyi mikino igira ku mibereho, ubukungu n'ubugenzuzi. Urwo rwego kandi rubangamiwe n'ikigero cyiyongera cy'ababatwa n'imikino y'amahirwe, ubukungu bujegajega mu byiciro bidafite ubushobozi buhagije n'ibibazo by'imikorere byiyongera.

Izi mbogamizi zigaragaza ko hakenewe mu buryo bwihutirwa ko hashyirwaho ingamba ziboneye zirebana n'ubugenzuzi. Uyu mushinga wa Politiki y'imikino y'amahirwe ugamije gushyira mu bikorwa impinduka zijyanye n'ubugenzuzi buboneye hagamijwe kugabanya ingaruka ziterwa n'iyi mikino no guteza imbere ibikorwa byizewe by'imikino y'amahirwe mu Rwanda.

5. Isesengura rigereranya

Iki gice kirerekana isesengura rigereranya ry'ingamba z'imikino y'amahirwe muri Leta Zunze Ubumwe za Amarika, Ubwongereza, Macau, Singapuru n'Afurika y'epfo. Ibi bihugu byatoranijwe hashingiwe ku masoko yabyo ajyanye n'imikino y'amahirwe akomeye kandi afite ibikorwa binyuranye, akaba atanga amakuru y'ingirakamaro ku nzego z'ingaruka ku mibereho, ingaruka ku bukungu no ku bugenzuzi. Ubukungu bushingiye ku mikino y'amahirwe muri ibi bihugu buratandukanye cyane mu miterere yabwo, Leta Zunze Ubumwe za Amerika ni zo zari zifite isoko rinini rya miriyari 54,9 z'amadorari mu 2022, hagakurikiraho Macau ifite isoko rya miriyari 44 z'amadorari. Buri gihugu cyahisemo uburyo butandukanye bwo gucunga ingaruka ku mibereho, kongera umutungo w'amafaranga no kwita ku mikorere igengwa n'amategeko, izo ngingo zikaba zigiye gusobanurwa mu magambo avunaguye mu bika bikurikira..

5.1. Imicungire y'ingaruka ku mibereho n'ubukungu

Imicungire y'ingaruka mbi z'imikino y'amahirwe ku mibereho no ku bukungu ni ingenzi mu kurinda abantu iteza ibibazo no kugabanya ingaruka mbi zikomoka ku bikorwa by'imikino y'amahirwe. Imicungire inoze y'ingaruka ku mibereho no ku bukungu ijyana na gahunda z'ibikorwa byizewe by'imikino y'amahirwe, gahunda z'ubukangurambaga, serivisi zishinzwe ubufasha n'amategeko aboneye arebana no kwamamaza. Izi ngamba zifasha kumenya ko inyungu zikomoka ku mikino y'amahirwe zikwiriye, hashyirwa ingufu mu kugabanya cyane ibyangiza abantu no gufasha ababaswe n'imikino y'amahirwe. Ibikorwa byiza bikubiyemo ibi bikurikira:

1. **Gahunda zizewe z'ibikorwa by'imikino y'amahirwe:** Gushyira mu bikorwa gahunda ziboneye kandi zizewe zijyanye n'ibikorwa by'imikino y'amahirwe hatangwa ibikoresho n'uburyo bukenewe ku bakina mu rwego rwo kugenzura ibikorwa byabo by'imikino y'amahirwe. Muri izo gahunda harimo izijyanye no kuba umuntu yayivanamo, ingano ntarengwa y'amafaranga atangwa no kubona serivisi z'ubufasha ku bibazo by'abakina imikino y'amahirwe.

2. **Gahunda z'ubukangurambaga:** gahunda zirambuye z'ubukangurambaga zigamije kwigisha abaturage ibijyanye n'imbogamizi ziterwa n'imikino y'amahirwe. Izo gahunda akenshi zibanda ku matsinda aterwa ibibazo n'iyo mikino, nk'urubyiruko n'abashobora kubatwa n'imikino y'amahirwe.

3. **Umurongo wa terefoni utangirwaho ubufasha na serivisi zitanga ubufasha:** Gushyiraho imirongo ya terefoni itangirwaho ubufasha ku rwego rw'igihugu na serivisi zitanga ubufasha n'ubujyanama ku bantu bagizweho ingaruka n'ibibazo bikomoka ku mikino y'amahirwe. Izo serivisi akenshi ziba zikorera muri serivisi rusange zita ku buzima.

4. **Amategeko ajyanye no kwamamaza:** Amategeko aboneye ajyanye no kwamamaza no gusakaza ibikorwa by'imikino y'amahirwe hagamijwe gukumira ibirebana no kwibasira abantu bataragera ku myaka y'ubukure n'abagirwaho ingaruka n'iyo mikino. Ibi bijyanye no kwirinda gukoresha ibyamamare n'abantu bakomeye mu mikino, mu gihe cyo kwamamaza, cyangwa kwifashisha ahantu hafite umwihariko mu gihe cyo kwamamaza ndetse n'ubutumwa busobanutse buburira abantu ku ngaruka z'imikino y'amahirwe.

5. **Kugaragaza ibibazo by'abakina imikino y'amahirwe:** Gushyiraho uburyo n'amabwiriza bigezweho by'igenzura bikoreshwa mu kugaragaza ingero zidasanzwe mu gutega n'imyitwarire yerekeza ku bibazo bikomoka ku mikino y'amahirwe. Abafite ibikorwa by'imikino y'amahirwe basabwa kubigiramo uruhare no gufasha bantu bagizweho ingaruka.

5.2. Imicungire y'ingaruka ku bukungu

Kongera amafaranga akomoka mu rwego rw'ibikorwa by'imikino y'amahirwe ni intego nyamukuru mu bihugu byinshi, hagamijwe kwinjizwa amafaranga menshi y'imisoro yinjira mu mari ya Leta. Ingamba ziboneye zo kongera umutungo rusange winjira zirimo izijyanye no gushyiraho politiki ziboneye z'isoresha, gufasha gutanga raporo z'ukuri no kubahiriza amategeko, gukoresha umutungo ukomoka ku mikino y'amahirwe mu gushora imari mu bikorwa by'ubuzima rusange no gushyiraho ibihembo ku bubahiriza amategeko. Ibi bikorwa bifasha kumenya ko inyungu zo mu rwego rw'ubukungu zikomoka ku mikino y'amahirwe zabonetse kandi zikoreshwa ku ntego zagutse zirebana n'imibereho y'abantu. Ibikorwa byiza bikubiyemo ibi bikurikira:

1. **Isoresha n'isaranganya ry'amafaranga yinjiye:** Politiki zinoze z'isoresha zituma igice kinini cy'umutungo ukomoka ku mikino y'amahirwe gikoreshwa mu bikorwa rusange na gahunda z'imibereho. Muri byo harimo ikoreshwa ry'amahoro yihariye ateganywa n'amategeko ku bafite ibikorwa by'imikino y'amahirwe. Muri iki gihe, mu Rwanda, abafite ibikorwa by'imikino y'amahirwe bishyura 13% ku mafaranga mbumbe binjije (ikinyuranyo hagati y'amafaranga biteze n'ayatsindiwe), naho abakina imikino y'amahirwe bishyura 15% by'ayo batsindiye. Iri janisha rigereranijwe n'iryo muri Afurika y'Epfo ringana na 6% ku mutungo mbumbe ukomoka ku mikino y'amahirwe, riri hasi cyane y'irya Macau, Leta Zunze Ubumwe z'Amerika n'Ubwongereza aho umutungo mbumbe winjira ku musoro ku mikino y'amahirwe ari 39%, 24% na 15% hakurikijwe ibihugu.

2. **Itangwa rya raporo zibineye n'imikorere:** gushyira mu bikorwa ibisabwa mu gutanga raporo z'ukuri ku bafite ibikorwa by'imikino y'amahirwe hagamijwe gukusanya imisoro mu buryo buboneye no kwirinda kuwunyereza. Ubugenguzi buhoraho no kugenzura imikorere bikorwa hagamijwe kwimakaza ukuri muri urwo rwego. Mu bihugu bimwe, sosiyete zikorera kuri murandasi mu gushyiraho imbuga zifashishwa mu mikino y'amahirwe na zo zisabwa gutanga raporo ku bikorwa byazo hagamijwe gukorera mu mucyo.

3. **Gushora imari muri gahunda z'ubuzima rusange:** kugena umutungo ukomoka ku musoro utangwa ku bikorwa by'imikino y'amahirwe hagamijwe gushora imari muri gahunda z'ubuzima rusange, by'umwihariko izigamije gukumira no kuvura ibijyanye no kubatwa n'imikino y'amahirwe. Ibi bituma hamenyekana ko inyungu z'amafaranga zikomoka ku mikino y'amahirwe zijyanye n'imbaraga zishyirwa mu kugabanya ingaruka mbi zayo ku baturage.

4. **Ibihembo bigenerwa abubahiriza amategeko:** gushyiraho ibihembo bigenerwa abubahiriza amategeko agenga imikino y'amahirwe, nko gushyiraho uburyo bworoheje bwo kubona uruhushya no gufasha mu ikoreshwa ry'ikoranabuhanga hagamijwe gukurura abafite ibikorwa by'imikino y'amahirwe bemewe n'amategeko no kongera amafaranga yinjira.

5. **Ikoranabuhanga no guhanga ibintu bishya:** kwihatira gukoresha ikoranabuhanga hagamijwe kongera ubumenyi bujyanye n'imikino y'amahirwe, hitabwa ku kubahiriza ibisabwa n'amategeko. Muri byo harimo ikoreshwa ry'ubwenge bw'ubukorano mu gutahura ubujura, kugenzura imyaka n'ingamba zizewe mu bikorwa by'imikino y'amahirwe.

5.3. Ingamba zijyanye n'ubugenzuzi n'imikorere

Gushyiraho ingamba zinoze zijyanye n'ubugenzuzi n'imikorere ni ingenzi mu kwimakaza ukuri mu rwego rw'imikino y'amahirwe. Ibi bishingiye ku gushyiraho ibisabwa bisobanutse mu gutanga impushya, gukora ubugenzuzi n'ikurikiranabikorwa mu buryo buhoraho, guteza imbere ubufatanye hagati y'inzego ngenzuramikorere, kubyaza umusaruro ikoranabuhanga n'ubwenge bw'ubukorano. Izo ngamba zifasha mu gutahura no gukumira ibikorwa binyuranyije n'amategeko, gutuma abantu bakina mu buryo bwizewe no kurengera abakina imikino y'amahirwe. Ibikorwa byiza bikubiyemo ibi bikurikira:

1. **Urwego ngenzuramikorere rufite ubushobozi:** Urwego ngenzuramikorere rufite ubushobozi rufite inshingano yo gukurikirana ibikorwa byose by'imikino y'amahirwe, rukamenya ko abafite ibyo bikorwa bubahiriza ibipimo byo ku rwego rw'igihugu, rugafasha kwimakaza ukuri mu rwego rw'imikino y'amahirwe.

2. **Ibisabwa bisobanutse mu gutanga impushya:** ibisabwa birambuye mu gutanga impushya ku byiciro byose by'ibikorwa by'imikino y'amahirwe, harimo imbuga z'ikoranabuhanga hagamijwe kugenzura ko abafite ibyo bikorwa bubahiriza ibipimo byo hejuru bijyanye no gukoresha ukuri no kudahindagurika kw'imari.

3. **Ubugenzuzi n'ikurikiranabikorwa bihoraho:** Gukora ubugenzuzi n'ikurikiranabikorwa bihoraho ku bafite ibikorwa by'imikino y'amahirwe hagamijwe kugenzura ko bubahiriza amategeko. Harimo kugenzura inyandiko z'ibaruramari, ingamba zirebana n'iyezandonke no kwita ku bikorwa byizewe by'imikino y'amahirwe.

4. **Ubufatanye bw'inzego:** Ubufatanye bw'inzego ngenzuramikorere nka Komisiyo y'imikino y'amahirwe n'inzego z'ibaruramari hagamijwe guteza imbere ikurikiranabikorwa no gushyira mu bikorwa amategeko agenga imikino y'amahirwe.

5. **Gukoresha ikoranabuhanga n'ubwenge bw'ubukorano:** guteza imbere ikoranabuhanga n'ubwenge bw'ubukorano hagamijwe gukurikirana ibikorwa by'imikino y'amahirwe mu gihe gikwiriye, gutahura imyitwarire ikemangwa no gukina mu buryo bwizewe. Ubwenge bw'ubukorano bukoreshwa kandi mu gusesengura imiterere y'ibikorwa byo gutega ku mikino y'amahirwe no gutahura ibibazo bishobora kuvuka birebana n'imyitwarire mu mikino y'amahirwe.

6. **Ibisabwa mu gukorera mu mucyo:** abafite ibikorwa by'imikino y'amahirwe bagomba gukoresha porogaramu za mudasobwa zemewe zihita zitanga raporo ku nzego ngenzuramikorere hagamijwe kwimakaza gukorera mu mucyo no kubahiriza ibisabwa. Harimo gutanga raporo zirambuye z'ibaruramari no kubahiriza amategeko agenga iyezandonke.

7. **Ingamba zijyanye no gushyira mu bikorwa ibisabwa no gutanga ibihano:** ingamba zikaze zijyanye no gushyira mu bikorwa ibisabwa no gutanga ibihano bikwiriye mu gihe ibisabwa bitubahirijwe bituma abafite ibikorwa by'imikino y'amahirwe bakurikiza ibipimo ngengamikorere. Harimo guca ihazabu, kwamburwa impushya zo gukora n'ingamba zo guhana zigamije guca intege ibikorwa binyuranyije n'amategeko.

Ibikorwa byiza bitanga umurongo wo gukurikirana ibijyanye n'imibereho, ubukungu n'ubugenzuzi, hakoreshejwe uburyo buboneye butuma inyungu ziyongera n'ibibazo bishobora kuvuka bikagabanuka.

6. Ibijyanye n'amategeko n'imikorere

Urwego rw'imikino y'amahirwe mu Rwanda rugengwa n'Itegeko N° 58/2011 ryo ku wa 31/12/2011 rigenga ibikorwa by'imikino y'amahirwe. Iri tegeko rigena uburyo bwo gutanga impushya, gukurikirana ibikorwa no kugenzura ibyiciro bitandukanye by'imikino y'amahirwe biboneka ku isoko ryo mu Rwanda harimo ahakorerwa tombola, imikino ya kazino, imashini zinjizwamo ibiceri, gutega ku mikino n'imikino ikorerwa kuri murandisi.

Iryo tegeko ry'ibanze ryujujwe n'andi mategeko menshi:

1. **Iteka rya Minisitiri w'Intebe N° 028/03 ryo ku wa 28/06/2024** rigena Urwego rugenzura ibikorwa by'imikino y'amahirwe. Iri Teka rigena Urwego rushinzwe Iterambere mu Rwanda nk'urwego ngenzuramikorere rufite inshingano yo kugenzura ibikorwa by'imikino y'amahirwe.

2. **Iteka rya Minisitiri N°01/013 ryo ku wa 20/06/2013.** Iri Teka risobanura uburyo bwo kubona uruhushya rwo gukora ibikorwa by'imikino y'amahirwe n'amafaranga asabwa, rigena imirimo ibanziriza ibijyanye no guhabwa uruhushya n'ibikorwa by'ubugenzuzi. Iryo teka riha Minisiteri ishinzwe ubucuruzi n'inganda ububasha bwo gutanga impushya ku masosiyete guhera tariki ya 17/10/2013.

3. **Itegeko Nº 29/2012 ryo ku wa 27/07/2012.** Iryo tegeko ryashyiraho uburyo bw'isoresha ku bikorwa by'imikino y'amahirwe, hakatwa umusoro wa 13% ku mafaranga mbumbe akomoka ku mikino y'amahirwe n'umusoro ufatirwa wa 15% ku mafaranga ukina yabonye. Iryo tegeko ryasimbuwe n'Itegeko Nº 027/2022 ryo ku wa 20/10/2022 ryavuguruye ingingo zijyanye n'imisoro ku bikorwa by'imikino y'amahirwe.

4. **Iteka rya Minisitiri N° 001/MINICOM/2023 ryo ku wa 31/03/2023** rigena amategeko ashyiraho ibihano byo mu rwego rw'ubuyobozi bihabwa abafite ibikorwa by'imikino y'amahirwe. Iri teka rishyiraho ibihano byo mu rwego rw'akazi ku bafite ibikorwa by'imikino y'amahirwe, hagamijwe kwimakaza imikorere ishingiye ku mategeko n'ukuri mu rwego rw'imikino y'amahirwe.

5. **Itegeko Nº 058/2021 ryo ku wa 13/10/2021 ryerekeye kurinda amakuru bwite n'imibereho bwite y'umuntu.** Iri Tegeko rirengera amakuru bwite n'imibereho bwite by'abantu, rikaba ari ingenzi mu kurinda amakuru y'ingenzi y'abakina imikino y'amahirwe n'abafite ibikorwa by'iyo mikino.

6. **Itegeko Nº 75/2019 ryo ku wa 29/01/2020 rikumira kandi rihana iyezandonke, gutera inkunga iterabwoba no gutera inkunga ikwirakwiza ry'intwaro za kirimbuzi.** Iryo tegeko rishyiraho uburyo bwo gukumira no guhana iyezandonke no gutera inkunga iterabwoba, bikaba ari ingenzi mu kwimakaza umuco wo gukora raporo z'ibaruramari z'ukuri mu rwego rw'imikino y'amahirwe.

7. **Iteka rya Minisitiri w'Intebe N° 034/01 ryo ku wa 13/01/2020 ryerekeye inkunga z'ubwisungane mu kwivuza.** Iri teka rishimangira ubushake bwa Guverinoma bwo gukoresha umutungo ukomoka mu mikino y'amahirwe muri gahunda z'ubuzima rusange.

Uretse aya mategeko, amategeko akurikizwa ubu afite ibyuho byinshi harimo ubushobozi buke mu kugenzura abafite ibikorwa by'imikino y'amahirwe, imbogamizi mu gukemura ibibazo by'ababaswe n'imikino y'amahirwe no kuba nta bikoresho biboneye byo kwifashisha mu ikurikiranabikorwa. Byongeye, hari ihuzagurika rijyanye n'ibirebwa n'imikino ya tombola, igenzura ritimbitse ku mashini zinjizwamo ibiceri zitemewe n'amategeko n'ingorane mu kugena ibipimo by'ibikoresho byo muri kazino. Kuba ibikorwa by'iyezandonke bishobora kwiyongera muri kazino no kuba hari abafite ibikorwa by'imikino y'amahirwe bashobora kwambura abakiriya babo amafaranga batsindiye bigaragaza ko hakenewe ko hakorwa ivugururwa ryimbitse ry'amategeko.

Kuva mu mwaka wa 2011 kugera muri Nyakanga 2024, Minisiteri ishinzwe ubucuruzi yari ifite ububasha bwo kugenzura ibikorwa byose by'imikino y'amahirwe no gushyira mu bikorwa politiki y'iyo mikino mu Rwanda. Muri Nyakanga 2024, Iteka rya Minisitiri w'Intebe ryavanye ububasha bwo kugenzura urwego rw'imikino y'amahirwe muri Minisiteri ishinzwe ubucuruzi buhabwa Urwego rushinzwe iterambere mu Rwanda.

Nyuma yo guha inshingano Urwego rushinzwe iterambere mu Rwanda, Politiki nshya itanga icyerekezo yashyizweho, ikaba igena ibijyanye no kuvugurura no gushimangira mu buryo buboneye amategeko ariho. Ivugurura rizakemura ibibazo biterwa n'ibyuho, havugururwe ingingo zitakijyanye n'igihe kandi hashyirweho ingingo z'amategeko ya ngombwa hagamijwe kunoza ibijyanye n'ibikorwa by'imikino y'amahirwe bivuka no gukora ikurikiranabikorwa ryimbitse.

Itegeko rigenga imikino y'amahirwe rikurikizwa ubu riteganya ishyirwaho cy'urwego ngenzuramikorere rufite ububasha bwo gusohoza izo nshingano. Urwego ngenzuramikorere rugomba gushyirwaho ruzaba rufite inshingano zikurikira:

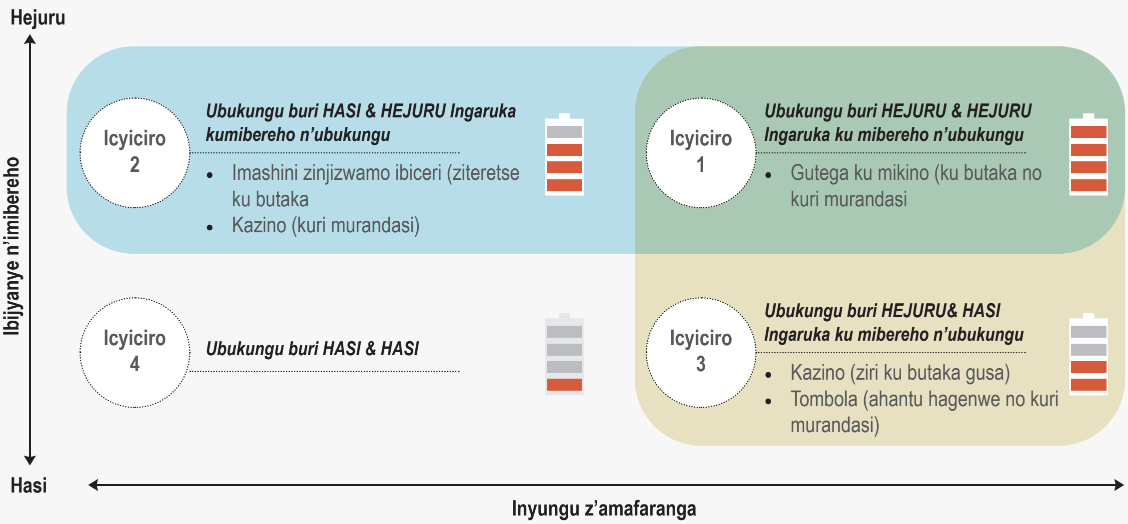
- **Kugenzura no gukurikirana ibikorwa by'urwego rw'imikino y'amahirwe;**
- **Gutanga impushya ku bafite ibikorwa by'imikino y'amahirwe no kwemeza ahakorerwa imikino y'amahirwe;**
- **Gukora nk'uruhagarariye Urwego rw'igihugu rushinzwe imikino y'amahirwe;**
- **Kugenzura iyubahirizwa ry'ibipimo ngengamikorere;**
- **Kugira igitabo cyo ku rwego rw'igihugu cyandikwamo imashini n'ibyuma bikoreshwa mu bikorwa by'imikino y'amahirwe.**

Ku bijyanye n'Urwego rw'igihugu rushinzwe imikino y'amahirwe, amasezerano hagati y'impande eshatu arizo Minisiteri ya Siporo, Urwego rushinzwe iterambere ry'ishoramari n'ufite ibikorwa by'imikino y'amahirwe agenga ibikorwa byarwo. Icyakora, ayo masezerano abuzemo uruhare rugaragara rwa Leta n'ikurikiranabikorwa ryayo. Mu rwego rw'ivugurura, uruhare n'ububasha bwo kugenzura bw'Urwego rw'igihugu rushinzwe imikino y'amahirwe rwahawe umugenzuzi mushya hagamijwe imiyoborere myiza no gukorera mu mucyo.

Urwego rw'igihugu rushinzwe imikino y'amahirwe ruzacungwa hitabwa ku nyungu rusange, amafaranga agashorwa mu nzego z'imibereho nk'ubuzima, imikino n'umuco nk'uko biteganywa n'Urwego rw'igihugu rushinzwe imikino y'amahirwe na Komisiyo ishinzwe imikino y'amahirwe. Urwego rw'igihugu rushinzwe imikino y'amahirwe rwashyiriweho gushyiraho uburyo bwo kugabanya imbogamizi n'umubare w'ababatwa n'imikino y'amahirwe, bufatwa mu muryango nk'ubwunganira imyitwarire yihariye iterwa n'imikino y'amahirwe. Urwo rwego ntirugamije gushaka inyungu nyinshi ahubwo rugamije gutanga icyerekezo gikwiriye, cyubakiye ku bugenzuzi, hagamijwe gukoresha umutungo uva mu mikino y'amahirwe muri gahunda zo ku rwego rw'igihugu.

7. Icyerekezo n'ibikorwa bya Politiki

Ibyo iyi Politiki yibandaho bishyirwa imbere muri iyi nyandiko bishingiye ku ntego ebyiri: kongera inyungu z'ubukungu no kugabanya ibyangiza ubuzima bw'abantu. Kubera iyo mpamvu, iyi Politiki yerekana ibyiciro bine bitandukanye: ingaruka nyinshi ku mibereho n'ubukungu zijyana n'ingaruka nkeya zirebana n'imari; ingaruka nyinshi ku mibereho n'ubukungu zijyana n'ingaruka nyinshi zirebana n'imari; ingaruka nkeya ku mibereho n'ubukungu zijyana n'ingaruka nyinshi zirebana n'imari n'ingaruka nkeya ku mibereho n'ubukungu zijyana n'ingaruka nkeya zirebana n'imari.



Ibyerekeye inyungu ku bukungu

- Ihangwa ry'imirimo
- Ishoramari mu gihugu
- Amafaranga yinjizwa
- Imisoro yinjizwa

Ibyiciro z'ingaruka ku mibereho n'ubukungu

- Kubatwa
- Amatsinda agirwaho ibibazo
- Igihombo mu mafaranga n'imyenda
- Kwiyongera kw'ibyaha

Ingaruka mbi ku mibereho n'ubukungu

Inyungu z'amafaranga nyinshi

Ikigero cy'ibisabwa ku ngamba zireba imikorere n'ubugenzuzi

Iki gishushanyo kigaragaza isesengura rishingiye ku ntego ry'ibikorwa bitandukanye by'imikino y'amahirwe hasuzumwa ingaruka zabyo ku bukungu no ku mibereho. Ibikorwa bishyirwa mu byiciro hakurikijwe inyungu mu mafaranga n'ingaruka ku mibereho, hamwe n'ingamba zijyana nabyo zirebana n'ubugenzuzi n'imikorere hagamijwe kubona inyungu zikwiriye no kugabanya ibyangiza ubuzima bw'abantu..

Icyiciro cya mbere : Ingaruka nyinshi zijyanye n'imari n'izo ku mibereho n'ubukungu: ku bikorwa by'imikino y'amahirwe bifite uruhare runini mu bukungu ariko bifite imbogamizi zikomeye ku mibereho, harimo gutega ku mikino imbonankubone no gutega ku mikino mu ikoranabuhanga, imbaraga zishyirwa ku bugenzuzi buboneye, kubona amafaranga yinjira ava ku misoro no kugabanya ibyangiza ubuzima bw'abantu. Ibyo bikorwa bigomba kugenerwa ibisabwa biboneye mu bugenzuzi no mu mikorere hagamijwe kugabanya ingaruka ku mibereho no kongera inyungu rusange z'ubukungu. Ubu buryo busaba ko habaho gahunda ziboneye zirebana n'ikurikiranabikorwa no kugabanya mu buryo bukwiriye ibyangiza ubuzima bw'abantu, hagahora hakorwa igenzura rigamije gukemura ibibazo bijyanye no kubatwa n'imikino y'amahirwe, igihombo cy'amafaranga n'ikigero cy'ibyaha. Ibikorwa byo mu cyiciro cya mbere bishyirirwaho ijanisha rihanitse ry'imisoro.

Icyiciro cya 2: Ingaruka ku bukungu n'izo ku mibereho n'ubukungu: Ibikorwa by'imikino y'amahirwe bifite uruhare rw'ubukungu ruringaniye ku baturage n'ingaruka zikomeye ku mibereho, nka kazino zikoresha ikoranabuhanga, imashini zinjizwamo ibiceri n'izishyirwamo ibiceri mu buryo bw'ikoranabuhanga, bigomba guhita bikurwaho. Imashini zinjizwamo ibiceri by'umwiriko zo zishobora guhindurirwa uko zikoreshwa , zigakoreshwa n'ab'amikoro make , bityo zikongera ubusumbane mu bantu. Ikindi ni uko , kazino zikorera kuri murandasi zikoreshwa n'ibigo bitazwi, ntizitanga akazi ku banyagihugu kandi ububiko bwazo bw'amakuru (servers) akenshi buba buri hanze y' u Rwanda; bityo ntacyo zongera ku bukungu bw'igihugu. . Icyemezo cyo gukuraho ibi bikorwa kijyanye n'intego za Politiki y'igihugu zo kurinda abagirwaho ingaruka n'imikino y'amahirwe no guteza imbere ibikorwa by'imikino y'amahirwe bifite icyo byongera ku bukungu bw'igihugu.

Icyiciro 3: Ingaruka ku bukungu n'ingaruka ku mibereho n'ubukungu: ku bikorwa by'imikino y'amahirwe bitanga inyungu nyinshi ku bukungu ariko bitabangamira imibereho y'Abanyarwanda nka kazino cyangwa tombola, kubiteza imbere bijyana no gushyiraho ingamba zifatika zo kurinda abantu. Ibyo bikorwa bizoroherezwa gukora hashingiwe ku mafaranga bikoresha, n'akamaro bifitiye ubukungu rusange, zigaragazwa hifashishijwe ibipimo by'ubukungu, nk'ihangwa ry'imirimo, uko umutungo winjira no gukurura abakerarugendo. Icy'ibaze cyibandwa ho ni ukongera impushya ku bafite ibikorwa by'imikino y'amahirwe babifitye ubushobozi, bishingiye ku mirongo ngenderwaho iboneye. Kumenya ko ibi bikorwa bishingiye ku mikorere yizewe mu bijyanye n'imikino y'amahirwe ni ingenzi mu kubungabunga iringaniza hagati y'iterambere ry'ubukungu n'imibereho. Ibikorwa byo mu cyiciro 3 bishyirirwaho imisoro iri ku kigero cyo hagati.

Icyiciro cy 4: Ingaruka ku bukungu n'ingaruka ku mibereho n'ubukungu: Ibikorwa by'imikino y'amahirwe bifite Ibikorwa by'imikino y'amahirwe bidafite ingaruka ku mibereho n'ubukungu bigenzurwa kandi bigakurikiranwa ku kigero cyo hasi. Ibi bikorwa bisaba ishoramari rito mu mikorere ishingiye ku mategeko n'imibereho y'abantu, bigatuma umutungo ukoreshwa ku nzego zishyirwa imbere cyane. Ubu buryo butuma imbaraga zishyirwa mu migenzurire zijyana n'ingorane n'inyungu zagaragajwe kuri ibi bikorwa. Ibikorwa byo mu cyiciro cya 4 bisoreshwa ku kigero cyo hasi. .

Mu gushyira mu byiciro ibikorwa by'imikino y'amahirwe muri iki gishushanyo, politiki igamije gucungira hafi urwego rw'imikino y'amahirwe, hibandwa cyane ku kazamura inyungu z'ubukungu mu gihe ibibangamira imibereho byo bigabanuka. . Kugira no ibyo bigerweho, iyi politiki igaragaza inkingi eshatu zishyira imbere intego zihariye z'iyi politiki. Igishushanyo kiri hejuru kirerekana inama zitangwa muri politiki, zashyizwe mu byiciro bitandukanye bizagaragaza uko buri gikorwa cy'imikino y'amahirwe kigomba gukurikiranwa. .

Inkingi 1 Igabanywa ry'ingaruka ku mibereho

Intego zigamijwe	Icyiciro cya 1	Icyiciro cya 2	Icyiciro cya 3	Icyiciro cya 4
Gukuraho ibikorwa birengeje urugero by'imikino y'amahirwe binyuze muri gahunda z'ubukangurambaga.	Hejuru	Hejuru	Hagati	Ntibyakorwa
Kurengera amatsinda y'abagirwaho ingaruka binyuze mu gukumira ibikorwa by'imikino y'amahirwe birengeje urugero.	Hejuru	Hejuru	Hagati	Ntibyakorwa
Gushyiraho uburyo bwo kunoza umutekano w'imibereho y'abantu bakunda kugirarwaho ingaruka binyuze mu kubakurikiranira hafi.	Hejuru	Hejuru	Hagati	Ntibyakorwa

Inkingi 2 Iyongerwa ry'ingaruka ku bukungu

Intego zigamijwe	Icyiciro cya 1	Icyiciro cya 2	Icyiciro cya 3	Icyiciro cya 4
Kuzamura ikigero cy'inyungu rusange z'ubukungu no kuzisaranganya binyuze mu isoresha	Hejuru	Ntibyakorwa	Hejuru	Hasi
Guteza imbere ihangwa ry'imirimo iciriritse.	Hejuru	Ntibyakorwa	Hejuru	Hasi
Gusobanura neza ibisabwa mu gushora imari.	Hejuru	Ntibyakorwa	Hejuru	Hasi

Inkingi 3 Inzego ngenzuramikorere zifite ubushobozi n'imikorere ishingiye ku bisabwa

Intego zigamijwe	Icyiciro cya 1	Icyiciro cya 2	Icyiciro cya 3	Icyiciro cya 4
Gushishoza mu mitangire y'impushya no gukurikiza imikorere ibon-eye binyuze mu rwego ngenzuramikorere rubifitiye ubushobozi	Hejuru	Ntibyakorwa	Hagati	Hasi
Gushyira imbaraga mu igenzura n'isuzuma binyuze mu buryo bw'igenzura buhurijwe hamwe	Hejuru	Ntibyakorwa	Hagati	Hasi
Gukorera mu mucyo no kugaragaza ibyagezweho mu rwego rw'ibikorwa by'imikino y'amahirwe	Hejuru	Ntibyakorwa	Hagati	Hasi

Igisobanuro

Hejuru · Hagati · Hasi · Ntibyakorwa

Hifashishijwe ubu buryo bwo gusobanura intego, tugamije ko urwego rw'imikino y'amahirwe rugira imikorere irambye kandi yizewe, rukarushaho kuzana inyungu z'ubukungu kandi rukarengera ubuzima n'imibereho myiza y'abaturage. . Ibice bikurikira biratanga ibisobanuro birambuye ku bikorwa byihariye bikubiye muri iyi politiki kuri buri nkingi, biteganijwe mu gushyira mu bikorwa iyi politiki, hagamijwe imikorere y'ubugenzuzi bwizewe kandi buboneye.

7.1 Inkingi ya 1: Kugabanya ingaruka ku mibereho n'ubukungu

Intego zishingiye ku ngamba:

1. **Gukumira ibikorwa by'imikino y'amahirwe bikabije binyuze muri gahunda z'ubukangurambaga bwibanda ku byiciro by'abantu bakina iyo mikino. ;**
2. **Kurengera abagerwaho n'ingaruka binyuze mu gukumira ibikorwa by'imikino y'amahirwe bikabije ;**
3. **Gushyiraho uburyo bwo kwita ku mutekano w'imibereho y'abantu bahura n'ingaruka binyuze mu kubegera.**

Imiterere y'ibibazo:

Ibikorwa by'imikino y'amahirwe bitera ibibazo bikomeye ku mibereho n'ubuzima bw'abantu, byagiye byiyongera mu myaka ishize . Hadashyizweho ingamba zo gukumira no kugenzura , imikino y'amahirwe yagira ingaruka zigaragara n'izitagaragara ku cyiciro cy'abantu bakina iyo mikino.

Isesengura ryakozwe n'Umujyi wa Kigali muri 2020 ryerekana ibibazo byinshi. Isesengura ryakorewe ku bantu 60 bakina imikino y'amahirwe mu Mujyi wa Kigali ryerekanye ko abarenga 70% by'abasubije bahura n'ibimenyetso bitanu biranga ibibazo biterwa n'imikino y'amahirwe. Muri ibyo bibazo harimo nko kongera gukina kenshi hagamijwe gukuraho igihombo bagize mbere, kwiyumvamo uburakari n'umujinya igihe bagerageje kureka cyangwa kugabanya kugika iyo mikino , kutabasha kureka cyangwa kugabanya gukina imikino y'amahirwe. Ibindi bimenyetso ni uguhora umuntu ashaka kongera umubare w'amafaranga yo gutega no kubeshya abavandimwe cyangwa inshuti ikigero ugezeho cyo gutega ku mikino y'amahirwe.

Ingaruka z'ibyo bimenyetso ku buzima n'ubukungu zirakomeye. Izo ngaruka zerekana ko hakenewe byihutirwa ingamba n'ibikorwa biboneye byo gukumira no gukuraho ingaruka z'imikino y'amahirwe mu Rwanda. Mu gihe ibikorwa bivugwa mu bika bikurikira bigomba gukorerwa icyarimwe kandi bikibanda ku bagerwaho n'ingaruka z'iyo mikino , icyerekezo cya politiki gisobanura intumbero yihariye mu kugabanya ingaruka ku mibereho, imbaraga zigomba gushyirwa ku bikorwa by'imikino y'amahirwe biri mu cyiciro cya 1 n'icya 2 kuko ni byo bifite ingaruka nyinshi ku mibereho.

Ingamba n'ibikorwa bikubiye muri iyi Politiki

Intego ya 1: Gukumira ibikorwa bikabije by'imirimo y'amahirwe binyuze muri gahunda z'ubukangurambaga bwibanda ku byiciro by'abantu bakina iyo mikino

Igikorwa 1: Gushyira mu bikorwa gahunda z'uburezi mu mashuri zita cyane ku rubyiruko mu gukumira ibikorwa byo kwishora hakiri kare mu mikino y'amahirwe. Izi gahunda zizibanda ku kuzamura imyumvire ku ngaruka z'imikino y'amahirwe no kubwira abanyeshuri ko hariho serivisi zitanga ubufasha.

Igikorwa 2: Gutangiza gahunda iboneye y'ubukangurambaga bunyuze mu bitangazamakuru no kwegera abantu aho bakorera hibandwa cyane ku masoko, ahakorerwa ubucuruzi n'amavuriro. Iyi gahunda izafasha kwigisha abaturage ububi bw'imikino y'amahirwe, kumenya neza icyo imikino y'amahirwe ari cyo no kumenyesha ko hariho serivisi zitanga ubufasha.

Igikorwa 3: Minisiteri ifite ubuzima mu nshingano zayo izashyiraho inyandiko ikoreshwa mu kwisuzuma ubundi yigishe abaturage uko ikoreshwa hagamijwe gukumira ko abantu baba imbata y'imikino y'amahirwe. Izo nyandiko zigomba kuboneka ku mbuga za Leta no ku mbuga zikinirwaho imikino y'amahirwe kuri murandasi. . Ikindi ni uko , igenzura ku ngaruka z'imikino y'amahirwe rigomba gushyirwa mu isuzuma ry'ubuzima rihoraho n'isuzuma ry'ubuzima bwo mu mutwe kugira ngo ibimenyetso bitahurwe hakiri kare, hatangire gutangwa ubuvuzi kandi umuntu akurikiranwe mu buryo buhoraho.

Intego ya 2: Kurengera abahura n'ingaruka binyuze mu gukumira ikoreshwa ry'imikino y'amahirwe rikabije

Igikorwa cya 1: Kugena imyaka ikwiye no kugenzura indangamuntu kugira ngo abatarageza imyaka y'ubukure batitabira imikino y'amahirwe hanakumirwa ibikorwa bikabije by'imikino y'amahirwe.

Igikorwa cya 2: Kugena ingamba zizewe ku mikino y'amahirwe, nka gahunda zo kuyivamo ku bushake no gutegekwa kuyihagarika ku bayikina.

Igikorwa cya 3: Gushyiraho igipimo cyo gutega n'igihombo ntarengwa mu rwego kurinda igihombo gikabije abakina imikino y'amahirwe.

Igikorwa cya 4: Kugena ahantu hihariye ho gushyira ibikorwa by'imikino y'amahirwe, hakaba hitaruye ahatuwe, ahari amashuri, amavuriro, insengero , amasoko, ahakorerwa siporo, hagashyirwa kandi intera hagati y'inzu zikorerwa mo imikino y'amahirwe.

Igikorwa cya 5: Kubuza ibikorwa bikangurira abantu imikino y'amahirwe, bishishikariza imikino y'amahirwe iri ku rwego rukabije, nko gutanga inguzanyo zitagira inyungu cyangwa agahimbazamushyi.

Igikorwa cya 6: Gusaba ibikorwa byose byo kwamamaza imikino y'amahirwe gushyiramo ubutumwa busobanurira abantu icyo imikino y'amahirwe ari cyo kandi bikabanza kwemezwa n'urwego ngenzuramikorere. Ibitangazmakuru, nka Radio na Televiziyo bigomba kubanza gusuzuma ubwo butumwa. Umusoro uzajya utangwa ku bikorwa byo kwamamaza.

Igikorwa cya 7: Gusaba ibigo by'imikino y'amahirwe byo mu cyicro cya 3, by'umwihariko kazino zikorera mu nzu zikorerwamo ubucuruzi, kugira umuryango utandukanye n'uhasanzwe kugira ngo ahakorerwa imikino y'amahirwe hagaragazwe neza kandi hagendwe mu buryo bworoshye.

Igikorwa cya 8: Kubuza ishyirwaho ry'ahantu abantu babikuriza amafaranga, nk'imashini zitanga amafaranga (ATM) n'ibigo bitanga amafaranga hakoreshejwe terefoni ngendanwa (mobile money), ku nzu cyangwa hafi yazo ku bikorwa biri mu cyiciro cya 1.

Intego ya 3: Gushyiraho uburyo bwo kwita ku mutekano w'imibereho y'abantu bakunze kwibasirwa n'ingaruka binyuze mu kubaha ubuvuzi.

Igikorwa cya 1: Minisiteri ifite ubuzima mu nshingano zayo igomba gukora urutonde rw'uburyo butandukanye bwo kuvura na gahunda z'ubufasha ku ngaruka z'imikino y'amahirwe. Izi gahunda zigomba gushyirwa mu bikorwa hakoreshejwe uburyo bukomatanije bwo gutanga ubuvuzi ku nzego zose za serivisi z'ubuvuzi, hitabwa ku bafite ibibazo bituruka ku mikino y'amahirwe.

Igikorwa cya 2: Gushyiraho uburyo bw'ubuvuzi ku bantu bafite ibibazo by'ubuzima bituruka ku mikino y'amahirwe harimo uburyo bwo gusuzuma ibijyanye n'ibitekerereze n'ibyumviro by'umuntu, ibijyanye n'uko ibitekerezo bye by'ahahise bigira ingaruka ku buzima abayemo, gusuzuma imyifatire, ibijyanye n'uko imitekerereze ye igira ingaruka ku myifatire ye, gukoresha imiti, uburyo bushingiye ku kuba umuntu yarabaswe, hamwe n'ingamba zafasha umuntu kwiyitaho. Ubwo buryo bwose bugomba gukomatanywa muri gahunda z'ubuvuzi cyangwa mu gutanga ubujyanama, hakoreshwa inzira zirimo ubuvuzi bukorewe mu muryango, kuvurirwa hamwe, bwose bushobora gutuma hatangwa ubufasha buboneye.

7.2. Inkingi ya 2: Iyongerwa ry'inyungu ku bukungu

Intego:

1. **Kuvugurura ibisabwa mu ishoramari hagamijwe kureshya ishoramari rifite rifatika kandi ribyara inyungu;**
2. **Kongera inyungu rusange z'ubukungu no kuzisaranganya mu buryo bungana.**

Isesengura ry'ikibazo:

Urwego rw'imikino y'amahirwe ni urwego rwitabirwa cyane kandi rutanga inyungu ku isi hose, rwinjiza amafaranga menshi ku bashoramari bikorera no kuri za guverinoma binyuze mu ihanga ry'imirimo n'imisoro yinjizwa. Hadashyizweho ingamba zihamye z'imikorere n'ubugenzuzi, u Rwanda ntirushobora kubona inyungu z'ubukungu ziturutse muri urwo rwego.

Raporo y'Ikigo cy'imisoro n'amahoro (RRA) yerekana ko abafite ibikorwa by'imikino y'amahirwe babonye umutungo urenga Miriyari 21 z'amafaranga y'u Rwanda muri 2023, batanze imisoro ijya kungana na Miriyari 2,3 z'amafaranga y'u Rwanda. Batanze imisoro ku bihembo n'imisanzu mu Rwego rushinzwe Ubwiteganyirize mu Rwanda (RSSB) ijya kungana na Miriyari 1,2 y'amafaranga y'u Rwanda, sosiyete eshatu zikaba ziri ku kigero cya 60%. Muri rusange, amafaranga yari ateganijwe kwinjizwa muri 2023 ni Miriyari 252 z'amafaranga y'u Rwanda, ayagombaga gutsindirwa ni Miriyari 230,8, sosiyete eshatu zateganya 80% by'ayo mafaranga yagombaga kwinjizwa. Ibi birerekana ko sosiyete z'imikino y'amahirwe zifite uruhare runini kandi zikeneye gusoreshwa mu bushishozi kugira ngo inyungu zisaranganywe.

Uruhare rw'urwego rw'imikino y'amahirwe ni ruto cyane rugereranijwe n'izindi nzego z'ubukungu, bikaba biterwa cyane n'ingamba ziriho z'isoresha n'uburyo bw'ubugenzuzi. Uburyo buriho ntibutuma umutungo wose ukusanywa, ntibwemera ko hafungurwa ahantu henshi cyane hakorerwa imikino y'amahirwe kandi bushyiraho umubare ntarengwa w'abafite ibikorwa by'imikino y'amahirwe. Abafite ibikorwa by'imikino y'amahirwe bigenga bagomba kubahiriza amategeko ya Leta aboneye, bagakorerwa n'igenzura ry'imari, niba dushaka gukura inyungu muri urwo rwego.

Ibikorwa bijyana n'iyi nkingi bigomba kwibanda ku iyongerwa ry'inyungu z'ubukungu zikomoka mu rwego rw'imikino y'amahirwe. Mu gihe ibikorwa bikomatanywa kandi bikibanda ku byiciro by'abantu, hibandwa ku bikorwa byo mu Cyiciro 1 na 3 kuko aribyo bishobora kugira uruhare runini mu bukungu bw'igihugu.

Ingamba n'ibikorwa bikubiye muri Politiki

Intego ya 1: Kuvugurura ibisabwa mu ishoramari hagamijwe kureshya ishoramari rifatika kandi rifite inyungu

Igikorwa cya 1: Urwego ngenzuramikorere ruzashyiraho igipimo cyo hasi cy'ishoramari kuri buri cyiciro cy'imikino y'amahirwe, kijyanye n'imiterere y'isoko n'ingaruka ku bukungu.

Igikorwa cya 2: Urwego rushinzwe iterambere ry'ishoramari ruzagira inama kandi rufashe abashoramari babimenyereye, hitabwa ku mahirwe yo guhanga imirimo ikwiriye no guteza imbere ibikorwa by'ubukerarugendo bwo ku rwego rwo hejuru.

Igikorwa cya 3: Kumenya ko abafite ibikorwa by'imikino y'amahirwe batarebwa n'ibyemezo bijyanye n'amafaranga bishishikariza ishoramari bigenwa mu Mategeko agenga Ishoramari, hibandwa ku bijyanye n'uruhare nyakuri mu mafaranga no kwita ku mategeko abigenga.

Igikorwa cya 4: Gushyiraho uburyo bushingiye ku ihiganwa mu gusaba impushya hagamijwe gukurura no guhitamo abafite ibikorwa by'ishoramari babizobereyemo, hitabwa ku bipimo biboneye n'inyungu zifatika z'ubukungu.

Igikorwa cya 5: Kuba hari abakozi b'inzobere bo gufasha mu gutanga ubumenyi bujyanye n'ubugenzuzi, ibikorwa, tekiniki n'ubufasha mu rwego rw'imikino y'amahirwe.

Intego 2: Kongera inyungu rusange z'ubukungu no kuzisaranganya mu buryo bungana

Umushinga w'ivugurura ry'isoresha ku rwego rw'imikino y'amahirwe mu Rwanda rigamije gushyiraho uburyo bw'isoresha bworoheje kandi buboneye butuma hinjizwa amafaranga ahagije yo gufasha mu bikorwa by'ingenzi bijyanye n'imibereho. Iri vugurura rigamije gushyiraho ijanisha ry'umusoro rikwiriye kandi riri ku kigero cyo hejuru, hitabwa ku kuba rifite uruhare runini mu gufasha urwego rugenzura kugira imikorere irambye ku ishoramari, muri gahunda z'ingenzi rusange n'izijyanye n'imibereho.

Mu guhuza gahunda y'isoresha na gahunda z'iterambere zishyirwa imbere ku rwego rw'igihugu, ivugurura rizashimangira uruhare rw'urwego rw'imikino y'amahirwe mu gushyigikiraß gahunda rusange, harimo ubuvuzi, uburezi n'izindi gahunda z'imibereho zigomba kwitabwaho, kandi rigafasha mu iterambere ryizewe ry'urwego rw'imikino y'amahirwe.

Igikorwa cya mbere: Kongera gusuzuma ijanisha ry'umusoro no kongera gusobanura ifatizo ry'umusoro hagamijwe kongera umutungo winjira no kunoza imikorere.

Igikorwa cya 2: Gushyiraho umusoro ku byaguzwe uhindagurika urebana n'ibikorwa by'imikino y'amahirwe. Uyu musoro ugomba gukatwa ku mafaranga yateganijwe n'ukina imikino y'amahirwe mu rwego rwo guca intege abitabira imikino y'amahirwe mu buryo buhoraho. Ikigereranyo nyakuri cy'ijanisha ry'imisoro kigomba kugereranywa n'ikijyanye n'ibindi bintu byangiza ubuzima bw'abantu nk'itabi, mu rwego rwo guca intege abitabira mu buryo buykabije imikino y'amahirwe.

Igikorwa cya 3: Gushyira mu bikorwa ingamba zirebana n'imisoro harimo umusoro ushingiye ku mafaranga yinjijwe ku mutungo rusange w'ufite ibikorwa by'imikino y'amahirwe, bigafatwa nk'umusanzu utegetswe ku mibereho hagamijwe kongera umutungo no kugabanya ibikorwa by'imikino y'amahirwe byabangamira abandi bantu batarebwa na byo.

Igikorwa cya 4: Gushyiraho uburyo bwo kugena ibiciro byo gutanga impushya no kwemera ahakorerwa imikino y'amahirwe bugenda butandukana hakurikijwe igikorwa cy'imikino y'amahirwe. Igiciro gihanitse kizagenwa ku bikorwa byo mu cyiciro cya 1 n'icya 3 kugira ngo hashyirweho umubare ntarengwa w'abafite ibikorwa by'imikino y'amahirwe.

Igikorwa cya 5: Kugena no gushyira mu bikorwa ibisabwa by'ibanze, nko kugena amafaranga asabwa mu gutangiza igikorwa cy'imikino y'amahirwe hagamijwe kugenzura no gukurikirana abakiriya bagana kazino.

Igikorwa cya 6: Gusaba abafite ibikorwa by'imikino y'amahirwe gukoresha uburyo buteganywa n'ubugenzuzi nk'Imashini zifashishwa mu gukora inyemezabwishyu (EBM) hagamijwe kwimakaza imikore igendera ku bisabwa no kurushaho kubona inyungu.

Igikorwa cya 7: Kumenya ko abafite ibikorwa by'imikino y'amahirwe bubahiriza amategeko arengera abakozi yashyizweho na Minisiteri ifite umurimo mu nshingano zayo, hibandwa ku gufata abakozi mu buryo buboneye, gushyiraho uburyo bw'imikorere butekanye no kubahiriza amasezerano y'akazi.

7.3 Inkingi ya 3: Inzego ngenzuramikorere zifite ubushobozi n'imikorere ishingiye ku bisabwa

Intego:

1. **Gushishoza mu mitangire y'impushya no mu mikorere ishingiye ku bipimo binyuze mu rwego ngenzuramikorere rubifitiye ububasha ;**
2. **Gushyira imbaraga mu igenzura n'isuzuma binyuze mu buryo bw'igenzura buhuriweho ;**
3. **Gukorera mu mucyo no kugaragariza abandi ibyagezweho ku rwego rw'ibikorwa by'imikino y'amahirwe.**

Isesengurampa:

Urwego rw'imikino y'amahirwe mu Rwanda rufite inenge zikomeye zijyanye n'ubugenzuzi n'imikorere zibangamira inyungu rushobora kubona ndetse bikagira n'ingaruka ku baturage Ibigo by'imikino y'amahirwe bikora nta mabwiriza agena aho bigomba gukorera, akenshi biboneka hafi y'amashuri n'amavuriro, ibyo bigakurura abantu batabikwiye kandi bikongera imbogamizi zo kubatwa n'imikino y'amahirwe.

Uburyo bw'ubugenzuzi buriho ubu bugaragaramo icyuho, aho igenzura n'ibipimo byo kubahiriza amategeko bidakorwa uko bikwiye. Nta bipimo byifashishwa mu gupima ubuziranenge bw'ibikoresho by'imikino y'amahirwe, by'umwihariko imashini zinjizwamo ibiceri, bigatuma imikoreshereze yabyo n'uburyo bibarishwa bishobora guhindagurwa hagamijwe kubangamira abayikina. Kuba nta buryo bw'igenzura buhuriweho buriho bibangamira ubushobozi bwo gushyira mu bikorwa amategeko mu buryo bufatika no gukorera mu mucyo mu bikorwa byose by'imikino y'amahirwe.

Byongeye, nta ngamba ziboneye z'igenzura ziriho zifasha kumenya inshuro ibikorwa by'imikino y'amahirwe bikorwamo n'igihe bimara, ibyo bikongera impamvu zo kubatwa n'iyo mikino n'ibibazo by'amafaranga mu bitabira iyo mikino. Uburyo bwo gutanga impushya buriho ntibuboneye kuko butabasha gukusanya amafaranga yose kandi bugatuma hiyongera ibigo by'imikino y'amahirwe mu buryo butazwi. Ugereranyije n'ingero z'ubugenzuzi buboneye ziboneka mu bindi bihugu, uburyo bukoreshwa ubu mu Rwanda ntibutanga umusaruro mu micungire y'iterambere y'urwego no mu kubahiriza amabwiriza .

Gukemura ibyo bibazo bisaba inzego z'ubugenzuzi zifite ubushobozi no kubahiriza amabwiriza . Muri ibyo harimo gushyira mu bikorwa amabwiriza akomeye agena ahakorerwa imikino y'amahirwe, gushyira imbaraga mu ikurikiranabikorwa hakorwa igenzura ryimbitse, hashyirwaho uburyo bw'igenzura buhuriweho no gutangira gukora igenzura riboneye hagamijwe gukumira umubare urenze urugero w'ibikorwa by'imikino y'amahirwe. Gushyira imbaraga mu bijyanye no gutanga impushya ni ingenzi mu kwimakaza umucyo, ukuri no mu kugira uruhare rwiza mu bukungu, hanakumirwa ingaruka z'imikino y'amahirwe ku mibereho.

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7.4 Ingamba n'ibikorwa bikubiye muri Politiki

Intego ya 1: Gushishoza mu mitangire y'impushya no kubahiriza amabwiriza binyuze mu rwego ngenzura-mikorere rubifitiye ububasha

Igikorwa cya mbere: Gusesengura byimbitse amategeko ariho hagamijwe kubona amakuru yaherwaho mu gushyiraho uburyo bw'ubugenzuzi buboneye.

Igikorwa cya 2: Gushyiraho Urwego ngenzuramikorere rufite ubushobozi hagamijwe kugenzura ibikorwa by'imikino y'amahirwe mu Rwanda bishingiye ku Mategeko arengera umukiriya yateguwe. Mbere yo gushyiraho ikigo cyihariye, hazashyirwaho Komisiyo y'Igihugu ishinzwe Tombola n'imikino y'amahirwe , izaba ari urwego ngenzuramikorere rukerera muri RDB.

Igikorwa cya 3: Gushyiraho ishami ryihariye muri urwo rwego ngenzuramikorere rizaba rishinzwe kugenzura tombola mu gihugu . Iri shami rizajya rishyira mu bikorwa igenzura rikwiye no guhuza imikorere, rishyiraho amategeko arambuye agenga tombola mu gihugu, kandi inyuze mu mucyo, yubahirije amategeko, no gukoresha neza amafaranga avuye muri tombola mu mishinga y'inyungu rusange no mu bikorwa by'ubugiraneza.

Igikorwa cya 4: Gutegura no kubahiriza ibisabwa byihariye mu gutanga impushya no kwemeza ahakorerwa imikino y'amahirwe, harimo ingamba zo gucunga umutekano, ibipimo birebana n'imyitwarire na tekiniki n'isesengura ry'ingaruka ku bidukikije n'imibereho. By'umwihariko, ni ngombwa kugena umubare ntarengwa w'impushya zitangwa ku gikorwa cy'imikino y'amahirwe.

Igikorwa cya 5: Gukoresha uburyo bw'ikoranabuhanga mu gutanga impushya n'ibyemezo hashingiwe ku mategeko agenga ibikorwa by'imikino y'amahirwe. Izi serivisi zigomba gushyirwa neza ku rubuga rw'Ishami rikomatanya serivisi (One Stop Centre) ry'Urwego rushinzwe iterambere mu Rwanda (RDB) hagamijwe gutanga serivisi zinoze no kuzibonera ku gihe.

Igikorwa cya 6: Gukora ku buryo umutungo mu by'ubwenge n'ibirango by'Urwego rw'igihugu rushinzwe imikino y'amahirwe bikomeza kuba umutungo wa Guverinoma y'u Rwanda, bikarindwa hashingiye ku ngingo z'amategeko ziboneye.

Igikorwa cya 7: Gukora isesengura riboneye hagamijwe kugaragaza abafite ibikorwa by'imikino y'amahirwe badafite impushya kimwe n'ababifite bishora mu bikorwa bitemewe bitari mu byo bemerewe gukora. Gushyira mu bikorwa ingamba ziboneye zo gukumira abakora ibikorwa by'imikino y'amahirwe badafite impushya no kubereka inzira zikoreshwa mu kubona impushya zisabwa hagamijwe kwimikaza imikorere ishingiye ku bisabwa byose.

Igikorwa cya 8: Kutemerera abantu gukorera ku mazina y'abandi no mpushya z'abandi mu kwirinda ikwirakwira ritagenzuwe, kwimakaza inzira zitaziguye zo gutanga impushya no kwita ku bipimo ndangamyitwarire. Igenzura rihoraho rizafasha gushimangira uburyo bunoze n'imikorere yubahirije amategeko.

Intego ya 2: Gushyira imbaraga mu igenzura n'isuzuma binyuze mu buryo bw'igenzura buhuriweho

Igikorwa cya mbere: Gushyira mu bikorwa uburyo buhurije hamwe bwo gukorera igenzura ku gihe bwashyizwe mu bubiko bw'ikoranabuhanga bw'amakuru bucungwa na Leta hamwe n'izindi sisitemu z'ingenzi zireba abafite ibikorwa by'imikino y'amahirwe hagamijwe umucyo n'ukuri mu bikorwa by'imikino y'amahirwe.

Igikorwa cya 2: Kugenzura inshuro zikorwamo imikino y'amahirwe n'igihe imara hagamijwe gukumira ibijyanye no kubatwa n'iyo mikino hashyirwaho amasaha ntarengwa y'ibikorwa ku birebana n'Icyiciro 1 na 2 kugira ngo hagenwe igihe cyo kuba abantu bari ahabera imikino y'amahirwe.

Igikorwa cya 3: Kwifashisha ikoranabuhanga rishingiye ku ruhererekane rw'amakuru mu bubiko bwa mudasobwa (blockchain) n'ubwenge bw'ubukorano mu gutanga impushya, kumenya ahari ibikorwa by'imikino y'amahirwe, kugenzura imikorere no kuvugurura amatariki y'ibigo byahawe impushya, ibyo bigatuma hakorwa ikurikiranabikorwa riboneye kandi abantu bakagaragarizwa ibyagezweho.

Igikorwa cya 4: Kwinjiza Uburyo bw'igenzura buhurijwe hamwe mu zindi sisitemu n'ububiko bw'amakuru bwa mudasobwa bwo ku rwego rw'igihugu, nk'indangamutu y'ikoranabuhanga yo ku rwego rw'igihugu ikoreshwa n'Ikigo cy'Igihugu gishinzwe irangamuntu (NIDA), bigafasha mu kugenzura imyirongoro y'abitabira imikino y'amahirwe. Ibi bizafasha mu kumenya no guheza abantu bagaragajwe mu bibazo bijyanye n'imikino y'amahirwe, mu bikorwa bigize ibyaha cyangwa izindi mpamvu zateza imbogamizi, bityo imikino y'amahirwe igakinwa mu buryo butekanye kandi umuntu azi icyo akora.

Igikorwa cya 5: Gukora igenzura riboneye ku igereranyabipimo ry'uburyo bw'imikoreshereze hagamijwe kumenya neza amahirwe yo gutsinda. Igenzura rihoraho rizasesengura iyubahirizwa ry'ibipimo nyakuri bikoreshwa mu mikino y'amahirwe.

Intego ya 3: Gukorera mu mucyo no kugaragariza abandi ibyagezweho ku rwego rw'ibikorwa by'imikino y'amahirwe

Igikorwa cya mbere: Gukora ikurikiranabikorwa n'ubugenzuzi buhoraho kandi buboneye ku bikorwa by'imikino y'amahirwe hagamijwe kwimakaza imikorere ishingiye ku bipimo tekiniki n'ibisabwa n'amategeko.

Igikorwa cya 2: Gushyira mu bikorwa ingamba ziboneye zo kurinda amakuru hagamijwe kubungabunga amakuru bwite n'areba imari.

Igikorwa cya 3: Gushyira mu bikorwa ingamba ziboneye hagamijwe kumenya ko ibikorwa biri mu Cyiciro 1 na 3 byubahiriza amategeko akumira iyezandonke, nko gutegekwa gutanga raporo y'ibikorwa bikemangwa no kugenzura byimbitse imyitwarire y'ahahise y'abaterankunga b'imena.

Igikorwa cya 4: Kugena no gushyira mu bikorwa imirongo ngenderwaho ku bwoko bw'amafaranga bwemewe mu kwishyurana, by'umwihariko ku Cyiciro 1 na 3 hagamijwe kubahiriza amategeko y'igihugu agenga imari.

Igikorwa cya 5: Gutanga ibihano bikomeye ku batubahiriza ibisabwa, harimo ihazabu, guhagarikwa cyangwa kwamburwa impushya hagamijwe kubahiriza amategeko no kwimakaza ubwangamugayo mu rwego rw'imikino y'amahirwe, harimo nk'abafite ibikorwa by'imirimo y'amahirwe.

Igikorwa cya 6: Gushyiraho ubufatanye n'abasanzwe bakoresha ikoranabuhanga nk'abarikoresha mu kwishyurana na servisi zo koherezanya amafaranga hakoreshejwe terefoni ngendanwa, hagamijwe kugenzura ibikorwa bijyanye n'imikino y'amahirwe, no kuzamura uburyo bwo gukorera mu mucyo no kugaragariza abandi ibyagezweho mu rwego rw'imikino y'amahirwe.

Igikorwa cya 7: Gutangira gukoresha gusa uburyo bw'ikoranabuhanga mu kwishyurana mu rwego rw'imikino y'amahirwe hagamijwe kwimakaza ibikorwa by'ikoranabuhanga 100%. Iri hinduka rizateza imbere uburyo bwo gukorera mu mucyo ku bijyanye n'amafaranga, rigabanye imbogamizi zijyanye no guhanahana amafaranga mu ntoki kandi ryoroshye cyane igenzura n'itangwa rya raporo ku bikorwa by'imari mu mikino y'amahirwe.

Igikorwa cya 8: Guteza imbere Uburyo bw'ihererekanyamakuru ku myenda, abafite ibikorwa by'imikino y'amahirwe bemewe basabwa kugeza ku biro by'amakuru ku myenda raporo ku myenda y'abitabira imikino y'amahirwe bishora mu bikorwa bikomeye. Abafite ibikorwa by'imikino y'amahirwe bagomba kubahiriza amahame yo gutanga raporo ajyanye n'amategeko agenga urwego rw'imari hagamijwe kugabanya imbogamizi zose zishoboka no kurengera abitabira imikino y'amahirwe.

Igikorwa cya 9: Kwirinda gushukwa n'ibigo by'imikino y'amahirwe bitemewe bikorera kuri murandasi hitabwa ku ngamba ziboneye zirebana n'amategeko hagamijwe gukumira abatanga serivisi z'imari bemewe, nk'uburyo bw'ihererekanya ry'amafaranga bukoresha telefoni ngendanwa (Mobile Money) n'abahuza abagurisha n'abaguzi mu kwishyurana amafaranga hakoreshejwe ikoranabuhanga (payment aggregators), kugira ngo badakorerwamo cyangwa bagashukwa n'abafite ibikorwa by'imikino y'amahirwe batemewe bakorera kuri murandasi. Ni ngombwa gushyiraho uburyo bw'igenzura hagamijwe gutahura ubufatanye ubwo aribwo bwose cyangwa ibikorwa birebana n'imari biziguye hamwe n'ibigo by'imikino y'amahirwe bitemewe.

8. Umwanzuro

Politiki y'ibikorwa by'imikino y'amahirwe mu Rwanda igaragaza inzira ziboneye zigamije kugenzura urwego rw'imikino y'amahirwe hagamijwe kongera inyungu z'ubukungu n'imibereho myiza y'abaturage ikabungabungwa. Ishyirwaho ry'Urwego rw'igihugu rushinzwe imikino y'amahirwe na Komisiyo y'imikino y'amahirwe ndetse n'Urwego ngenzuramikorere ku mikino y'amahirwe rwigenga hamwe n'iyubahirizwa ry'imirongo ngenderwaho iboneye, bizagabanya ibikorwa bitemewe n'amategeko, bizamure imikorere ishingiye ku bisabwa kandi birengere abantu bagira ibibazo bitewe n'imikino y'amahirwe. Mu myaka icumi iri imbere, urwego rw'imikino y'amahirwe mu Rwanda ruteganya gukora impinduka zikomeye zishingiye ku ivugurura ry'ubugenzuzi n'ikoreshwa ry'ikoranabuhanga rigezweho.

Muri 2027, ikoreshwa ry'ikoranabuhanga rishingiye ku ruhererekane rw'amakuru mu bubiko bwa mudasobwa (blockchain) n'ubwenge bw'ubukorano rizateza imbere ikurikiranabikorwa ribera ku gihe no gukorera mu mucyo, amafaranga avuye muri urwo rwego ateganyijwe kuziyongera ku gipimo cy'ijanisha ku mwaka cya 5 kugera 7%, akazakoreshwa cyane mu bikorwa rusange nk'ubuvuzi n'uburezi. Gahunda z'ubukangurambaga zizakemura ibibazo birebana n'imibereho y'abaturage, hakaba hateganyijwe ko ijanisha ry'abantu babatwa n'imikino y'amahirwe rizagabanuka ku kigero cya 60% mu mwaka wa 2030.

Mu gihe kiri imbere, u Rwanda ruteganya kuba intangarugero mu mategeko aboneye agenga imikino y'amahirwe. Gushyira hamwe imbaraga mu bugenzuzi bushyigikiwe, umwete w'abafatanyabikorwa n'ibikorwa byiza biboneka ku isi bizashimangira urwego rw'imikino rutera imbere. Iyi Politiki ni intambwe ikomeye mu gushyiraho urwego rw'imikino y'amahirwe ruhamye, rurambye kandi rukorera mu mucyo mu nyungu z'abaturage.

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