



Republic
of Rwanda



INCAMAKE YA RAPORO Y'UBUSHAKASHATSI KU BIKORWA BINYURANYE MU RWANDA

2022

Ukuboza
2023

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1. INCAMAKE YA RAPORO Y'UBUSHAKASHATSI KU BIKORWA BINYURANYE MU RWANDA

Iyi ni inshamake'ubushakashatsi ku bikorwa bitandukanye mu Rwanda mu mwaka wa 2022. Iyi raporo ikubiyemo amakuru ku miterere y'imikorere y'ibigo bikora imirimo itandukanye mu Rwanda. Aya makuru yibanda ku miterere y'isoko, imiyoborere, n'ibikorwa remezo, byose bifitanye isano n'imikorere y'ibigo bikora imirimo itandukanye. Imikorere y'ibi bigo ihuzwa n'imiterere rusange y'ubukungu bw'ighugu.

Iyi raporo kandi itanga imibare n'ibipimo ku miterere y'ibigo bikora imirimo itandukanye, amakuru ku bakozi, ishingwa n'ibisabwa n'amategeko ku bigo, icyerekezo ku mikorere y'ibigo n'uko ibigo bibungabunga ibidukikije mu Rwanda. Ubu bushakashatsi kandi burimo imibare irambuye ku byerekeye ubucuruzi nka gahunda y'uko ibigo bigera ku mari shingiro, gucunga no gutunganya imyanda, ikoreshwa ry'ingufu, n'ikoreshwa ry'ikoranabuhanga mu itumanaho. Ikindi kandi, iyi raporo ivuga ku musaruro w'ibyakozwe hakurikijwe urwego n'ubunini bw'ibigo bikora imirimo itandukanye. Iyi raporo ntikubiyemo ibikorwa by'ubuhinzi kuko hari ubundi bushakashatsi bwihariye bukorwa ku buhinzi.

2. INCAMAKE Y'IBYAVUYE MU BUSHAKASHATSI



Mu mwaka wa 2022; 91,9% ry'ibigo ni byo bitabarura ibikorwa byabyo ku buryo buhoraho mu Rwanda.



27,7% by'ibigo bibarura ibyo bikora ugereranyije na 31,7% by'ibigo bitabarura ibyo bikora byakoresheje umutungo bwite nk'inkomoko y'imari.



45,2% by'inganda zitunganya ibikoresho binyuranye bivuga ko bidakoresha ubushobozi bwazo bwose. Impamvu nini ni ukugira abakiriya bake ndetse n'imbogamizi ku bikoresho by'ibanze



13,1% by'ibigo byandika ibyo bikora byerekana ko kubura amafaranga ari cyo kibazo nyamukuru kibangamira guha abakozi amahugurwa.



Mu kubungabunga ibidukikije, 84,7% by'ibigo bibarura ibyo bikora na 63,0% by'ibigo bitabarura ibyo bikora byishyura umuntu cyangwa ikigo ngo batware imyanda yaturutse mu mirimo itandukanye bikora.



13,6% by'ibigo bibarura ibyo bikora na 97,7% mu bitabarura ibyo bikora bigaragaza ko ingwate idahagije ari mbogamizi yo kugera ku nguzanyo.



Muri 2022; 4,5% by'ibigo bibarura ibyo bikora na 0,1% by'ibigo bitabarura ibyo bikora nibyo byakoze ubucuruzi mpuzamahanga.

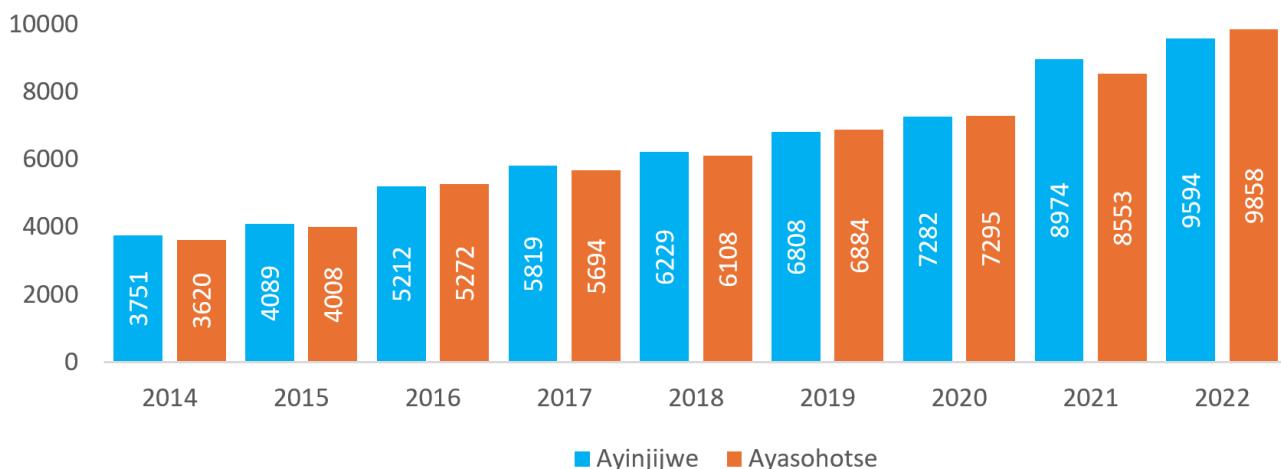


Ubumenyi mu itumanaho hakoreshejwe indimi z'amahanga hamwe n'ubumenyi buhanitse cyangwa bwihariye mu ikoranabuhanga ni byo biri ku isonga mu bibazo by'icyuho cy'ubumenyi mu bayobozi b'ibigo.



Ikoreshwa ry'ingufu z'amashanyarazi ndetse n'izikomoka ku zuba rikomeje kwiyongera. 6,1% by'ibigo bibarura ibyo bikora na 3,4% by'ibigo bitabarura ibyo bikora nibyo bikoresha ingufu zikomoka ku zuba.

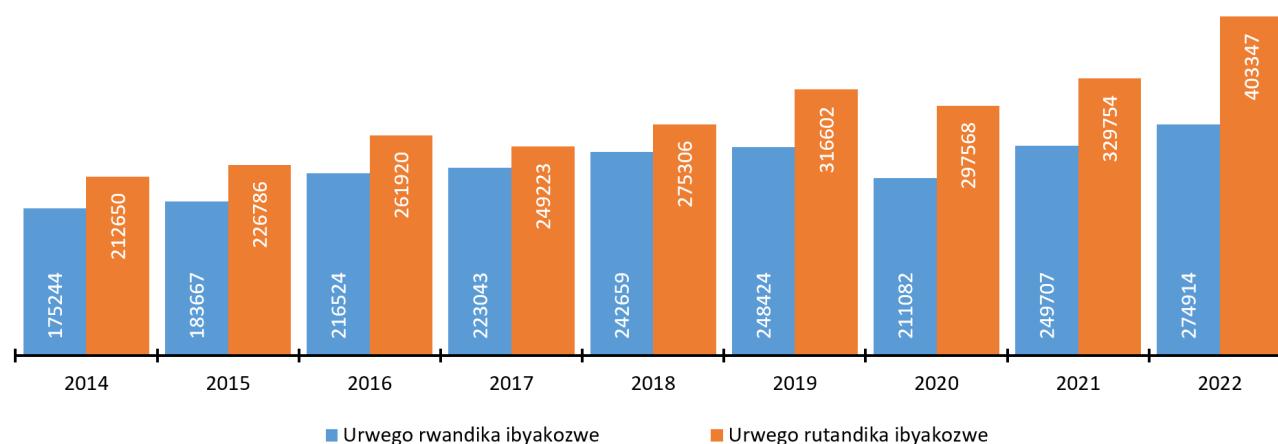
Amafaranga yinjijwe n'ayasohowe n'ibigo bikora ibaruramari, Miliyari ya RWF



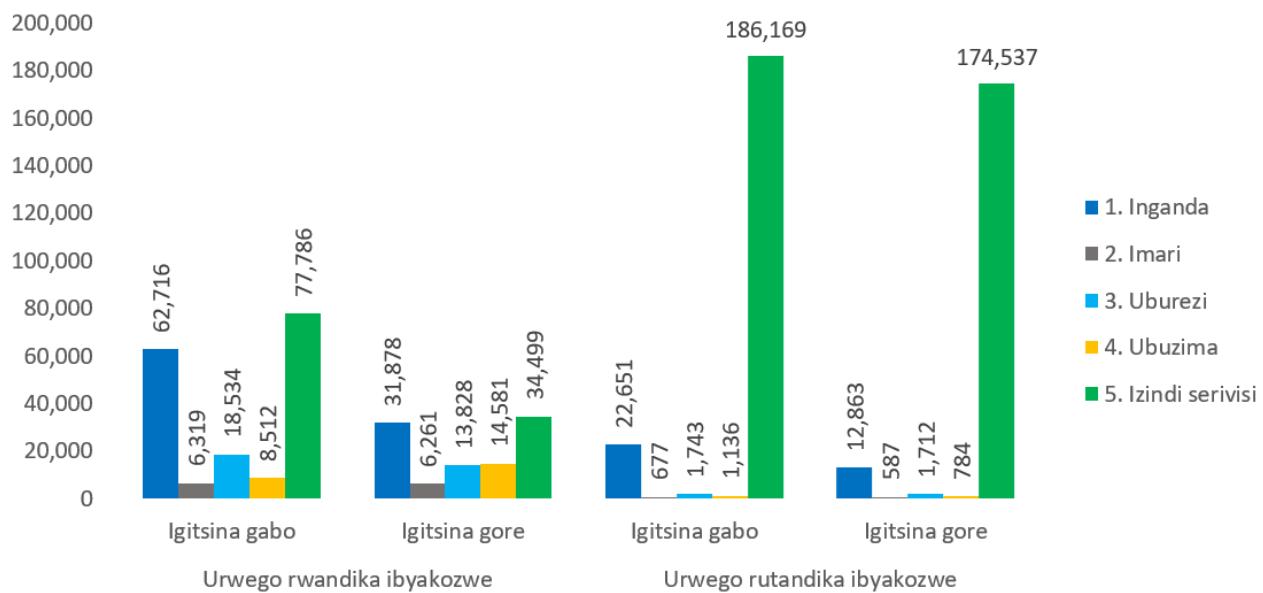
Umubare w'ibigo



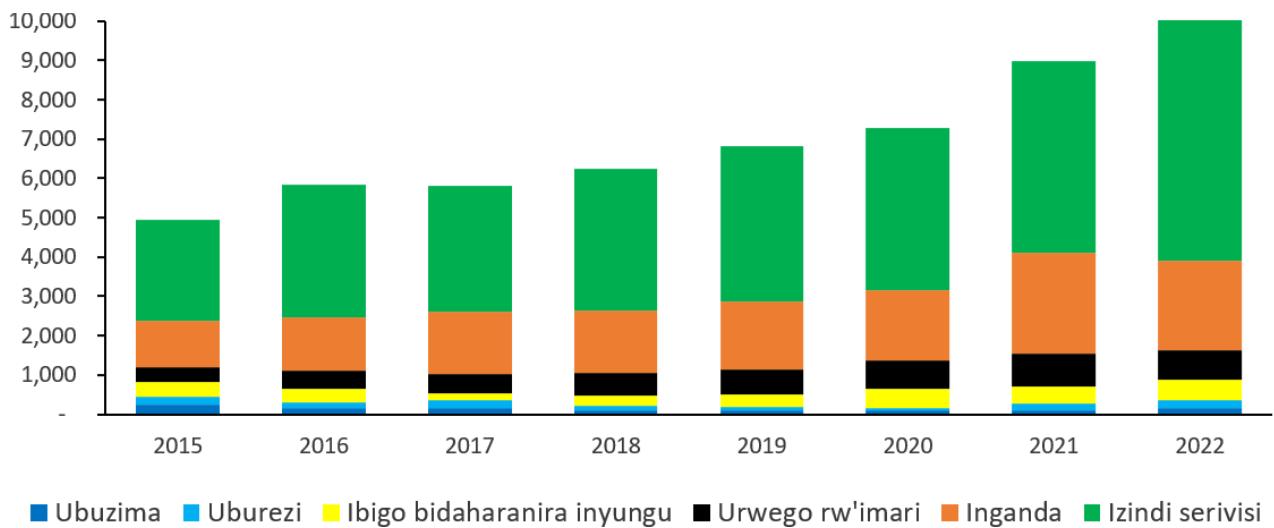
Umubare w'abakozi



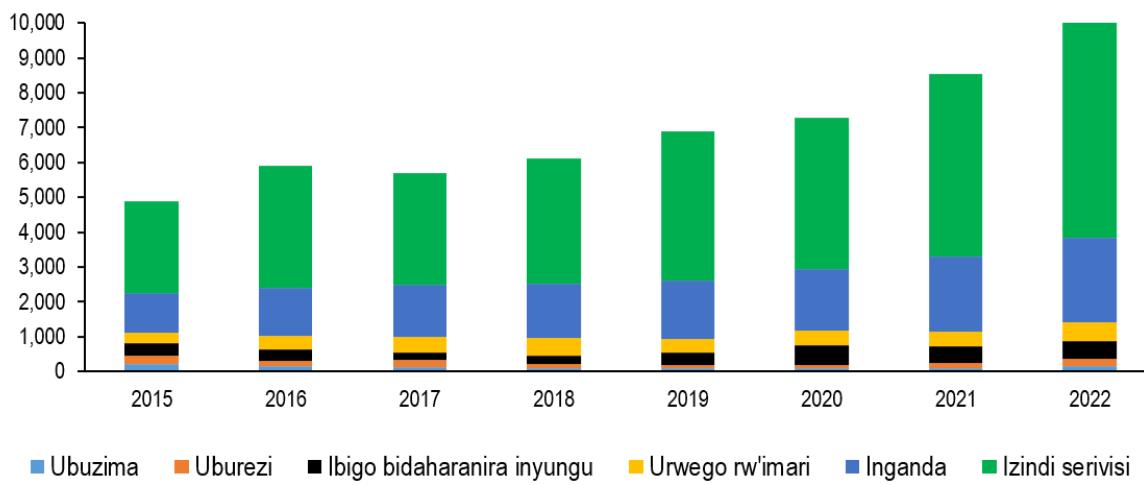
Umubare w'abakozi hagendewe ku gitsina n'imrimo



Amafaranga yinjijwe n'inzezo z'imrimo zitandukanye zandika ibyakozwe, Miliyari ya RWF



Amafaranga yishyuwe n'inzezo z'imrimo zitandukanye zandika ibyakozwe, Miliyari ya RWF



3. IMBONERAHAMWE Z'UMUGEREKA

Amafaranga yinjijwe ku ngano y'ikigo n'igitsina cy'uyobora muri biliyon i z'amafaranga y'u Rwanda

Ingano y'ikigo	Hayoboye igitsina gabon	Hayoboye igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	391,8	224,1	615,8
Ibigo bito 4-30	2.195,1	876,0	3.071,0
Ibigo biringaniye 31-100	1.410,4	465,3	1.875,7
Ibigo binini 100 +	2.523,2	1.149,4	3.672,5
Igiteranyo	6.520,4	2.714,7	9.235,2

Amafaranga yinjijwe n'imirimo y'ubukungu hagendewe ku gitsina cy'uyobora muri biliyon i z'amafaranga y'u Rwanda

Umurimo w'ubukungu	Hayoboye	Hayoboye igitsina gore	Igiteranyo
Ubucukuzi bw'amabuye y'agaciro na kariyeri	133,8	3,1	136,9
Inganda	1.051,0	184,9	1.235,9
Gutanga amashanyarazi na gaze	59,0	18,6	77,6
Gutunganya amazi, gucunga imyanda no gusana ibidukikije	11,3	37,9	49,1
Ubwubatsi	513,9	270,2	784,2
Ubucuruzi buranguza n'ubudandaza; gusana imodoka n'ibindi binyabiziga	2.783,9	1.475,2	4.259,1
Ubwikorezi no kubika ibicuruzwa	623,8	58,8	682,7
Serivisi z'amacumbi n'ubutetsi	176,4	47,9	224,3
Itumanaho n'itangazamakuru	89,2	18,9	108,0
Serivisi z'imari n'ubwishingizi	541,9	400,8	942,6
Ubukode bw'imitungo itimukanwa	82,2	26,1	108,3
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	126,7	51,0	177,7
Serivisi z'ubuyobozi n'izunganira izindi	127,3	92,9	220,2
Uburezi	10,5	0,0	10,5
Ubuvuzi n'imibereho myiza y'abaturage	0,0	12,4	12,4
Ubugeni, imyidagaduro n'imikino	17,8	7,0	24,8
Izindi serivisi	171,7	9,1	180,8
Igiteranyo	6.520,4	2.714,7	9.235,2
Igiteranyo	6.520,4	2.714,7	9.235,2

Umubare w'abakozi bahuguwe ukurikije ingano y'ikigo n'igitsina cy'uyobora mu rwego rwandika ibyakozwe

Ingano y'ikigo	Hayoboye igitsina gabon	Hayoboye igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	364	182	547
Ibigo bito 4-30	15.946	11.190	27.136
Ibigo biringaniye 31-100	9.287	7.230	16.517
Ibigo binini 100 +	17.141	13.733	30.874
Igiteranyo	42.738	32.335	75.074

Umubare w'abakozi bahuguwe ukurikije imirimo y'ubukungu n'igitsina cy'uyobora mu rwego rwandika ibyakozwe

Umurimo w'ubukungu	Igitsina gabo	Igitsina gore	Igiteranyo
Ubucukuzi bw'amabuye y'agaciro na kariyeri	141	90	231
Inganda	7.243	6.475	13.718
Gutanga amashanyarazi na gaze	736	665	1.401
Gutunganya amazi, gucunga imyanda no gusana ibidukikije	597	126	723
Ubwubabtsi	2.098	355	2.453
Ubucuruzi buranguza n'ubudandaza; gusana imodoka n'ibindi binyabiziga	4.479	2.312	6.791
Ubwikorezi no kubika ibicuruzwa	2.354	743	3.097
Serivisi z'amacumbi n'ubutetsi	2.445	2.349	4.795
Itumanaho n'itangazamakuru	558	216	774
Serivisi z'imari n'ubwishingizi	3.263	3.086	6.350
Ubukode bw'imitungo itimukanwa	175	78	253
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	1.043	614	1.656
Serivisi z'ubuyobozi n'izunganira izindi	2.666	1.118	3.784
Uburezi	8.859	7.310	16.169
Ubuvuzi n'imibereho myiza y'abaturage	3.330	5.279	8.608
Ubugeni, imyidagaduro n'imikino	120	74	194
Izindi serivisi	2.630	1.446	4.076
Igiteranyo	42.738	32.335	75.074

Umubare w'abakozi hakurikijwe igitsina n'umurimo w'ubukungu mu rwego rutandika ibyo rukora

Umurimo w'ubukungu	Igitsina gabo	Igitsina gore	Igiteranyo
Ubucukuzi bw'amabuye y'agaciro na kariyeri	581	363	944
Inganda	21.406	12.189	33.595
Gutanga amashanyarazi na gaze	622	311	934
Gutunganya amazi, gucunga imyanda no gusana ibidukikije	42	0	42
Ubwubabtsi	95.178	101.127	196.305
Ubucuruzi buranguza n'ubudandaza; gusana imodoka n'ibindi binyabiziga	982	0	982
Ubwikorezi no kubika ibicuruzwa	66.656	54.006	121.148
Serivisi z'amacumbi n'ubutetsi	1.636	1.309	2.945
Itumanaho n'itangazamakuru	677	587	1.264
Serivisi z'imari n'ubwishingizi	170	75	245
Ubukode bw'imitungo itimukanwa	2.402	4.347	6.749
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	1.216	486	1.702
Serivisi z'ubuyobozi n'izunganira izindi	1.743	1.712	3.455
Uburezi	1.136	784	1.920
Ubuvuzi n'imibereho myiza y'abaturage	256	0	256
Ubugeni, imyidagaduro n'imikino	17.673	13.187	30.860
Igiteranyo	212.377	190.484	403.347

Umubare w'ibigo bitandika ibyo bikora hakurikijwe amafaranga byinjiza n'igitsina cy'uyobora

Ibyiciro by'amafaranga yinjije	Igitsina gabo	Igitsina gore	Igiteranyo
<1 Mln	12.996	12.168	25.164
1 Mln - <5 Mln	48.690	42.796	91.486
5 Mln - <10 Mln	19.568	19.483	39.051
10 Mln - <25 Mln	26.887	19.607	46.494
25 Mln - <50 Mln	7.543	4.529	12.072
50 Mln - <100 Mln	4.213	2.460	6.673
100 Mln +	3.195	1.478	4.673
Total	123.091	102.520	225.612

Umubare w'abakozi bahuguwe hakurikijwe ingano y'ikigo n'igitsina cyabo mu rwego rutandika ibyo rukora

Ingano y'ikigo	Igitsina gabo	Igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	2.733	1.543	4.276
Ibigo bito 4-30	5.332	1.257	6.589
Igiteranyo	8.064	2.801	10.865

Umubare w'abakozi bahuguwe hakurikijwe umurimo w'ubukungu n'igitsina cyabo mu rwego rutandika ibyo rukora

Umurimo w'ubukungu	Igitsina gabo	Igitsina gore	Igiteranyo
Inganda	0	298	298
Ubucuruzi buranguza n'ubudandaza; gusana imodoka n'ibindi binyabiziga	3.102	665	3.766
Ubwikorezi no kubika ibicuruzwa	1.070	0	1.070
Serivisi z'amacumbi n'ubutetsi	291	291	582
Serivisi z'imari n'ubwishingizi	60	0	60
Ubukode bw'imitungo itimukanwa	120	120	241
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	267	89	356
Serivisi z'ubuyobozi n'izunganira izindi	380	163	543
Uburezi	523	303	825
Ubuvuzi n'imibereho myiza y'abaturage	393	197	590
Izindi serivisi	1.859	676	2.535
Igiteranyo	8.064	2.801	10.865

Umubare w'abakozi bahuguwe ukurikije ingano y'ikigo n'igitsina cyabo mu rwego rwandika ibyakozwe

Ingano y'ikigo	Igitsina gabo	Igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	364	182	547
Ibigo bito 4-30	15.946	11.190	27.136
Ibigo biringaniye 31-100	9.287	7.230	16.517
Ibigo binini 100 +	17.141	13.733	30.874
Igiteranyo	42.738	32.335	75.074

Umubare w'abakozi bahuguwe ukurikije ingano y'ikigo n'igitsina cy'uyobora ikigo mu rwego rwandika ibyakozwe

Ingano y'ikigo	Igitsina gabو	Igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	334	213	547
Ibigo bito 4-30	19,308	7,828	27,136
Ibigo biringaniye 31-100	11,888	4,629	16,517
Ibigo binini 100 +	24,359	6,515	30,874
Igiteranyo	55,889	19,185	75,074

Umubare w'abakozi bahuguwe hakurikijwe umurimo w'ubukungu n'igitsina cyabo mu rwego rwandika ibyo rukora

Umurimo w'ubukungu	Igitsina gabو	Igitsina gore	Igiteranyo
Ubucukuzi bw'amabuye y'agaciro na kariyeri	141	90	231
Inganda	7,243	6,475	13,718
Gutanga amashanyarazi na gaze	736	665	1,401
Gutunganya amazi, gucunga imyanda no gusana ibidukikije	597	126	723
Ubwubabtsi	2,098	355	2,453
Ubucuruzi buranguza n'ubudandaza; gusana imodoka n'ibindi binyabiziga	4,479	2,312	6,791
Ubwikorezi no kubika ibicuruzwa	2,354	743	3,097
Serivisi z'amacumbi n'ubutetsi	2,445	2,349	4,795
Itumanaho n'itangazamakuru	558	216	774
Serivisi z'imari n'ubwishingizi	3,263	3,086	6,350
Ubukode bw'imitungo itimukanwa	175	78	253
Serivisi z'umwuga, siyansi n'ubumenyi ngoro	1,043	614	1,656
Serivisi z'ubuyobozi n'izunganira izindi	2,666	1,118	3,784
Uburezi	8,859	7,310	16,169
Ubuvuzi n'limbereho myiza y'abaturage	3,330	5,279	8,608
Ubugeni, imyidagaduro n'imikino	120	74	194
Izindi serivisi	2,630	1,446	4,076
Igiteranyo	42,738	32,335	75,074

Umubare w'abakozi bahuguwe ukurikije ingano y'ubucuruzi n'igitsina cy'uyobora mu rwego rutandika ibyakozwe

Ingano y'ikigo	Hayoboye igitsina gabو	Hayoboye igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	2.780	1.496	4.276
Ibigo bito 4-30	4.791	1.798	6.589
Igiteranyo	7.571	3.294	10.865

Umubare w'abakozi bahuguwe ukurikije imirimo y'ubukungu n'igitsina cy'uyobora mu rwego rutandika ibyakozwe

Umurimo w'ubukungu	Hayoboye igitsina gabو	Hayoboye igitsina gore	Igiteranyo
Inganda	0	298	298
Ubucuruzi buranguza n'ubudandaza; gusana imodoka n'ibindi binyabiziga	2.215	1.551	3.766
Ubwikorezi no kubika ibicuruzwa	1.070		1.070
Serivisi z'amacumbi n'ubutetsi	582	0	582
Serivisi z'imari n'ubwishingizi	60	0	60
Ubukode bw'imitungo itimukanwa	0	241	241
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	356	0	356
Serivisi z'ubuyobozi n'izunganira izindi	488	54	543
Uburezi	523	303	825
Ubuvazi n'imibereho myiza y'abaturage	418	172	590
Izindi serivisi	1.859	676	2.535
Igiteranyo	7.571	3.294	10.865

Umubare w'abakozi bahuguwe ukurikije ingano y'ikigo n'igitsina cyabo mu rwego rutandika ibyakozwe

Ingano y'ikigo	Igitsina gabو	Igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	2.733	1.543	4.276
Ibigo bito 4-30	5.332	1.257	6.589
Igiteranyo	8.064	2.801	10.865

Umubare w'abakozi ukurikije ingano y'ikigo n'igitsina cyabo mu rwego rutandika ibyakozwe

Ingano y'ikigo	Igitsina gabو	Igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	147.054	136.746	284.287
Ibigo bito 4-30	65.322	53.738	119.060
Igiteranyo	212.377	190.484	403.347

Umubare w'abakozi ukurikije ingano y'ikigo n'igitsina cyabo mu rwego rwandika ibyakozwe

Ingano y'ikigo	Igitsina gabو	Igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	1.739	1.050	2.789
Ibigo bito 4-30	56.682	29.657	86.339
Ibigo biringaniye 31-100	24.714	15.468	40.182
Ibigo binini 100 +	90.731	54.873	145.604
Igiteranyo	173.866	101.048	274.914

Umubare w'ibigo hakurikije imirimo y'ubukungu n'igitsina cy'uyobora mu rwego rwandika ibyakozwe

Umurimo w'ubukungu	Hayoboye igitsina gabo	Hayoboye igitsina gore	Igiteranyo
Ubucukuzi bw'amabuye y'agaciro na kariyeri	114	14	128
Inganda	1.271	235	1.506
Gutanga amashanyarazi, gaze, umwuka ushyushye n'ubukonje	25	17	42
Gutanga amazi; imiyoboro y'amazi mabi, gucunga imyanda no gusana ibidukikije	292	58	350
Ubwubatsi	117	33	150
Ubucuruzi buranguza n'ubudandaza; gusana imodoka n'ibindi binyabiziga	7.299	2.883	10.181
Ubwikorezi no kubika ibicuruzwa	340	83	423
Serivisi z'amacumbi n'ubutetsi	1.741	625	2.366
Itumanaho n'itangazamakuru	192	38	231
Serivisi z'imari n'ubwishingizi	590	288	878
Ubukode bw'imitungo itimukanwa	66	18	84
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	444	180	625
Serivisi z'ubuyobozi n'izunganira izindi	270	110	380
Uburezi	517	167	683
Ubuvuzi n'imibereho myiza y'abaturage	337	213	550
Ubugeni, imyidagaduro n'imikino	31	16	47
Izindi serivisi	875	179	1.055
Igiteranyo	14.519	5.160	19.679

Umubare w'ibigo hakurikije ingano y'ikigo n'igitsina cy'uyobora mu rwego rwandika ibyakozwe

Ingano y'ikigo	Hayoboye igitsina gabo	Hayoboye igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	1.848	832	2.681
Ibigo bito 4-30	6.937	2.723	9.661
Ibigo biringaniye 31-100	3.644	1.107	4.752
Ibigo binini 100 +	2.089	497	2.586
Igiteranyo	14.519	5.160	19.679

Umubare w'ibigo hakurikije imirimo y'ubukungu n'igitsina cy'uyobora ikigo mu rwego rutandika ibyakozwe

Umurimo w'ubukungu	Hayoboye igitsina gabo	Hayoboye igitsina gore	Igiteranyo
Ubucukuzi bw'amabuye y'agaciro na kariyeri	73	73	145
Inganda	9.216	7.433	16.649
Gutanga amazi; imiyoboro y'amazi mabi, gucunga imyanda no gusana ibidukikije	622	156	778
Ubwubatsi	42		42
Ubucuruzi buranguza n'ubudandaza; gusana imodoka n'ibindi binyabiziga	67.666	67.914	135.579
Ubwikorezi no kubika ibicuruzwa	218		218
Serivisi z'amacumbi n'ubutetsi	30.652	17.515	48.167
Itumanaho n'itangazamakuru	327	655	982
Serivisi z'imari n'ubwishingizi	677	406	1.084
Ubukode bw'imitungo itimukanwa	57	19	75
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	1.144	343	1.487
Serivisi z'ubuyobozi n'izunganira izindi	699	213	912
Uburezi	187	156	342
Ubuvuzi n'imibereho myiza y'abaturage	243	162	406
Ubugeni, imyidagaduro n'imikino	256		256
Izindi serivisi	11.012	7.477	18.489
Igiteranyo	123.091	102.520	225.612

Umubare w'ibigo hakurikije ingano y'ikigo n'igitsina cy'uyobora ikigo mu rwego rutandika ibyakozwe

Ingano y'ikigo	Hayoboye igitsina gabo	Hayoboye igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	109.529	96.677	206.206
Ibigo bito 4-30	13.563	5.843	19.406
Igiteranyo	123.091	102.520	225.612