



Republic of Rwanda  
Ministry of Environment

**TREPA**  
Transforming Eastern Province through Adaptation



# UMUSHINGA UGAMIJE KUBAKIRA ABATURAGE UBUDAHANGARWA KU MIHINDAGURIKIRE Y'IKIRERE MU NTARA Y'IBURASIRAZIBA

Guhindura imibereho y'Abaturage no kubungabunga  
ibinyabuzima binyuze mu mishinga ishingiye ku bidukikije,  
Intara y'Iburasirazuba mu Rwanda

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Enabel



World Vision

Cordaid

## INTANGIRIRO.

ICRAF ni ikigo mpuzamahanga gikora ubushakashaki ku biti bivangwa n'imyaka, ubu kibaba kiri mu gushyira mu bikorwa umushinga ugamiye kubakira abaturage ubu- dahangarwa ku mihindagurikire y'ikirere mu Ntara y'Iburasirazuba (TREPA). Kubufatanye na Guverenoma y'u Rwanda, ikigo cy'amashyamba (RFA), IUCN, Enabel, World vision, Cordaid.

- Ubworozi bw'inzuki mu Rwanda.
  - Mu mishinga myinshi y'ubuhinzi, Ubuvumvu bugenda bwitabirwa n'abaturage bo mu cyaro mu Rwanda kubera ko bufite igishoro giciriritse kandi gishobora guhuzwa n'indi mishinga isanzwe iri mu murima. Ubuki bwo mu Rwanda bumaze iminsi bukenerwa cyane ku masoko y'igihugu ndetse n'amahanga. Ibi byatewe no kwiyongera kwabakoresha ubuki nkikiribwa gifite intungamubiri. Ubuvumvu butanga kandi ibishashara by'inzuki bikoresha mu nganda nyinshi, zirimo inganda zikora amavuta yo kwisiga, amasiraje, imitako, amabuji, inganda z'imiti, n'ibindi. Twabibuska kandi ko inzuki zigira uruhare runini mu kwirakwiza kw'ibihingwa karemano ndetse n'umusaruro w'ubuhinzi.
  - Ubuvumvu n'ubumenyi ndetse n'ubuhanga bwo kworora inzuki hagamijwe kwongera umusaruro w'ubuki n'ibindi bikomoka ku nzuki. Ni ngombwa kubungabunga inzuki kugirango zitange ubuki, ibishashara, urucumbu, umugati w'inzuki, igikoma cy'urwiru, n'ubumara bw'inzuki. Ubuvumvu nabwo ni ingenzi mu kubangurira ibihingwa no kubungabunga ibidukikije.
  - Ubworozi bw'inzuki busaba ubumenyi n'ubuhanga by'ingenzi ku bavumvu. Kugeza ubu, hari ingamba nyinshi zitangwa n'abafatanyabikorwa, ibigo by'iterambere, ibigo bya leta, n'abandi bafatanyabikorwa mu guhugura abahinzi mu bworozi bw'inzuki. Nyamara, izo mbaraga ahanini zaciwe intege kubera uburyo butandukanye bwo guhugura no gukoresha umurongo ngenderwaho w'amahugurwa. Itegurwa ryiyi mfashanyigisho rirashaka gukemura ibyo bibazo kugira ngo amahugurwa yoroshywe. Iyi mfashanyigisho yagenewe gutanga umurongo ngenderwaho w'uburyo bunoze bwo guhugura abavumvu bose bakora n'ababyifuza mu gihugu.

## INCAMAKE

- Ubworozi bw'inzuki buri mu mishinga ikunzwe cyane ishingiye ku bidukikije mu Rwanda kubera ko usaba igishoro gito , ukunzwe gukorwa mu bice by'icyaro, ibikomoka kunzuki birakenerwa cyane mu mibereho ya buri munsi kandi bifasha mu mibereho myiza no gukirigita ifaranga ndetse ni n'umushinga ufasha kubungabunga ibidukikije no gusana ibanya byangiritse.
- Kugeza ubu ingano y'ubuki ikenewe ku isoko mu gihugu, mu karere ndetse no mu mahanga nturabashwa kugerwaho n'abavumvu bisaba kuvugurura ubuvumvu gakondo hagakorwa ubuvumvu buvuguruye butanga umusaruro utuma ababukora bagira imibereho myiza niyo mpamu ibyo bisaba abavumvu n'abandi bafatanyabikorwa kugira uruhare muri gahunda zihame zo kongera umusaruro w'ubuki n'ibiwukomokaho, kugenjura no kugira ubuziranenge,kongerera agaciro ibikomoka k'ubuki kandi ubworozi bw'inzuki bukajana n'imrimo yose iboneye ijanyane no kubungabunga ibidukikije.
- Ubwoko bw'ibiti n'uduti butandukanye burimo nka Umusave, Lesena, Caliyandara, Umibilizi, Gasiha, kasiya, Umunyinya, Ummembe, Avoka, NyitamunukanabiUmunyeganyege, Umuruku ni ibiti biatanga indabo inzuki zihovaho bityo zikhaza bw'inzuki butangiza ibidukikije bikwiranye n'Intara y'Iburasirazuba.
- Imitiba ya kiyambere itanga umusaruro mwinshi w'ubuki, imara igithe kirekire, kuyigenzura biroroshye, ndetse itanga ubuki n'ibishashara byinshi bityo bikavamo amafaranga menshi ugereranije n'imitiba ya gakondo itanga umusaruro muke cyane kandi ikunzwe kwibasirwa n'ibyonnyi.
- Abahinzi borozi bashobora kubona amakuru ajyanye n'isoko cyangwa iteganyagihe bifashishije imbuga nkoranyambaga nka e-soko na smart nkunganire naho amakuri y'iteganyagihe aboneka kandi agatangwa n'ikigo cy'igihugu gishinzwe iteganyagihe (Meteo Rwanda).
- Mu rwego rwo gukemura imbogamizi abahinzi borozi bakunze guhura nazo zerecyeranye no kubura igishoro yaba umuhinzi mworozi kugiti cye cyangwa amakoperative ubu ibigo by'imari nka SACCOs zirabafasha kubitsa no guhabwa inguzanyo kandi bakishyura ku nyungu nkeya kugirango batinyuke gukorana n'ibigo by'imari



## IRIBURIRO

- Ubworozi bw'inzuki ni umwe mu mirimo y'ubucuruzi ishimiwe cyane mu cyaro mu Rwanda (RAB, 2022) bitewe n'ishoramari rito ritanga inyungu nyinshi kandi byoroshye gushyira hamwe n'ibindi bikorwa by'ubuhinzi bisanzwe. Ubworozi bw'inzuki bufasha mu byiciro bitandukanye by'imibereho no gusana ubutaka binyuze muri (1) kongera inyungu no gukuraho ubukene (2) kubungabunga ibidukikije binyuze mu kongera ibiti bitanga indyo y'inzuki mu gace runaka (3) inyungu mu buzima binyuze mu kurya ibikomoka ku nzuki (4) umutekano w'ibiribwa binyuze mu kongera kwihutisha gukurura imihumyo mu butaka. Inzuki ni ibimenyetso byerekana ubuzima bwiza bw'ubutaka.
- Isoko ry'ubuki mu Rwanda ryaguka kuva ku rugero rw'imbere mu gihugu rigera ku rwego rw'akarere no ku rwego mpuzamahanga, intego ikaba ari ukongera umusaruro ukagera kuri toni 8,000 (MT) buri mwaka bitarenze umwaka wa 2024, ariko bikaba bikiri bike ugereranije n'ubusabe bw'imbere mu gihugu bupimirwa kuri toni 17,000 (MT) (RAB, 2022). Kugira ngo iki cyuho gikemuke, Umuryango Mpuzamahanga w'Ubworozi bw'Ibity (ICRAF) n'abafatanyabikorwa bawo, binyuze muri porogaramu ya TREPA iterwa inkunga n'Ikigega Gishinzwe Ibyerekeye Ibihe (GCF), byongereye ubushobozi bwo guhangana n'imihindagurikire y'ikirere ku bijyanye n'ibiti by'imbuto, ubwatsi n'ubworozi bw'inzuki mu Ntara y'Iburasirazuba y'u Rwanda. Iyi nyandiko igenewe abahinzi yasobanuraga inzira zo kongera ubushobozi bwo guhangana n'imihindagurikire y'ikirere binyuze mu rwego rw'agaciro rw'ubworozi bw'inzuki.
- Guhangana n'imihindagurikire y'ikirere mu rwego rw'agaciro rw'ubworozi bw'inzuki byasobanuraga imigenzereze ifasha abahinzi guhangana n'ingaruka z'imihindagurikire y'ikirere nko kumara igihe kinini badahinga, imyuzure mu gihe bongera ubushobozi bwo gukumira izo ngaruka. Ibyo bikorwa birimo gukura ibiti bitanga indyo y'inzuki, kugenzura ubuziranenge bw'ibikomoka ku nzuki, gutunganya, gupfunyika, kwishyira hamwe, gushyiraho ikirango, gushyiraho ubuziranenge bw'ibikomoka ku nzuki (S-Mark), kugera ku isoko no kuyikoresha, imari, ndetse no kumenya amakuru y'ibiza n'ihindagurika ry'ibihe.

## Ibice bigize uruhererekane nyongeragaciro bw'ubuki

Ibyiciro bigize urunigi rw'agaciro rw'inzuki birimo abatanga ibikoresho, umusaruro, gutunganya, gushyiraho ikirango no kwamamaza, kugurisha no gukwirakwiza ibicuruzwa, ndetse no gukoresha bwa nyuma. Byongeye kandi, ibice bifatanya muri byose birimo amategeko na politiki za leta, imari, itumanaho n'amakuru nk'uko byasobanuwe muri make hepfo



## Ibikenerwa mu ruhererekane nyongeragaciro:

**Inzuki:** inzuki nizo zitanga ubuki. Muri rusange, hari uwoko butatu bwinzuki- (Inyenzi, Inkara ndetse n'Ingina) noneho muri buri bwoko dusangamo ibyiciro bitatu by'inzuki aribyo inyamirimo, umwamikazi, mpingwe. Inzuki zihinduka kuva amagi, laruve, pupa, kugeza zikuze kugirango zifate inshingano zazo mu mitiba.

### Imbonerahamwe 1: Buri muzinga dusangamo ibyiciro 3 by'inzuki bitewe nibyo zikora:

Inyamirimo	Umwamikazi	Mpingwe
Inyamirimo ni inzuki z'igitsina gore mu nshingano zazo harimo gusukura umutiba, kugaburira umwamikazi, gukora ibishashara, gushakisha ibiryo n'ubuki.	Uruyuki rw'umwamikazi ni urugore kandi rushinzwe imyororokere mu mizinga, uruhare rwe ni ugutera amagi .	Mpingwe n'inzuki z'ingabo uruhare rwazo ni uguhuza n'umwamikazi zikamubangurira. ziba ari nkeya mu mizinga 200-500.

**Ibikoresho:** hari ibikoresho byinshi byingenzi mubyiciro bitandukanye byurwego rwinzuki. Harimo ibikoresho byo gukingira (ibikoresho byo mumutwe hamwe nigitambara, muri rusange, gants, na gumboots), itabi, igikoresho cyumutiba hamwe ninzuki zinzuki zo gusarura ubuki. Ibindi bikoresho bisabwa birimo ibivamo centrifugal, kubyara ubuki, ibikoresho byo gupakira, nuburyo bwo gutwara ubuki mbisi kandi butunganijwe nibindi bicuruzwa.

**Uruvumvu:** Uruvumvu ni ahantu habikwa inzuki imwe cyangwa nyinshi. Bimwe mubintu ugomba gusuzuma mugihe washyizeho apiary harimo (1) kubona amazi numutekano, (2) ibidukikije nkigicucu cyiburyo, imiyoboro yamazi nuruzitiro rukwiye, (3) ahantu hizewe hashobora kuboneka kandi hafite amazi meza kandi hafi ibiti byinzuki byinzuki, (4) guhungabana kwabantu ninyamaswa. Hariho uwoko butatu bwinzuki, buri kimwe gitanga inyungu zacyo ningorane nkuko byavuzwe mu mbonerahamwe ya 2.

### Imbonerahamwe 2: Itandukaniro riri hagati y'imitiba y'inzuki ya gakondo niya kijyambere

	Imitiba gakondo	Imitiba ya Kijyambere (top bar and Langstroth hive)
Akamaro	<ul style="list-style-type: none"> <li>» Byoroshye kubaka</li> <li>» Ubuhangha buke bwo kubaka burakenewe.</li> <li>» bikoresho byo kubaka biboneka</li> <li>» Korohereza inzuki kwinjira mu mitiba.</li> <li>» Nibyiza kubyara ibishashara</li> </ul>	<ul style="list-style-type: none"> <li>» Kuborohereza kugenzura inzuki, kugenzura ibicuruzwa, no gucunga imitiba</li> <li>» Kuborohereza gusarura ubuki hamwe nibyangiritse bike, ubwinshi bwubuki</li> <li>» Biroroshye gutunganya ubuki</li> <li>» Utanga umusaruro mwinshi w'ubuki</li> </ul>
Ingaruka mbi	<ul style="list-style-type: none"> <li>» Kurwara cyane gutakaza mugihe cyo gusarura</li> <li>» Ubwiza bwubuki buke numusaruro</li> <li>» Ingoranzo kugenzura kubera igishushanyo mbonera</li> <li>» Gukenera kenshi gusimbuza umutiba</li> </ul>	<ul style="list-style-type: none"> <li>» Ubuki buke kandi butanga umusaruro</li> <li>» Birashoboka cyane gutakaza mugihe cyo gusarura</li> <li>» Ingorabahizi yo kugenzura kubera igishushanyo mbonera</li> <li>» Bikenewe kenshi gusimbuza umutiba</li> </ul>
Umutiba wa Gakondo		Umutiba wa kijyambere

## Ikiguzi n'inyungu isesengura ry'inyungu ku mutiba gakondo nu ku mutiba wa kijyambere

Ikiguzi gisabwa mu korora inzuki mu mitiba 10 ya gakondo:

No	Igikoresho	Igipimo	Ingano	Igiciro cya kimwe	Igiciro cya byse
1	Imitiba ya gakondo	Number	10	5000	50000
2	Udufashantoki/Gant	Pair	1	10000	10000
3	Akayunguruzo k'ubuki	Number	1	30000	30000
4	Ifumba ya kijyambere	Number	1	25000	25000
5	Indobo zibika ubuki	Number	1	20000	20000
6	Uburoso bw'umuvumvu	Number	1	3500	3500
7	Kugura irumbo	colonies in traditional hive	10	8000	80000
8	Umwambaro w'umuvumvu na bote	Number	1	55000	55000
9	Ikiguzi cy'ubwikorezi	-	1	25000	25000
	Total costs(A)				298500

Inyungu ziva mu korora inzuki mu mitiba 10 ya gakondo:

	Umusaruro/ umwaka	Imitiba 10 ya gakondo	Igiciro		Inyungu kumwaka wa 1/ Rwf
			Ikiguzi cya kimwe	Ikiguzi cya byose	
Umusaruro w'ubuki ku mwaka kuri buri muzinga	6 Kg	60	4000	240000	240000
Ibihahara(50gr/kg)	50 gr	1.4	8000	11200	11200
Urucuruzo rwose(B)					251200
Inyungu mu mwaka(A-B)	<b>47300 Frw</b>				

Ikiguzi gisabwa mu korora inzuki mu mitiba 10 ya kijyambere:

No	Ibikoresho	Igipimo	Ingano	Igiciro cya cyimwe	Igiciro cya byose
1	Umuzinga wa kijyambere ugeretse (longstroth)	Kits	10	50000	500000
2	Udufashantoki/Gant	number	1	10000	10000
4	Imashini ikamura ubuki	number	1	350000	350000
5	Akayunguruzo k'ubuki	number	1	30000	30000
6	Akeguzo n'agafashi	number	1	13000	13000
8	Ifumba ya kijyambere	number	2	25000	50000
9	Akimirizi	number	10	7000	70000
10	Ibihashara	KG	10	8000	80000
11	Indobo zibika ubuki	number	2	20000	40000
12	Uburoso bw'umuvumvu	number	2	3500	7000

No	Ibikoresho	Igipimo	Ingano	Igiciro cya cyimwe	Igiciro cya byose
13	Kugura irumbo	colonies in traditional hive	10	8000	80000
15	Umwambaro w'umuvumvu na bote	number	1	60000	60000
16	Ikguzi cy'ubwikorezi	-	1	50000	50000
<b>Total (A)</b>					<b>1340000</b>



IBIVAMO

AMAFARANG  
A, AMADEVISE

UBUKI,  
AMAVUTA, IBI  
SHASHARA,  
IMITI.

IMIBEREHO  
MYIZA

Guteza imbere imiturire myiza tubungabunga n'ibidukikije

Inyungu ziva mu korora inzuki mu mitiba 10 ya kijyambere:

	Umusaruro w'ubuki ku mwaka	Umusaruro ku mizinga 10/kg	Igiciro		Inyungu mu mwaka wa mbere
			Igiciro cya kimwe	Igiciro cya byose	
Umusaruro ku mwaka ku mizinga /Kg	32 Kg	320	6000	1920000	1920000
Ibhashara (90gr/kg)	90 gr	18	8000	144000	144000
Urucuruzo(B)					2064000
Inyungu yose ku mwaka(A-B)					724000

## Ibindi biva mu kongerera agaciro ubuki biganisha ku gukirigita ifaranga

### Ingengabihe y'umuvumvu

#### Igihe cy'amapfa

- Kirangwa n'igihe indabo zahunduye inzuki ntaho guhoza zifite
- Imyiteguro y'umuvumvu nibwo ikorwa nko kugura imitiba,gutegura uruvumvu naho azagika

- Gutangira kurabya kw'ibiti
- Gutegura amarumbo afite ingufu

#### Igihe kiganisha ku musaruro w'ubuki

- Ni igihe ibiti,indabo,uduti byarabye byose bityo inzuki zikabona aho zihova ibizitunga bihagije
- Kwita ku marumbo no gusuka kugirango hazaboneke umusaruro myinshi w'ubuki

Byanditswe na Koech et al. (2023)

## Ibyatsi byinzuki bikwiye guhingwa

Kuboneka kw'indabo zihovwaho n'inzuki biterwa n'ibihe byagenwe. Ni ngombwa kongera ubwatsi bwinzuki binyuze mu guhinga amoko y'ibiti bivangwa n'inywaka ariko bitanga indabo mu gihe kitari icyo kurabya kwibiti. Ibiti n'uduti bikwiye birimo amoko atandukanye (reba imbonerahamwe ya 3). Kuvanga ibiti n'imyaka ni bumwe mu buryo bukunze kwifashishwa n'abahinzi borozi kandi amwe mu moko y'ibiti avangwa n'imyaka kandi agatanga indabo ndetse akaba yatanga n'ubwatsi bw'amatungo ,Amwe mu moko y'ibiti bitanga indabo afasha mu gusana ibyanya byangiritse,kwirinda isuri kandi aberanye n'Intara y'iburasirazuba kandi ashobora gutanga indabo ku mezi 6 kugeza kumyaka 3.

### Imbonerahamwe ya 3: Lisiti y'ibiti n'uduti biberanye n'Iburasirazuba.

NO	NAME	LOCAL NAME
1	<i>Markamia lutea</i>	Umusave
2	<i>Leucaena diversifolia</i>	Lesena
3	<i>Calliandra calothyrsus</i>	Caliyandara
4	<i>Vernonia amygdalina</i>	Umubilizi
5	<i>Senna siamea</i>	Gasiha
6	<i>Senna spectabilis</i>	Gasiha
7	<i>Acacia angustissima</i>	Akasiya
8	<i>Vachellia sieberiana</i>	Umunyinya
9	<i>Mangifera indica</i>	Umwembe
10	<i>Persea americana</i>	Avoka

Imbonerahamwe ya 4: Urutonde rw'ibiti bitanga indabo n'igihe birabira.

NO	Amazina (Scientific)	Amazina mu kinyarwanda	UkWEZI KIRABIRA	UKWEZI GIHAGARARA
1	<i>Markamia lutea</i>	Umusave	Werurwe	Nyakanga
2	<i>Leucena diversifolia</i>	Lesena	Mutarama	Gashyantare
3	<i>Calliandra calothrysus</i>	Caliyandara	Gashyantare	Werurwe
4	<i>Vernonia amygdalina</i>	Umubilizi	Kamena	Ukuboza
5	<i>Senna siamea</i>	Gasiha	Werurwe	Nyakanga
6	<i>Senna spectabilis</i>	Gasiha	Werurwe	Nyakanga
7	<i>Acacia angustissima</i>	Akasiya	Werurwe	Mata
8	<i>Vachellia sieberiana</i>	Umunyinya	Gashyantare	Mata
9	<i>Mangifera indica</i>	Umwembe	Kamena	Kanama
10	<i>Persea americana</i>	Avoka	Gashyantare	Mata
11	<i>Titthonia diversifolia</i>	Nyiramunukanabi	Nyakanga	Ukwakira
12	<i>Sesbania sesban</i>	Umunyeganyege	Werurwe	Gicurasi
13	<i>Tephrosia vogelii</i>	Umuruku	Mata	Kanama

## Intambwe ziganisha ku budahangarwa bw'uruhererekane nyongeragaciro bw'ubuki

### Intambwe zirambye zituganisha ku budahangarwa bw'ururhererekane nyongeragaciro bw'ubuki harimo:

- Kugira umuco wo kwigira kuri bagenzi bacu** – Gukora indendo shuli tugasura amakoperative y'abavumvu ageze ku rwego rushimishije mu korora inzuki kiyambere, Gutera ibiti bitanga indabo inzuki zihovaho no kongerera agaciro ubuki n'ibibukomokaho byose.
- Gutezimbere ubumenyi n'ubushobozi bw'amakoperative y'abavumvu** - Ubumenyi n'ubushobozi burakenewe ndetse n'ibikorwa ngiro bihugura abuvumvu, kuzuza no kubika ibitabo bya koperative, kugira gahunda ihamye y'ubucuruzi, no kongerera agaciro ubuki n'ibibukomokaho, gutera inkunga ibikoresho bigezweho byifashishwa mu buvumvu bwa kiyambere. Ibi n'ibyingenzi mukongera umusaruro w'ubuki n'ibibukomokaho kugirango twihaze imbere mu gihugu ,mu karere ndetse n'amahanga



Kwigira kuri bagenzi bacu ba bavumvu uburyo bwiza bwo kuyungurura ubuki ndetse no kwikorera imitiba ya kiyambere (Ifoto yafashwe na Egide, 2024)

- 3. Kugira ubuziranenge** – Kunoza ubwiza bw'ubuki bisaba kumenya ubuziranenge bw'ubuki bujyanye n'ibipimo byashyizweho n'ikigo cy'ighugu gishinzwe ubuziranenge (RSB).Ikigo cy'ighugu gishinzwe ubuziranenge gikwiye guha ubumenyi n'amahugurwa ku bisabwa abavumvu kugira ubuki bwiza kandi bwujuje ubuzirange ndetse cyikabafasha no kubona ibyangombwa by'ubuziranenge kugirango bacuruze mu gihugu ndetse no ku ruhando mpuza mahanga ( S-Mark ) n'ibindi...
- 4. Kunoza isuku y'ubuki** - N'ibyingenzi kubona igiciro kiboneye cy'ubuki ku masoko yo mugihugu ndetse mpuzamahanga. Ibi bizagerwaho hifashishijwe guteza imbere amakusanyiriza yabugenewe y' ubuki n'ibibukomokaho,gukoresha imizing ya kiyambere ndetse n'ibikoresho bikwiye kandi byabugenewe mu bworozi ndetse no gutunga ubuki, guhugura abavumvu uko batunganya ubuki mu ruhererekane nyongeragaciro.
- 5. Guhuza ubuvumvu no gusana ibyanya byangiritse** - Ni ibyingenzi ku mibereho myiza ndetse no ku buzima no kunyungu z'ibidukikije no guhangana n' imihindagurikire y'ikirere. Ibiti (cyane cyane ubwoko bw'ibiti butanga indabo inzuki zihovaho) ni isoko yingenzi yibyo inzuki zihova (nectar na pollen). Ibiti kandi ni isoko yingenzi y'inzuki kuko bitanga aho inzuki ziba kuko babyagikamo kandi bikadufasha kurwanya isuri no kubungabunga urusobe rwibinyabuzima.
- 6. Itumanaho n'ikoranabuhanga** - Gushyigikira ubudahangarwa rw'uruhererekane nyongeragaciro rw'ubuvumvu, Abahinzi bashobora kubona amakuru y'isoko binyuze ku rubuga rwa murandasi rwa **e-soko** rw'ikigo cy'ighugu gishinzwe guteza imbere ubuhinzi n'ubworoz (MINAGRI), *Smart Nkunganire Services* mugihhe Ikigo cy'ighugu cy'iteganyagihe (Meteo Rwanda) gitanga serivisi z'amakuru yiteganya ry"ikirere.Kubonera inguzanyo ziciriritse ku makoperative y'abavumvu zishobora kuboneka mu bigo by'imari nka SACCOs hamwe n'ibindi bigo by'imari bitanga inguzanyo ku bahinzi n'aborozi .
- 7. Kujyanamo na buri wese** – Nkuko byakunze kugaragara mu myaka yashize ,abagore n'urubyiruko wasangaga bahezwa mu gukora ubuvumvu ariko ubu abatagarugori n'urubyiruko barashishikarizwa gukora ubuvumvu bwa kiyambere kuko bashoboye no mu rwego rwo kwimakaza uburinganire n'ubwuzuzanye no guteza imbere uruhererekane nyongeragaciro rw'ubuki.
- 8. Serivisi zo gukwirakwiza no gushyigikirwa** -Abavumvu bakwiye gufashwa mu guhitamo amoko y'ibiti n'uduti atanga indabo inzuki zihovaho kandi aberanye n'Uturere batuyemo,ndetse hakabaho n'ubukangurambaga mu gukoresha neza imiti yica udukoko.

