

**2024**

**RAPORO Y'UBUSHAKASHATSI KU  
BIKORWA BINYURANYE MU  
RWANDA**



**Ukuboza 2025**

## **INCAMAKE YA RAPORO Y'UBUSHAKASHATSI KU BIKORWA BINYURANYE MU RWANDA**

Iyi ni incamake y'ubushakashatsi ku bikorwa bitandukanye mu Rwanda mu mwaka wa 2024. 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'igihugu.

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'ibyakoze hakurikijwe urwego n'ubunini bw'ibigo bikora imirimo itandukanye. Iyi raporo ntikubiyemo ibikorwa by'ubuhinzi kuko hari ubundi bushakashatsi bwihariye bukorwa ku buhinzi.

## INCAMAKE Y'IBYAVUYE MU BUSHAKASHATSI



Mu mwaka wa 2024; 87,0% by'ibigo nibyo bitabaruraga ibikorwa byabyo ku buryo buhoraho mu Rwanda.



11,4% by'ibigo bibarura ibyo bikora na 19,6% mu bitabarura ibyo bikora bigaragaza ko ingwate idahagije ari mbogamizi yo kugera ku nguzanyo.

18,7% by'ibigo bibarura ibyo bikora ugereranyije na 18,1% by'ibigo bitabarura ibyo bikora byakoresheje umutungo bwite nk'inkomoko y'imari.



Muri 2024; 3,6% by'ibigo bibarura ibyo bikora na 0,06% by'ibigo bitabarura ibyo bikora nibyo byakoze ubucuruzi mpuza mahanga.



62,6% by'inganda zitunganya ibikoresho binyuranye bivuga ko bidakoresha ubushobozi bwazo bwose. Impamvu nini ni ukugira abakiriya bake ndetse n'imbogamizi ku bikoresho by'ibanze.



6,1% by'ibigo byandika ibyo bikora byerekana ko kubura amafaranga ari cyo kibazo nyamukuru kibangamira guha abakozi amahugurwa.



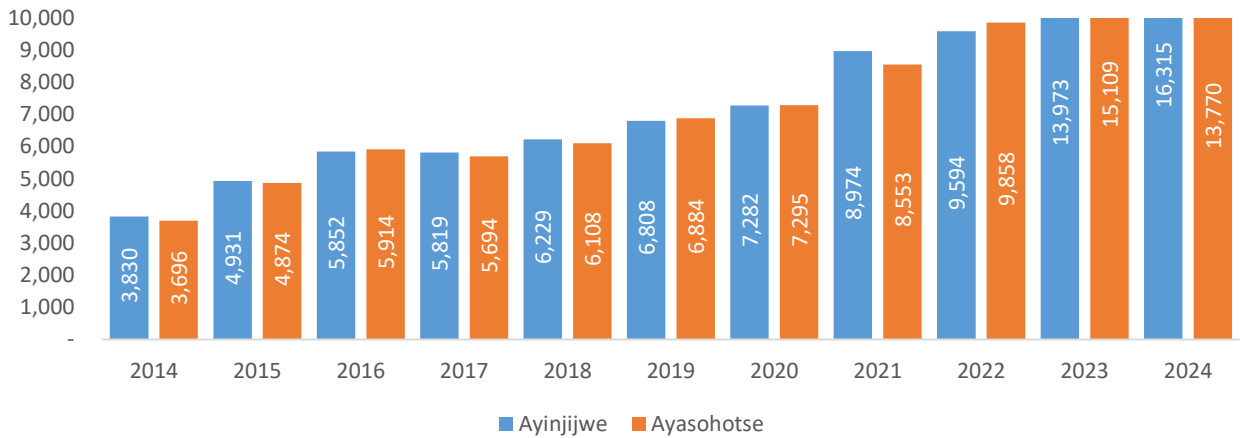
Ubumenyi mu itumanaho hakoreshejwe indimi z'amahanga hamwe n'ubumenyi buhanitse cyangwa bwihariye mu ikoranabuhanga ni byo biri ku isonga mu bibazo by'icyuho cy'ubumenyi mu bayobozi b'ibigo.

Mu kubungabunga ibidukikije, 78,1% by'ibigo bibarura ibyo bikora na 51,7% by'ibigo bitabarura ibyo bikora byishyura umuntu cyangwa ikigo ngo batware imyanda yaturutse mu mirimo itandukanye bikora.

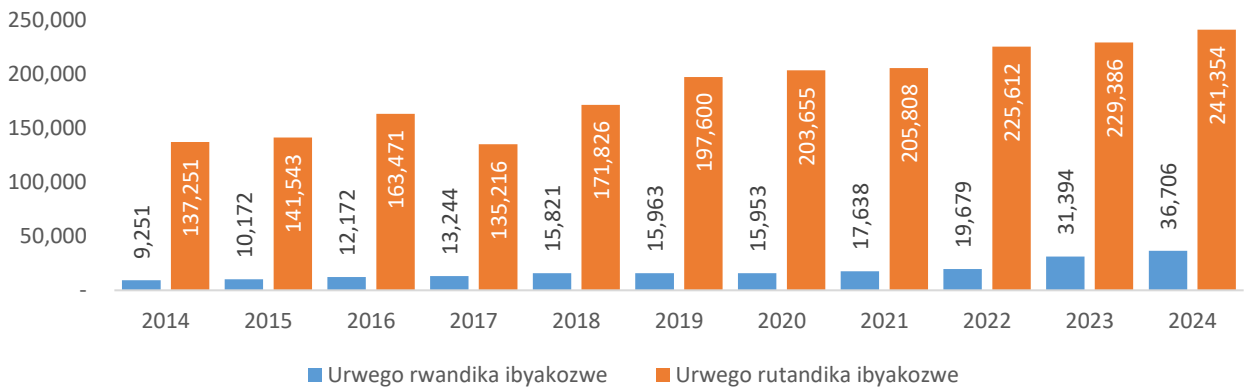


Ikoreshwa ry'ingufu z'amashyamba ndetse n'izikomoka ku zuba rikomeje kwiwongera. 7,4% by'ibigo bibarura ibyo bikora na 6,0% by'ibigo bitabarura ibyo bikora nibyo bikoresha ingufu zikomoka ku zuba.

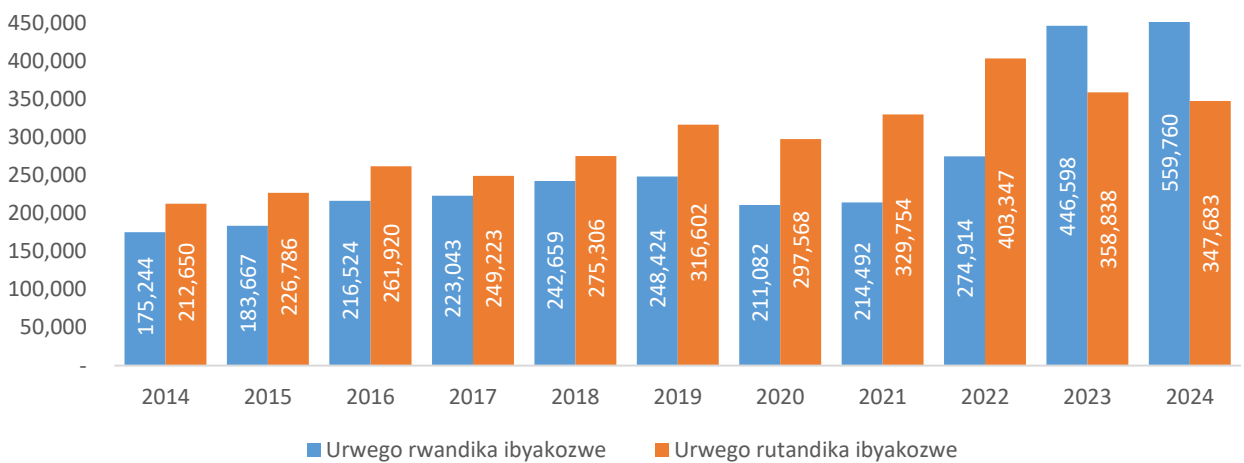
Amafaranga yinjijwe n'ayashowe n'ibigo bikora ibaruramari, Miliyari ya RWF



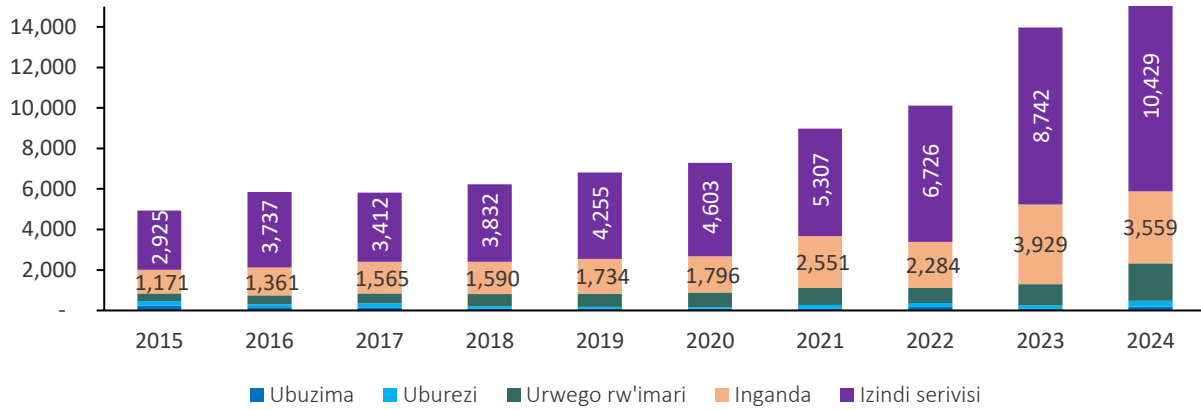
Umubare w'ibigo



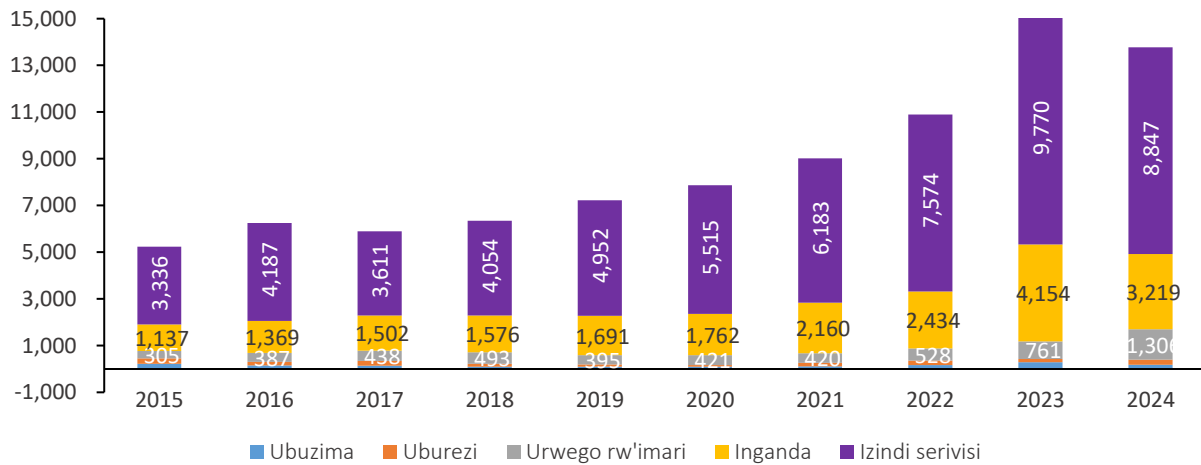
Umubare w'abakozi



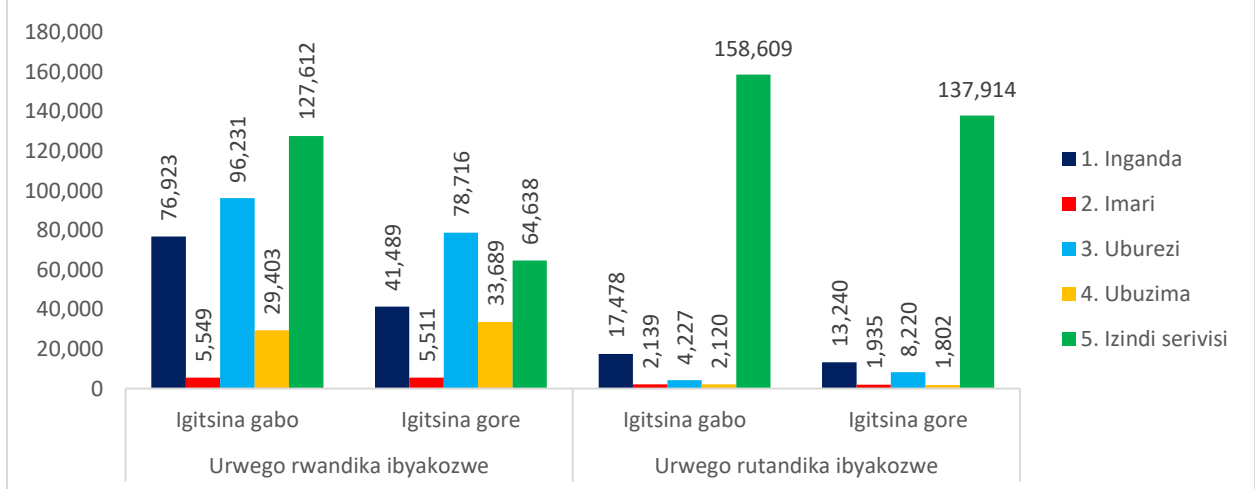
Amafaranga yinjijwe n'inzego z'imirimo zitandukanye zandika ibyakozwe, Miliyari ya RWF



Amafaranga yishyuwe n'inzego z'imirimo zitandukanye zandika ibyakozwe, Miliyari ya RWF



Umubare w'abakozi hagendewe ku gitsina n'imirimo



## IMBONERAHAMWE Z'UMUGEREKA

Amafaranga yinjijwe ku ngano y'ikigo n'igitsina cy'uyobora muri miliyari y'amafaranga y'u Rwanda

Ingano y'ikigo	Hayoboye igitsina gabo	Hayoboye igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	1,183	378	1,561
Ibigo bito 4-30	3,113	2,788	5,901
Ibigo biringaniye 31-100	1,988	510	2,498
Ibigo binini 100 +	4,045	2,310	6,355
Igiteranyo	10,329	5,986	16,315

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

Umurimo w'ubukungu	Hayoboye igitsina gabo	Hayoboye igitsina gore	Igiteranyo
Ubucukuzi bw'amabuye y'agaciro na kariyeri	155	5	159
Inganda	1,715	434	2,149
Gutanga amashanyarazi, gaze	326	22	348
Gutanga amazi; gusukura no kwita kubidukikije	16	-	16
Ubwubatsi	695	190	886
Ubucuruzi; gusana imodoka n'ibindi binyabiziga	3,945	3,236	7,182
Ubwikorezi no kubika ibicuruzwa	339	688	1,027
Serivisi z'amacumbi n'ubutetsi	269	60	329
Itumanaho n'itangazamakuru	469	26	495
Serivisi z'imari n'ubwishingizi	1,170	683	1,853
Ubukode bw'imitungo itimukanwa	52	21	72
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	312	72	384
Serivisi z'ubuyobozi n'izunganira izindi	224	366	590
Uburezi	182	106	288
Ubuwuzi n'imibereho myiza y'abaturage	166	21	187
Ubugeni, imyidagaduro n'imikino	3	4	7
Izindi serivisi	292	52	344
Igiteranyo	10,328	5,987	16,315

Umubare w'abakozi bahuguwe ukurikije 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	165	7	172
Ibigo bito 4-30	26,599	11,283	37,881
Ibigo biringaniye 31-100	64,318	18,564	82,882
Ibigo binini 100 +	132,851	42,884	175,736
Igiteranyo	223,933	72,738	296,671

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	33,450	4,147	37,597
Inganda	20,255	3,003	23,258
Gutanga amashanyarazi, gaze	1,020	223	1,243
Gutanga amazi; gusukura no kwita kubidukikije	1,299	-	1,299
Ubwubatsi	1,554	167	1,721
Ubucuruzi; gusana imodoka n'ibindi binyabiziga	17,410	10,486	27,897
Ubwikorezi no kubika ibicuruzwa	2,005	1,065	3,071
Serivisi z'amacumbi n'ubutetsi	13,620	2,473	16,093
Itumanaho n'itangazamakuru	2,373	587	2,961
Serivisi z'imari n'ubwishingizi	3,261	3,289	6,550
Ubukode bw'imitungo itimukanwa	278	2	280
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	1,966	5,871	7,837
Serivisi z'ubuyobozi n'izunganira izindi	11,915	4,035	15,950
Uburezi	77,447	27,479	104,926
Ubuwuzi n'imibereho myiza y'abaturage	32,764	8,433	41,198
Ubugeni, imyidagaduro n'imikino	1,108	166	1,273
Izindi serivisi	2,206	1,310	3,517
Igiteranyo	223,933	72,738	296,671

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

Umurimo w'ubukungu	Igitsina gabo	Igitsina gore	Igiteranyo
Ubucukuzi bw'amabuye y'agaciro na kariyeri	20,629	5,441	26,069
Inganda	37,642	31,511	69,154
Gutanga amashanyarazi, gaze	1,862	519	2,380
Gutanga amazi; gusukura no kwita kubidukikije	1,531	817	2,348
Ubwubatsi	15,259	3,202	18,461
Ubucuruzi; gusana imodoka n'ibindi binyabiziga	47,227	24,670	71,897
Ubwikorezi no kubika ibicuruzwa	8,314	2,025	10,339
Serivisi z'amacumbi n'ubutetsi	21,238	12,310	33,547
Itumanaho n'itangazamakuru	3,315	1,431	4,747
Serivisi z'imari n'ubwishingizi	5,549	5,511	11,059
Ubukode bw'imitungo itimukanwa	462	282	745
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	4,563	5,005	9,568
Serivisi z'ubuyobozi n'izunganira izindi	23,999	12,044	36,043
Uburezi	96,231	78,716	174,947
Ubuwuzi n'imibereho myiza y'abaturage	29,403	33,689	63,092
Ubugeni, imyidagaduro n'imikino	611	1,349	1,961
Izindi serivisi	17,883	5,521	23,404
Igiteranyo	335,718	224,042	559,760

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	0	0	0
Inganda	16,394	12,610	29,004
Gutanga amazi; gusukura no kwita kubidukikije	214	429	643
Ubwubatsi	870	201	1,070
Ubucuruzi; gusana imodoka n'ibindi binyabiziga	83,170	84,518	167,689
Ubwikorezi no kubika ibicuruzwa	0	0	0
Serivisi z'amacumbi n'ubutetsi	42,892	34,595	77,487
Itumanaho n'itangazamakuru	2,208	631	2,838
Serivisi z'imari n'ubwishingizi	2,139	1,935	4,074
Ubukode bw'imitungo itimukanwa	0	0	0
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	1,581	1,173	2,753
Serivisi z'ubuyobozi n'izunganira izindi	3,168	1,056	4,224
Uburezi	4,227	8,220	12,447
Ubuwuzi n'imibereho myiza y'abaturage	2,120	1,802	3,922
Ubugeni, imyidagaduro n'imikino	342	331	673
Izindi serivisi	25,249	15,610	40,859
Igiteranyo	184,572	163,110	347,683

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

Ibyiciro by'amafaranga yinjijwe	Igitsina gabo	Igitsina gore	Igiteranyo
<1 Mln	12,966	11,578	24,544
1 Mln - <5 Mln	47,384	39,753	87,137
5 Mln - <10 Mln	30,878	24,144	55,022
10 Mln - <25 Mln	30,305	19,325	49,630
25 Mln - <50 Mln	10,135	6,526	16,661
50 Mln - <100 Mln	2,951	1,098	4,049
100 Mln +	2,709	1,603	4,312
<b>Total</b>	<b>137,328</b>	<b>104,026</b>	<b>241,354</b>

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	7,723	5,140	12,862
Ibigo bito 4-30	6,558	6,939	13,497
<b>Igiteranyo</b>	<b>14,281</b>	<b>12,079</b>	<b>26,359</b>

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

Umurimo w'ubukungu	Igitsina gabo	Igitsina gore	Igiteranyo
Ubucukuzi bw'amabuye y'agaciro na kariyeri	229	344	573
Inganda	71	-	71
Ubwubatsi	-	-	-
Ubucuruzi; gusana imodoka n'ibindi binyabiziga	4,583	2,831	7,414
Ubwikorezi no kubika ibicuruzwa	2,192	1,878	4,070
Serivisi z'amacumbi n'ubutetsi	946	631	1,577
Serivisi z'imari n'ubwishingizi	306	204	509
Ubukode bw'imitungo itimukanwa	663	510	1,173
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	748	220	968
Serivisi z'ubuyobozi n'izunganira izindi	1,566	3,601	5,167
Uburezi	689	371	1,060
Ubuvuzi n'imibereho myiza y'abaturage	88	22	110
Izindi serivisi	2,200	1,467	3,667
<b>Igiteranyo</b>	<b>14,281</b>	<b>12,078</b>	<b>26,359</b>

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	128	44	172
Ibigo bito 4-30	18,512	19,369	37,881
Ibigo biringaniye 31-100	45,540	37,342	82,882
Ibigo binini 100 +	112,845	62,891	175,736
Igiteranyo	177,024	119,646	296,671

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

Ingano y'ikigo	Igitsina gabo	Igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	165	7	172
Ibigo bito 4-30	26,599	11,283	37,881
Ibigo biringaniye 31-100	64,318	18,564	82,882
Ibigo binini 100 +	132,851	42,884	175,736
Igiteranyo	223,933	72,738	296,671

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

Umurimo w'ubukungu	Igitsina gabo	Igitsina gore	Igiteranyo
Ubucukuzi bw'amabuye y'agaciro na kariyeri	34,766	2,831	37,597
Inganda	15,377	7,881	23,258
Gutanga amashanyarazi na gaze	979	264	1,243
Gutanga amazi; gusukura no kwita kubidukikije	947	353	1,299
Ubwubatsi	1,430	291	1,721
Ubucuruzi; gusana imodoka n'ibindi binyabiziga	16,095	11,801	27,897
Ubwikorezi no kubika ibicuruzwa	2,579	491	3,071
Serivisi z'amacumbi n'ubutetsi	10,146	5,948	16,093
Itumanaho n'itangazamakuru	1,945	1,015	2,961
Serivisi z'imari n'ubwishingizi	3,179	3,371	6,550
Ubukode bw'imitungo itimukanwa	192	88	280
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	3,757	4,079	7,837
Serivisi z'ubuyobozi n'izunganira izindi	10,441	5,509	15,950
Uburezi	54,945	49,981	104,926
Ubuvuzi n'imibereho myiza y'abaturage	17,823	23,375	41,198
Ubugeni, imyidagaduro n'imikino	331	942	1,273
Izindi serivisi	2,091	1,426	3,517
Igiteranyo	177,024	119,646	296,671

Umubare w'abakozi bahuguwe hakurikijwe umurimo w'ubukungu n'igitsina cy'uyobora ikigo mu rwego rwandika ibyo rukora

Umurimo w'ubukungu	Igitsina gabo	Igitsina gore	Igiteranyo
Ubucukuzi bw'amabuye y'agaciro na kariyeri	33,450	4,147	37,597
Inganda	20,255	3,003	23,258
Gutanga amashanyarazi na gaze	1,020	223	1,243
Gutanga amazi; gusukura no kwita kubidukikije	1,299	-	1,299
Ubwubatsi	1,554	167	1,721
Ubucuruzi; gusana imodoka n'ibindi binyabiziga	17,410	10,486	27,897
Ubwikorezi no kubika ibicuruzwa	2,005	1,065	3,071
Serivisi z'amacumbi n'ubutetsi	13,620	2,473	16,093
Itumanaho n'itangazamakuru	2,373	587	2,961
Serivisi z'imari n'ubwishingizi	3,261	3,289	6,550
Ubukode bw'imitungo itimukanwa	278	2	280
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	1,966	5,871	7,837
Serivisi z'ubuyobozi n'izunganira izindi	11,915	4,035	15,950
Uburezi	77,447	27,479	104,926
Ubuwuzi n'imibereho myiza y'abaturage	32,764	8,433	41,198
Ubugeni, imyidagaduro n'imikino	1,108	166	1,273
Izindi serivisi	2,206	1,310	3,517
Igiteranyo	223,933	72,738	296,671

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

Ingano y'ikigo	Hayoboye igitsina gabo	Hayoboye igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	9,617	3,245	12,862
Ibigo bito 4-30	10,697	2,800	13,497
Igiteranyo	20,314	6,045	26,359

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

Umurimo w'ubukungu	Hayoboze igitsina gabo	Hayoboze igitsina gore	Igiteranyo
Ubucukuzi bw'amabuye y'agaciro na kariyeri	0	0	0
Inganda	115	459	573
Ubwubatsi	71	-	71
Ubucuruzi; gusana imodoka n'ibindi binyabiziga	-	-	-
Ubwikorezi no kubika ibicuruzwa	6,470	944	7,414
Serivisi z'amacumbi n'ubutetsi	2,974	1,096	4,070
Serivisi z'imari n'ubwishingizi	1,419	158	1,577
Ubukode bw'imitungo itimukanwa	204	306	509
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	663	510	1,173
Serivisi z'ubuyobozi n'izunganira izindi	924	44	968
Uburezi	3,992	1,174	5,167
Ubuwuzi n'imibereho myiza y'abaturage	901	159	1,060
Izindi serivisi	66	44	110
Igiteranyo	2,514	1,152	3,667

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

Ingano y'ikigo	Igitsina gabo	Igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	7,723	5,140	12,862
Ibigo bito 4-30	6,558	6,939	13,497
Igiteranyo	14,281	12,079	26,359

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

Ingano y'ikigo	Igitsina gabo	Igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	137,067	125,443	262,510
Ibigo bito 4-30	46,186	37,315	83,501
Ibigo binini 100 +	1,320	352	1,672
Igiteranyo	184,572	163,110	347,683

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

Ingano y'ikigo	Igitsina gabo	Igitsina gore	Igiteranyo
Ibigo bito cyane 1-3	658	384	1,041
Ibigo bito 4-30	36,944	31,407	68,351
Ibigo biringaniye 31-100	92,847	66,503	159,350
Ibigo binini 100 +	205,269	125,748	331,017
Igiteranyo	335,718	224,042	559,760

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	124	23	147
Inganda	1,718	319	2,037
Gutanga amashanyarazi na gaze	18	4	22
Gutanga amazi; gusukura no kwita kubidukikije	560	-	560
Ubwubatsi	120	20	140
Ubucuruzi; gusana imodoka n'ibindi binyabiziga	13,099	4,056	17,155
Ubwikorezi no kubika ibicuruzwa	309	63	372
Serivisi z'amacumbi n'ubutetsi	3,497	1,749	5,246
Itumanaho n'itangazamakuru	335	112	447
Serivisi z'imari n'ubwishingizi	610	298	908
Ubukode bw'imitungo itimukanwa	71	16	87
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	432	177	609
Serivisi z'ubuyobozi n'izunganira izindi	416	95	511
Uburezi	3,813	1,352	5,164
Ubuvuzi n'imibereho myiza y'abaturage	758	435	1,193
Ubugeni, imyidagaduro n'imikino	44	44	88
Izindi serivisi	1,574	446	2,020
Igiteranyo	27,499	9,207	36,706

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	2,689	1,436	4,125
Ibigo bito 4-30	13,148	4,516	17,664
Ibigo biringaniye 31-100	7,274	2,142	9,415
Ibigo binini 100 +	4,388	1,114	5,502
Igiteranyo	27,499	9,207	36,706

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	-	-	-
Inganda	8,614	7,300	15,913
Gutanga amazi; gusukura no kwita kubidukikije	180	224	404
Ubwubatsi	65	-	65
Ubucuruzi; gusana imodoka n'ibindi binyabiziga	67,588	62,256	129,844
Ubwikorezi no kubika ibicuruzwa	-	-	-
Serivisi z'amacumbi n'ubutetsi	39,201	23,419	62,620
Itumanaho n'itangazamakuru	2,457	351	2,808
Serivisi z'imari n'ubwishingizi	2,171	1,480	3,651
Ubukode bw'imitungo itimukanwa	-	-	-
Serivisi z'umwuga, siyansi n'ubumenyi ngiro	1,386	213	1,600
Serivisi z'ubuyobozi n'izunganira izindi	873	225	1,098
Uburezi	605	403	1,008
Ubuwuzi n'imibereho myiza y'abaturage	335	96	430
Ubugeni, imyidagaduro n'imikino	200	54	254
Izindi serivisi	13,653	8,004	21,657
Igiteranyo	137,328	104,026	241,354

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	126,891	97,543	224,434
Ibigo bito 4-30	10,408	6,484	16,892
Ibigo binini 100 +	28	-	28
Igiteranyo	137,328	104,026	241,354