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**Icyegeranyo ku ingaruka za COVID-19 kuri ba rwiyemezamirimo b'Abanyarwanda**

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**Igice cya mbere: 26/03/2020 kugeza 11/04/2020**

MAY 1, 2020  
BPN RWANDA  
KG 684 ST, NO 6, P.O. BOX 7083, KIGALI

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## 1. Intangiriro

BPN Rwanda, ifatanyije na kaminuza y' u Rwanda, yabajije ba rwiyemezamirimo bagera ku 150 mu gihe cya "Guma mu rugo" cyashyizweho na Leta bitewe na COVID-19. Urugero rwa mbere rw' uwanduye korona rwagaragaye kw'itariki ya 14/03/2020. Bisanga izindi ngamba zo kwirinda zari zarafashwe, Leta y' u Rwanda yashyizeho amabwiriza ya "Guma mu rugo" ku rwego rw' igihugu yatangiye kw' itariki ya 21/03/2020. Kugeza ubu twandika iki cyegeranyo, ayo mabwiriza yo kuguma mu rugo aracyariho.

Muri iyi nyandiko, turerekana ibyavuye mu kiganiro cya mbere ku mbogamizi ba rwiyemezamirimo bahura nazo n' ibisubizo barimo bashyira mu bikorwa. **Ikigamijwe muri ubu bushakashatsi, ni ugushaka kugira imyumvire ifatika kandi igaragara mu mibare y' imbogamizi n'amahirwe ku bwiyemezamirimo mu Rwanda muri iki gihe fatizo twahisemo.** Hagamijwe ko ibyavuyemo bizakoreshwa mu buryo bubiri:

1. Guha amakuru ba rwiyemezamirimo ku bisubizo byiza mu gihe kigufi no kubafasha gushaka uburyo ibigo byabo byakomeza kubaho by' igihe kirekire.
2. Guha amakuru ibigo bya Leta (urugero BNR, Minicom, RDB...) n'iby'abikorera (urugero amabanki, ...) n'abafata ibyemezo ku bikenewe bari ahakorera nyirizina ku buryo bashakisha ibisubizo bazi neza uko ikibazo giteye.

Ba rwiyemezamirimo muri iki cyegeranyo bose ni ibigo bito n' ibiciriritse, bakaba bari no muri gahunda ya BPN Rwanda igamije guteza imbere ba rwiyemezamirimo. BPN Rwanda ihitamo ba rwiyemezamirimo bagaragaza amahirwe yo gutera imbere, ikabashyigikira hifashishijwe iherekeza rishyira imbere indangagaciro mu gihe cy'imyaka 4, hakiyongeraho n'amahugurwa arimo no kumenya kwihangana ndetse no kumenya imyitwarire mu kwirinda hakiri kare ibizazane bishobora guhungabanya ikigo. Niyo mpamvu twizera ko abo ba rwiyemezamirimo bakorana na BPN twahisemo, bazitwara neza kurusha ibindi bigo bito n' ibiciriritse muri rusange. N' ubu twibaza, twizera ko twaba tutarengereye, **ko ibizavamo byakwifashishwa mu kumenya ishusho rusange mu bigo bito n' ibiciriritse mu Rwanda.** Imibare iri muri ubu bushakashatsi yakusanyijwe kuva kw' itariki ya 26/03/ 2020 kugeza kuya 11/04/2020 n' abakozi bashinzwe iherekeza ba BPN bafite umubano urambye wo kwizerana hagati yabo na ba rwiyemezamirimo. Ibyo byadufashije gukusanya amakuru akomeye, yihariye arebana n' ibigo byabo. Turacyafite gahunda yo gukomeza mu byiciro bitandukanye gukusanya amakuru no gukurikirira hafi uko ibintu bizagenda bihinduka. icyiciro gitaha giteganyijwe hagati y' itariki 20/04/2020 Na 30/04/2020.

Muri iki cyegeranyo no mu bindi, ntabwo dusangiza amakuru bwite y' ikigo runaka ahubwo dusangiza imbonerahamwe y' amakuru akusanyijwe yavuyemo.

## 2. Amatariki n' umubare wa ba rwiyemazamirimo bose babajijwe.

Ba rwiyemazamirimo babajijwe hagati ya tariki 26/03/ 2020 na 11/04/2020 nyuma y' aho hafatiwe icyemezo mu Rwanda na Leta ko abantu baguma mu rugo. Ibi byafashije BPN gukurikirira hafi uko ba rwiyemazamirimo barimo bitwara muri ibyo bihe, tubaba hafi tunabaha n' inama z'ingenzi zabafasha. Imbonerahamwe ya 1: Itanga ishusho rusange y' ibigendarwaho mu gukusanya amakuru.

**Imbonerahamwe 1:** Ibigendarwaho mu gukusanya amakuru

Icyiciro cya mbere cy' ikusanyamakuru		
<b>Amatariki:</b>	Kuva: 26/03/2020	Kugera: 11/4/2020
<b>Umubare w' ababajijwe bose:</b>	134	

BPN ibika amakuru ya ba rwiyemazamirimo mw' ikusanyirizo ry' amakuru ryabugenewe ryabo. Imbonerahamwe ya 2 itanga ishusho rusange y' ibigenderwaho y' igice cy'itsinda rya ba rwiyemazamirimo batoranyijwe, bakaba barimo kugenda babazwa.

**Imbonerahamwe ya 2:** Ibigenderwaho by' igice cy'itsinda rya ba rwiyemazamirimo

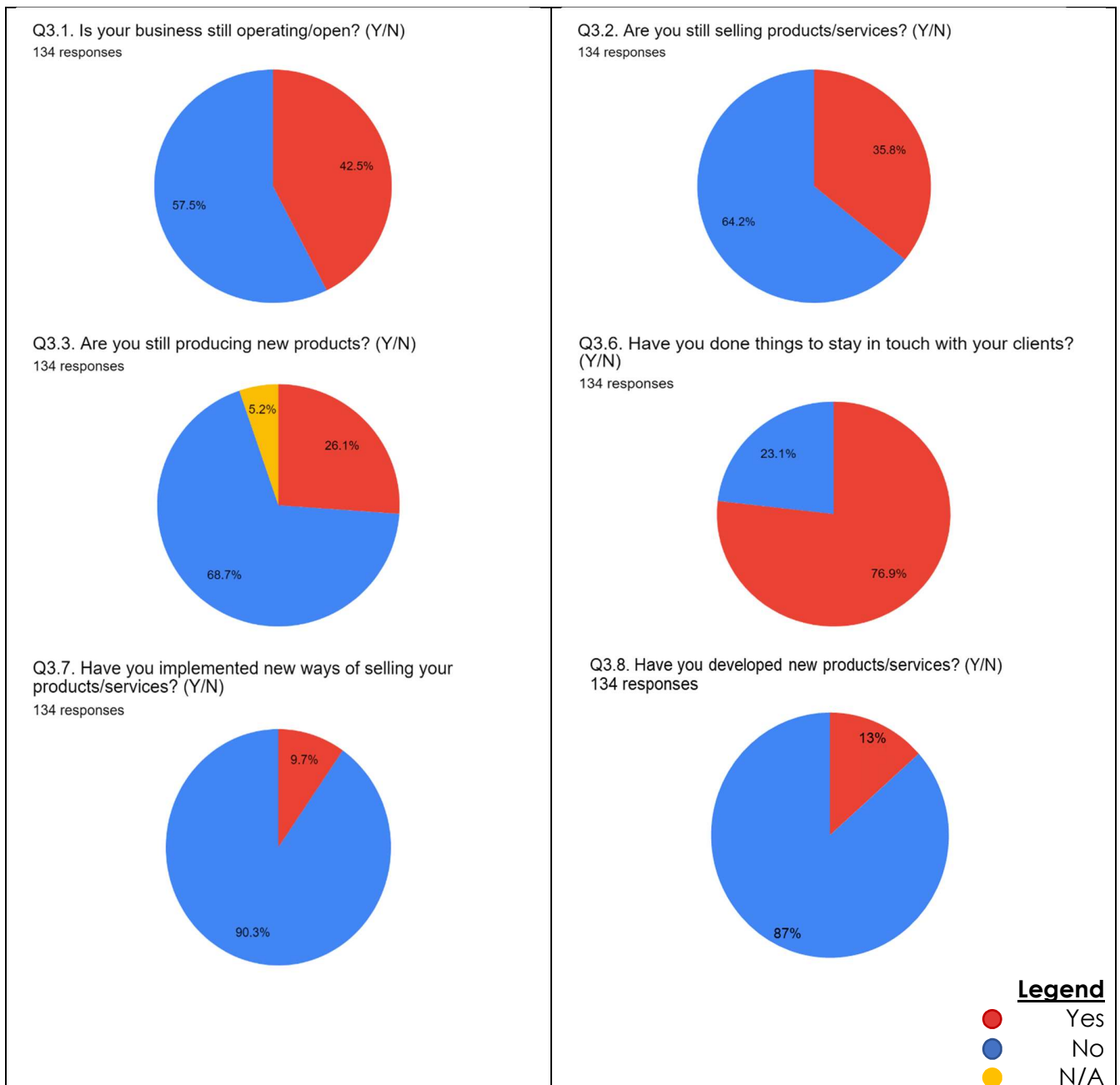
Abagize icyegeranyo		
<b>Ikigereranyo rukomantanyo cyo hagati cy' igicuruzo ku kwezi</b>	19,329,629 RWF	
<b>Ikigereranyo rukomantanyo cyo hagati cy' abakozi b' ikigo</b>	35	
<b>Icyiciro nyirizina</b>	Ubuhinzi, ubworozi bw' inkoko, gukora ibiribwa, serivisi zo kubungabunga ubwiza, serivisi zo kubungabunga ingingo z'umubiri, ibinyobwa, igemurabiribwa bitetse, igemurabicuruzwa, isuku no gutunganya ubusitani, imyambaro, ubudozi bwihariye, Inganda, serivisi z' imodoka, ubwubatsi, iteguranyubako, ikurikirana mitungo y' abandi, itegura ry' iminsi mikuru n' ikwizamakuru nkoranabuhanga, amavuriro, iyakirabashyitsi, ikoranabuhanga, ubucuruzi bw' iyakure, itegura ryo mu nzu imbere, amashuri yigenga, amacapiro, ubushushanyi bw' ibicuruzwa, ibigo byandika ibitabo.	

<b>Ubwoko bw' icyiciro</b>	Serivisi: 43	inganda: 91	
<b>Umubare rukomatanyo wo hagati w' imyaka amaze muri gahunda ya BPN</b>	3.69		
<b>Umubare rukomatanyo wo hagati w' imyaka ya ba rwiyekezamirimo Igitsina</b>	40		
	Gabo: 73	Gore: 61	

### 3. Guhangana n' ibihe

Ba rwiyemezamirimo babajijwe ibibazo byinshi k'ukuntu imirimo igenda mu kigo cyabo. Ishusho ya 1 itanga ishusho rusange y'uko ibintu bimeze n' uko bigenda bihinduka.

Ishusho ya 1: Guhangana n' ibihe





- Q3.1: 42.5% bya ba rwiyemezamirimo barimo gukora, haba igice cy' igihe cyangwa igihe cyuzuye, ariko 35.8% gusa nibo barimo kugurisha, mu gihe 57.5% bya ba rwiyemezamirimo ubu batarimo gukora na gato.
- Q3.2: 35.8% bya ba rwiyemezamirimo barimo kugurisha ibicuruzwa/serivisi, mu gihe 64.2% bya ba rwiyemezamirimo nta bicuruzwa/serivisi na kimwe bacuruza.
- Q3.3: 26.1% bya ba rwiyemezamirimo bagikora ibicuruzwa bishya, mu gihe 68.7% bya ba rwiyemezamirimo badakora ibicuruzwa bishya ndetse 5.2% bya ba rwiyemezamirimo barimo gukora ibicuruzwa iminsi mike gusa.
- Q3.6: 76.9% bya ba rwiyemezamirimo barimo gukora ibishoboka byose kugira ngo bagume bavugana n' abaguzi babo, mu gihe 23.1% bya ba rwiyemezamirimo nta na kimwe bakoze kugira ngo bagume bavugana n' abaguzi babo.
- Q3.7: 9.7% bya ba rwiyemezamirimo bashyizeho uburyo bushya bwo kugurisha ibicuruzwa/serivisi zabo, mu gihe 90.3% bya ba rwiyemezamirimo nta buryo bushya bwo kugurisha ibicuruzwa/serivisi zabo bashyizeho.
- Q3.8: 13% bya ba rwiyemezamirimo bahanze ibicuruzwa/serivisi bishya, mu gihe 87% bya ba rwiyemezamirimo nta ibicuruzwa/serivisi bishya bahanze.

Twanabajije ba rwiyemezamirimo gukora urutonde rw' imbogamizi zikomeye bahuye nazo ndetse n' impinduka bashyizeho kuva ibihe byo kuguma mu rugo byatangira. Imbonerahamwe ya 3 itanga urutonde rw' ibisubizo byakunze kugaruka.

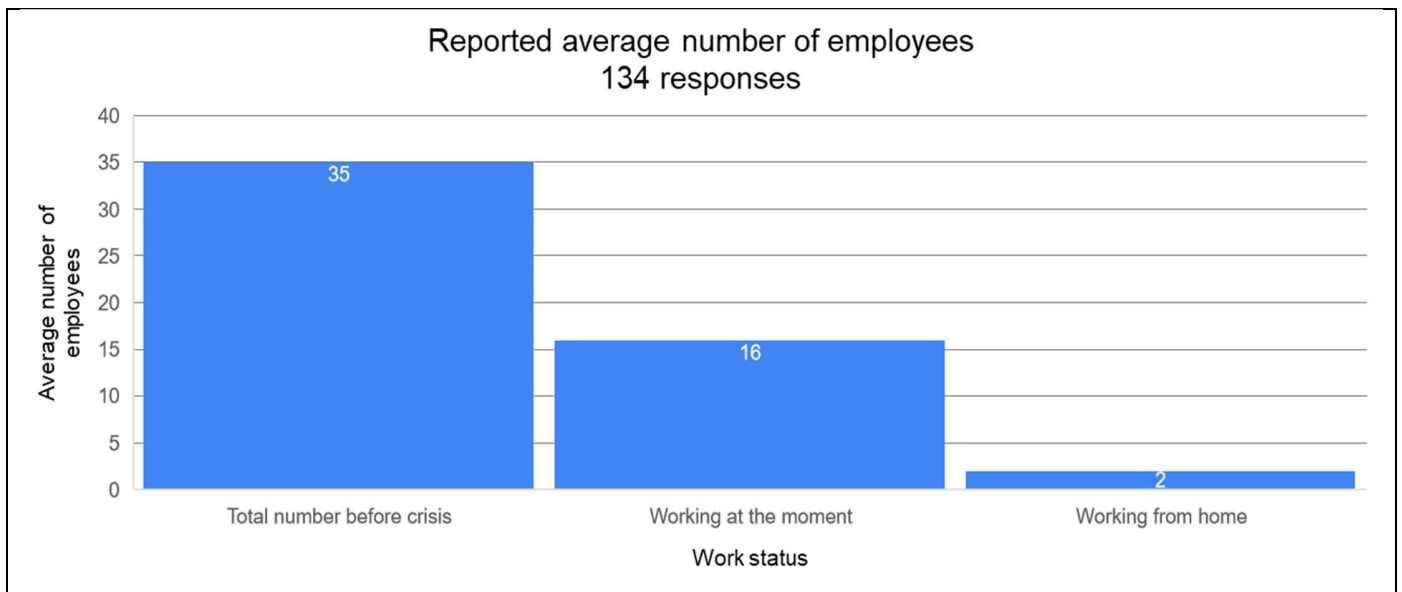
**Imbonerahamwe ya 3.** Imbogamizi zikomeye bahuye nazo ndetse n' impinduka zashyizweho na ba rwiyezamazirimo

Ikibazo cya 3.4. Imbogamizi zikomeye ba rwiyezamazirimo bahuye nazo mu cyumweru gishize	Inshuro byavuzwe na ba rwiyezamazirimo	Ijanisha
1. Igabanyuka ry' ibicuruzwa/nta gicuruzo na gito	41	35.04%
2. Igemura/igemurirwa (ubwikorezi, itumanaho, igemura)	40	34.19%
3. Kwishyura imishahara y'ukwezi/amafaranga kasha	29	24.79%
4. Kwisubiraho ku byatumijwe	7	5.98%
Ikibazo cya 3.5. Impinduka z' ingenzi ba rwiyezamazirimo bashyizeho	Inshuro byavuzwe na ba rwiyezamazirimo	Ijanisha
1. Gukaraba intoki, isabune irimo arukoro, udupfukamunwa n'udupfukantoki	29	21.64%
2. Kwitarura abanda	15	11.19%
3. Kugabanya umubare w' abakozi	12	8.96%
4. Kugabanya amasaha y' akazi	10	7.46%
5. Gukorera mu rugo / Uburyo bwo gukorana inama n' abandi hifashishijwe iyakure	10	7.46%
6. Kugemurira abaguzi mu mago yabo	7	5.22%
7. Kwishyura hifashishijwe iyakure	5	3.73%
8. Kugurisha hifashishijwe iyakure	5	3.73%

#### 4. Uburyo bw' imikorere y' abakozi

Ibigo byinshi byagombye gufunga kubera amabwiriza yo kuguma mu rugo. Ishusho ya 2 irerekana ishusho rusange y' uburyo abakozi benshi bakoraga mbere y' iki cyorezo, bagikora ubu; n' uburyo benshi bakorerera mu rugo.

Ishusho ya 2. Uburyo bw' imikorere y' abakozi

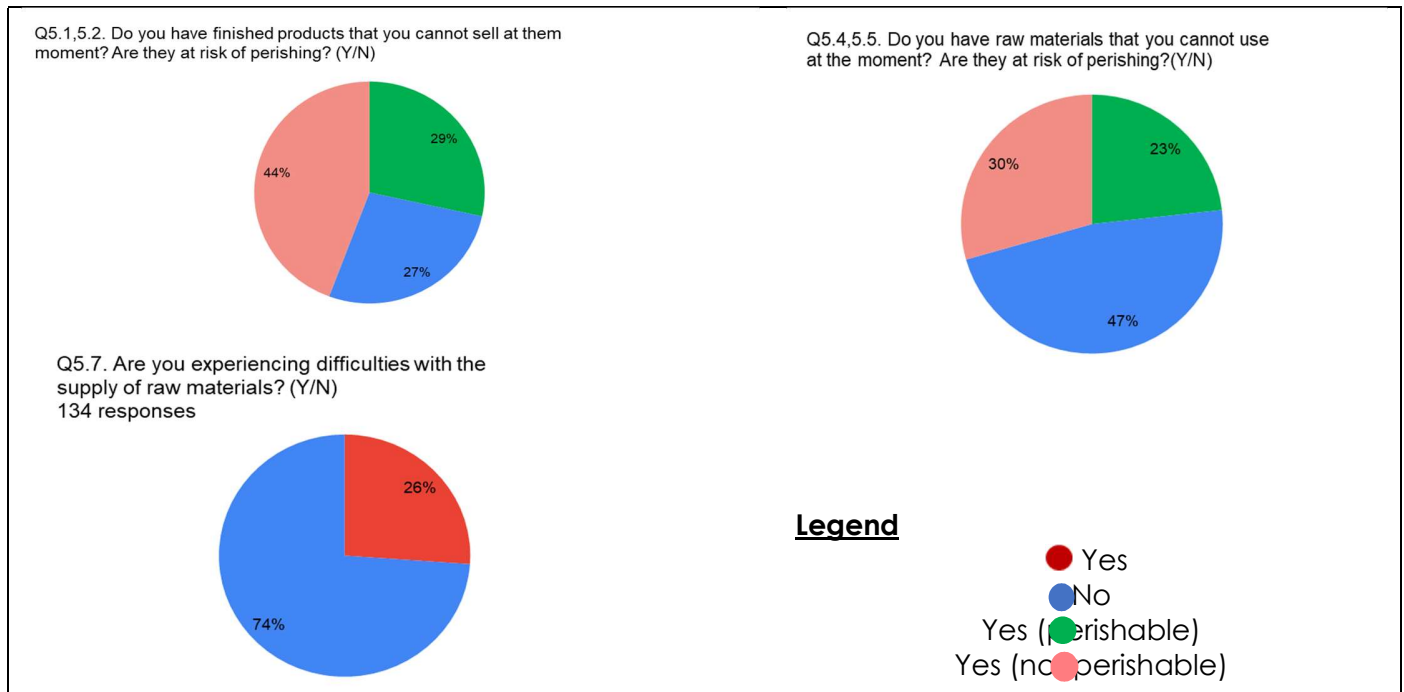


- Q4.1: muri rukomatanyo yo hagati ba rwiyezamirimo bavuze ko bari bafite abakozi 35 mbere y' iki cyorezo.
- Q4.2: muri rukomatanyo yo hagati ba rwiyezamirimo bafite abakozi 16 bakora ubu.
- Q4.3: muri rukomatanyo yo hagati ba rwiyezamirimo bafite abakozi 2 bakorerera mu rugo.

## 5. Uburyo bwo kugeza ibicuruzwa kwisoko

Twabajije ba rwiyemezamirimo ibibazo bitandukanye k' ukuntu ibicuruzwa byabo bimeze. Ishusho ya 3 irekana ishusho rusange y' ukuntu ibicuruzwa bimeze, niba bifite ikibazo cyo kwangirika cyangwa bigishobora kuba byakoreshwa/byagurishwa.

**Ishusho ya 3.** Uko ibicuruzwa bimeze, niba bifite ikibazo cyo kwangirika cyangwa bigishobora kuba byakoreshwa/byagurishwa.



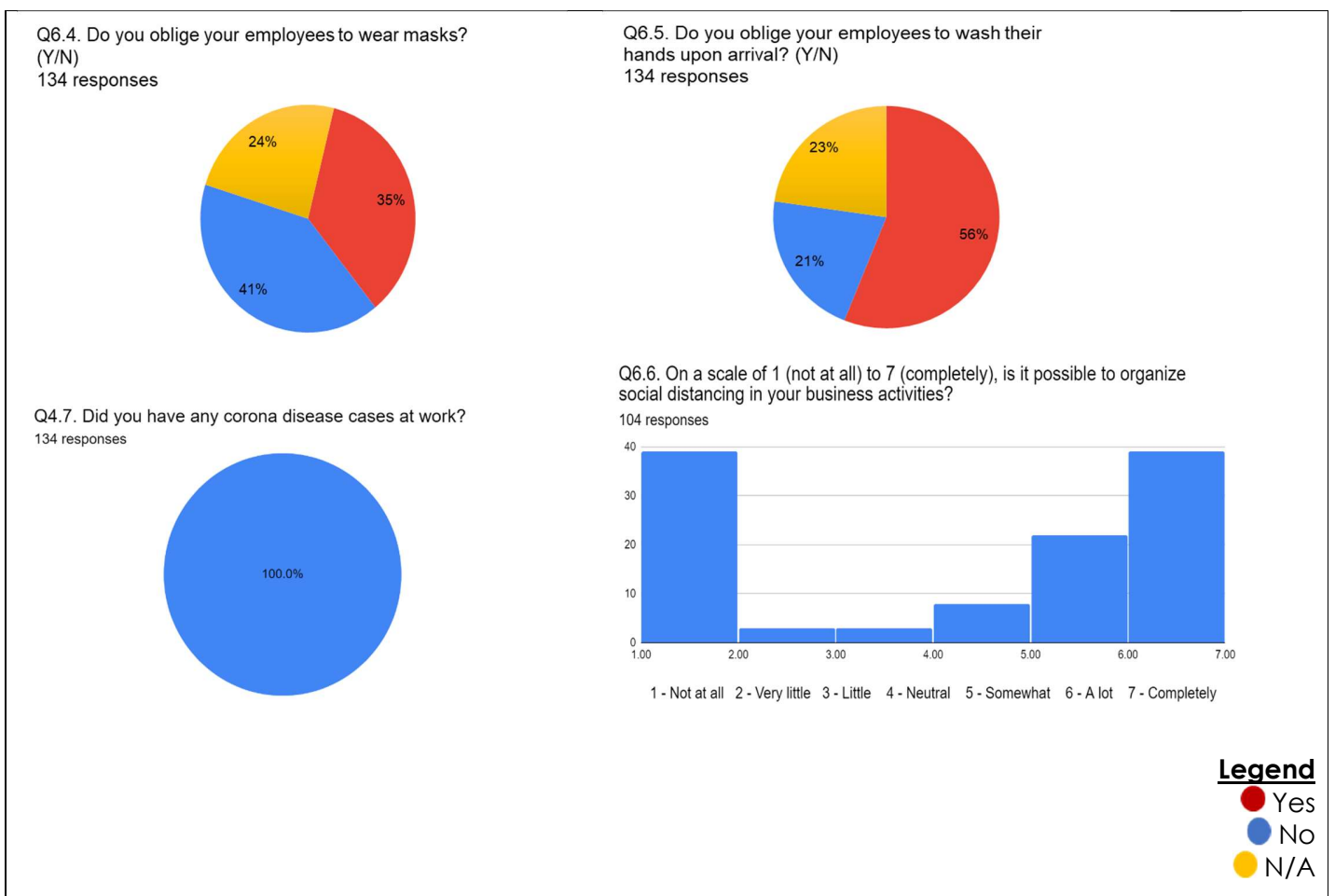
- Q5.1, 5.2: 29% bya ba rwiyemezamirimo bafite ibicuruzwa bikoze badashobora kugurisha ubu, bikaba bishobora kwangirika, 44% bya ba rwiyemezamirimo bafite ibicuruzwa bikoze badashobora kugurisha ariko bikaba bidashobora kwangirika, 27% bya ba rwiyemezamirimo ntibafite ibicuruzwa bikoze bashobora kugurisha ubu. Agaciro rukomatanyo ko hagati k' ibicuruzwa bishobora kwangirika ni 5,970,927 RWF.
- Q5.4, 5.5: 23% bya ba rwiyemezamirimo bavuze ko bafite ibikoresho by'ibanze badashobora gukoresha ubu kandi bishobora kwangirika, 30% bya ba rwiyemezamirimo bavuze ko bafite ibikoresho by'ibanze badashobora gukoresha ubu ariko bidashobora kwangirika, mu gihe 47% bavuze ko badafite ibikoresho by'ibanze bashobora gukoresha ubu. Agaciro rukomatanyo ko hagati k' ibikoresho by'ibanze bishobora kwangirika ni 4,950,009 RWF.

- Q5.7: 74% bya ba rwiyezamirimo nta ngorane bafite ku birebana no kugemurirwa ibikoresho by' ibanze, mu gihe 26% bya ba rwiyezamirimo bavuga ko bafite ingorane ku birebana no kugemurirwa ibikoresho by' ibanze.

## 6. Impungenge zirebana n' amagara

Ba rwiyezamirimo babajijwe ibibazo bitandukanye ku mpungenge zirebana n' amagara yabo n' ingamba bafashe kugira ngo bahangane n' ibi bihe by' akaga. Ishusho ya 4 itanga ishusho rusange y' ibisabwa n' amabwiriza ku bakozi mu rwego rwo kwirinda.

**Ishusho ya 4.** Ibisabwa n' amabwiriza ku bakozi



- Q6.4: 35% bya ba rwiyezamirimo bategeka abakozi babo kwambara udupfukamunwa, 41% bya ba rwiyezamirimo ntibategeka abakozi babo kwambara udupfukamunwa, mu gihe 24% bya ba rwiyezamirimo bavuga ko icyo kibazo kitabareba mu kigo cyabo kugeza ubu.

- Q6.5: 56% bya ba rwiyezamirimo bategeka abakozi babo gukaraba intoki bageze ku kazi, mu gihe 21% bya ba rwiyezamirimo badategeka abakozi babo gukaraba intoki. Ba rwiyezamirimo basigaye 23% bavuze ko icyo kibazo kitabareba mu kigo cyabo ubu.
- Q4.7: ba rwiyezamirimo bose bavuze ko nta korona virusi irangwa mu bigo byabo.
- Q6.6.: mu gihe ba rwiyezamirimo batekereza ko bishoboka gushyira intera hagati y' abakozi babo mu kazi kugira ngo batanduzanya, benshi (39%) bakeka ko ibi bidashoboka na gato.

## 7. Imari

Ba rwiyezamirimo babajijwe uko imari yabo ihagaze muri iki gihe cy' icyorezo cya COVID-19.

Ishusho ya 4 itanga ishusho rusange uko iby'imari bihagaze.

**Inshusho ya 4.** Uko imari ya ba rwiyezamirimo ihagaze

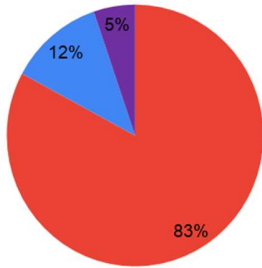
<b>Uko imari ya ba rwiyezamirimo ihagaze</b>	
Q 7.1: Mu bihe bisanzwe, ni ikihe gicuruzo kinini winjiza mu kwezi?	Rukomatanyo yo hagati y' igicuruzo kinini mu kwezi: 30,597,368 RWF
Q 7.2: Mu bihe bisanzwe, ni ikihe igicuruzo gito mu kwezi kuri wowe?	Rukomatanyo yo hagati y' igicuruzo gito mu kwezi: 13,448,214 RWF
Q 7.3: Mu bihe bisanzwe, ugira igicuruzo rukomatanyo mu kwezi?	Rukomatanyo yo hagati y' igicuruzo mu kwezi: 19,329,629 RWF
Q 7.4: Kuva guma mu rugo yatangira, ugereranyije, ni ikihe gicuruzo ugira mu kwezi? <sup>1</sup>	Rukomatanyo yo hagati y' igicuruzo mu kwezi: 4,166,193 RWF
Q 7.5: Ese waba warahuye no kwiyongera kw' amafaranga ushobora kubera guhangana n' ingaruka za koronavirusi?	Rukomatanyo yo hagati y' amafaranga asohoka y' inyongera: 176,478 RWF
Q 7.6: Ese, ugereranyije, ni ayaha mafaranga asohoka ntakuka ku kwezi muri iki gihe ugomba kwishyura mu kigo cyawe uko byagenda kwose?	Rukomatanyo yo hagati y' amafaranga asohoka ntakuka ku kwezi: 4,410,845 RWF
Q 7.14: Ese hari abantu ufiteye umwenda, harimo n' abakugemurira?	Umubare rukomatanyo wo hagati: 581,179 RWF
Q 7.17: Ese hari abantu bagufiteye umwenda, harimo n' abaguzi?	Umubare rukomatanyo wo hagati : 7,358,494 RWF

<sup>1</sup> Twabajije rukomatanyo yo hagati bagereranije y' igicuruzo cy'ukwezi. Igicuruzo cy'ukwezi kibarwa nka (igicuruzo cy' icumweru x 4.4).

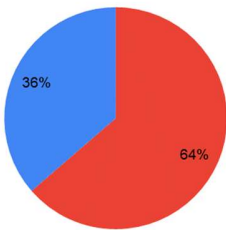
Ishusho ya 6 itanga ishusho rusange y' ubushobozi bwa ba rwiyemezamirimo bwo guhamba abakozi, harimo imishahara n'imisoro, ubu no mu gihe kizaza; nuko babona imbere h' ibigo n' imiryango byabo.

**Ishusho ya 5.** Abakozi, imishahara, kwishyura imisoro; nuko babona ejo hazaza h' ikigo n' umuryango wabo

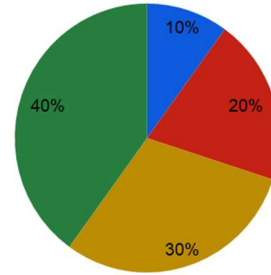
Q4.4. Did you pay the March salaries for the employees that are not working at the moment? (Y/N)  
134 responses



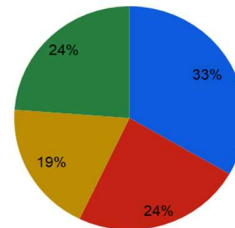
Q7.9. Are you capable of paying back this loan at the moment?  
103 responses



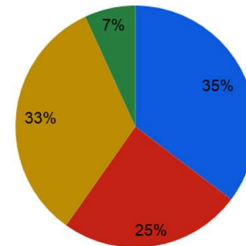
Q4.5. How many months will you be able to pay them, if the situation does not change? (Months)  
134 responses



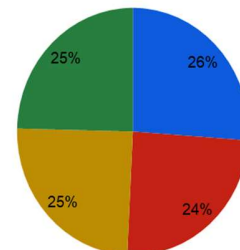
Q7.10. If the situation stays as it is now, how long do you think you will be able to pay back this loan?  
98 responses



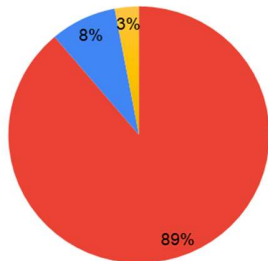
Q7.12. If the situation stays as it is now, how long do you think you will be able to pay your taxes? (Months)  
132 responses



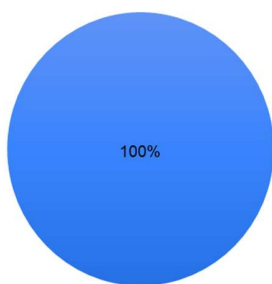
Q7.20. If the situation stays as it is now, realistically, how long do you think your business can survive?  
133 responses



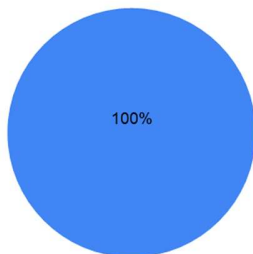
Q7.11. Were you capable of paying the taxes due End of March? (Y/N)  
131 responses



Q7.23. Are you thinking of giving up your business?  
134 responses



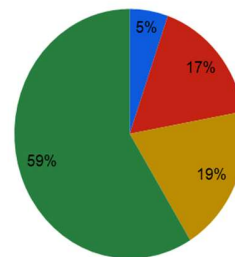
Q7.24. Did you need support from friends and family to support you and your family?  
134 responses



**Legend**

Yes	●
No	●
N/A	●
Partially	●

Q7.21. If the situation stays as it is now, realistically, how long will you be able to sustain yourself/your family?  
133 responses



**Legend (Number of Months)**

1	●
2	●
3	●
4 months or more	●

- Q4.4: abenshi muri ba rwiyezamirimo 83% bishyuye imishahara y' ukwezi kwa gatatu y' abakozi batarimo gukora ubu, 12% ntibashoboye kwishyura imishahara, mu gihe 5% bishyuye igice cyayo.
- Q4.5: 10% bya ba rwiyezamirimo bazashobora guhamba abakozi babo ukundi kwezi 1 niba nta gihindutse, 20% bazashobora guhamba abakozi babo amezi 2, 30% bazashobora guhamba abakozi babo amezi 3, mu gihe 40% bazashobora kubahamba amezi 4 cyangwa arenga.

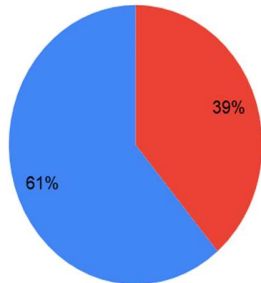


- Q7.7 na 7.8 bitubwira ko 43% bya ba rwiyemezamirimo bafite inguzanyo ubu (kuri 93% ni Inguzanyo yikigo, mu gihe 7% ari ari inguzanyo bwite).
- Q7.9: 64% bya ba rwiyemezamirimo ko bashobora kwishura inguzanyo, mu gihe 36% bya ba rwiyemezamirimo batashobora kwishura inguzanyo ubu.
- Q7.10.: 33% bya ba rwiyemezamirimo bazashobora kwishura Inguzanyo y' ukwezi 1, 24% bya ba rwiyemezamirimo bashobora kwishura Inguzanyo y'amezi 2 , 19% bya ba rwiyemezamirimo bazashobora kwishura Inguzanyo y' amezi 3, mu gihe 24% bya ba rwiyemezamirimo bazashobora kwishura inguzanyo y' amezi 4 cyangwa arenga.
- Q7.11: 89% bya ba rwiyemezamirimo bashoboye kwishyura imisoro yagombaga kwishyurwa y' ukwezi kwa gatatu, 8% ntibashoboye kwishyura, 3% nta misoro bagombaga kwishyura mu kwezi kwa gatatu.
- Q7.12: 35% bya ba rwiyemezamirimo bazashobora kwishyura imisoro y' ukwezi 1, 25% bazashobora kwishyura imisoro y' amezi 2, 33% bazashobora kwishyura imisoro y' amezi 3, mu gihe 7% bazashobora kwishyura imisoro y' amezi 4 cyangwa arenga.
- Q7.23: nta rwiyemezamirimo numwe uteganya gufunga ikigo cye.
- Q7.20: niba ibintu bigumye uko biri ubu,26% bya ba rwiyemezamirimo batekereza ko ibigo byabo byakomeza gukora ukwezi 1 gusa, 24% batekereza ko ibigo byabo byakomeza gukora amezi 2, 25% batekereza bakomeza gukora amezi 3, mu gihe 25% batekereza bakomeza gukora amezi 4 cyangwa arenga.
- Q7.24: nta ba rwiyemezamirimo bakeneye imfashayo y'inshuti zabo cyangwa imiryango kugira ngo bashobore gutunga imiryango yabo bwite.
- Q7.21: niba ntagihindutse, 5% bya ba rwiyemezamirimo bazashobora kwitunga/gutunga imiryango yabo mu gihe cy' ukwezi 1, 17% bya ba rwiyemezamirimo bazashobora gutunga imiryango yabo amezi 2, 19% bya ba rwiyemezamirimo bazashobora gutunga imiryango yabo amezi 3, mu gihe 59% batekereza ko bazashobora gutunga imiryango yabo amezi 4 cyangwa arenga.

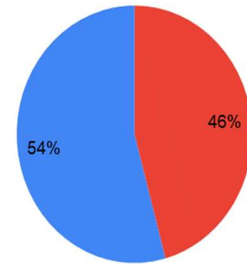
Ishusho ya 7 itanga ishusho rusange niba hari abantu bafitiye umwenda ba rwiyemezamirimo cyangwa niba nabo hari abo bayifitiye. Twerakana kandi amahirwe yuko iyo myenda izishyurwa n' ukuntu ayo mafaranga akenewe byihutirwa.

**Ishusho ya 6.** Umwenda ba rwiyemezamirimo bafitiye abandi n' uwo abandi babafitiye

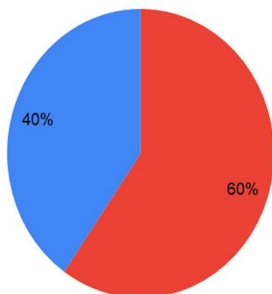
Q7.13. Do you owe other people money, including your suppliers? (Y/N)  
129 responses



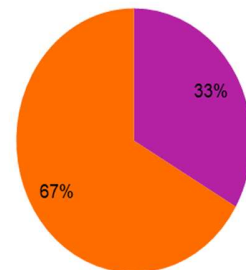
Q7.15. If the situation stays as it is now, are you capable of paying these people?  
98 responses



Q7.16. Does anyone owe you money? (Y/N)  
125 responses

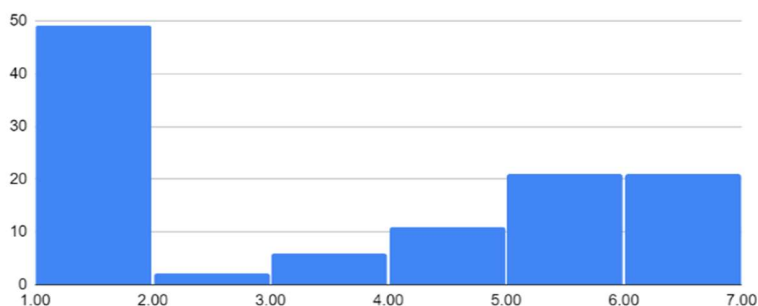


Q7.18. If the situation stays as it is now, how likely is it that you will recuperate that money?  
86 responses



Q7.19. On a scale from 1 (not at all) to 7 (completely), how urgently do you need this money?

86 responses



1 - Not at all 2 - Very little 3 - Little 4 - Neutral 5 - Somewhat 6 - A lot 7 - Completely

### Legend

Yes	●
No	●
Most likely	●
Less likely	●

- Q7.13.: 39% bya ba rwiyezamirimo bavuga ko bafitiye umwenda abandi, harimo n' ababagemurira, mu gihe 61% ya ba rwiyezamirimo nta mwenda bafitiye abantu.

- Q7.15.: niba ntagihindutse, 46% bya ba rwiyemezamirimo bazashobora kwishyura imyenda bafitiye abandi, mu gihe 54% bya ba rwiyemezamirimo batazashobora kuyishyura.
- Q7.16.: 60% bya ba rwiyemezamirimo hari nibura umuntu ubafitiye umwenda, mu gihe 40% bya ba rwiyemezamirimo bavuga ko nta muntu ubafitiye umwenda.
- Q7.18.: 33% bya ba rwiyemezamirimo bavuga ko bumva batazashobora kwishyurwa uwo mwenda, mu gihe 67% bumva bishoboka ko bazishyurwa uwo mwenda.
- Q7.19.: 26.7% bya ba rwiyemezamirimo bakeneye ayo mafaranga byihutirwa, mu gihe ba rwiyemezamirimo basigaye, 63,3% bavuga ko batayakeneye byihutirwa cyane.

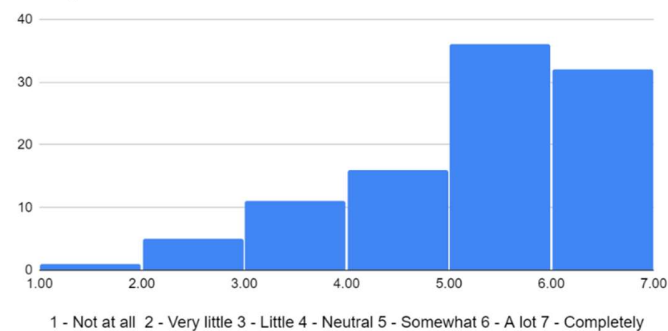
## 8. Impungenge

Ba rwiyemezamirimo babajijwe ibibazo bitandukanye ku rwego rw' impungenge zabo zirebana na bizinesi zabo ndetse n' ibirebana n'ubuzima bwabo. Ishusho ya 8 itanga ishusho rusange y' urwego rw' impungenge nkuko byavuzwe na ba rwiyemezamirimo. Urwego rw' impungenge ruri ku rwego kuva kuri 1 – nta na gato-, kugera kuri 7 – cyane.

**Ishusho ya 7.** Urugero rw'impungenge ba rwiyemezamirimo bahuye nazo

Q8.1. Do you feel scared about your business?

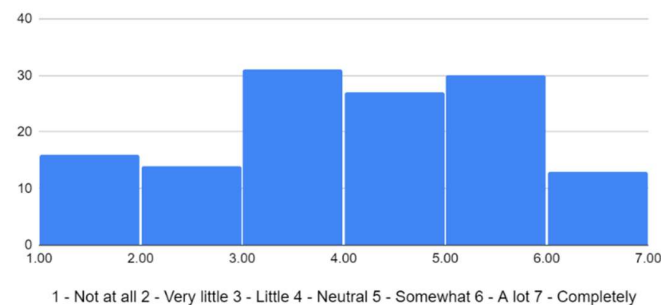
134 responses



➤ Q8.1.: abenshi muri ba rwiyemezamirimo bafite impungenge kuri bizinesi zabo muri ibi bihe by' akaga.

Q8.2. Do you feel you have the capacity/competence to deal with this problem?

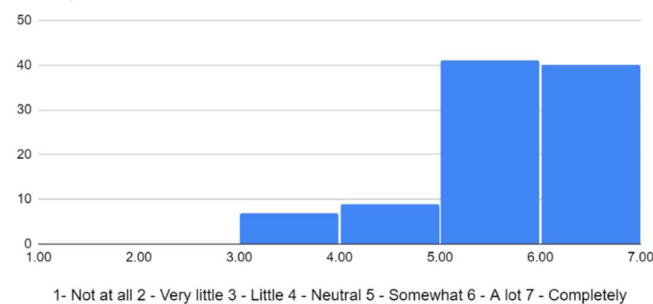
134 responses



➤ Q8.2.: abenshi muri ba rwiyemezamirimo bafite impungenge ku bushobozi/ubumenyi bwo guhangana n' ibi bihe.

Q3.10. On a scale of 1 (not at all) to 7 (completely), how strongly is your business affected by the coronavirus situation?

134 responses

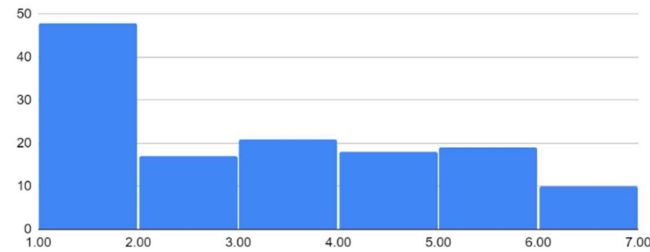


➤ Q3.10. Ibisubizo byerekana ko abenshi muri ba rwiyemezamirimo bavuga ko bizinesi zabo zagizweho ingaruka zikomereye na koronavirusi

➤ Q9.1.: abenshi muri ba rwiyemezamirimo (35.8%) bavuga ko bafite amakuru

Q9.1. On a scale of 1 (not at all) to 7 (completely), do you find good information about the impact of the corona virus on your business and how you should deal with this?

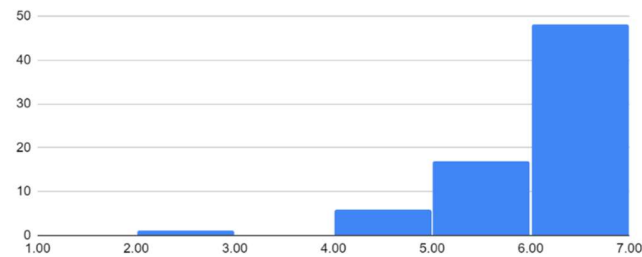
134 responses



1 - Not at all 2 - Very little 3 - Little 4 - Neutral 5 - Somewhat 6 - A lot 7 - Completely

Q8.3. Do you feel scared about the impact of the virus on the Rwandan economy?

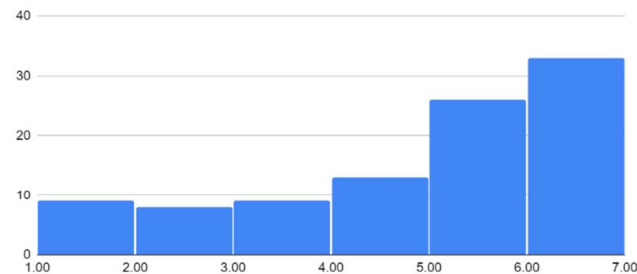
134 responses



1 - Not at all 2 - Very little 3 - Little 4 - Neutral 5 - Somewhat 6 - A lot 7 - Completely

Q8.4. Do you feel scared about your own health?

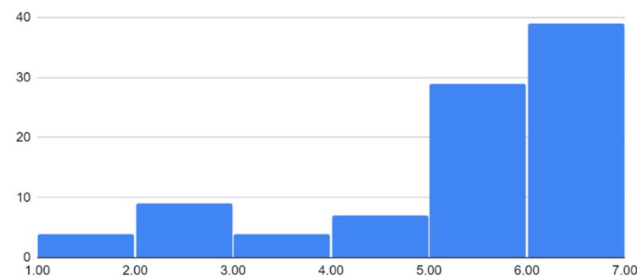
133 responses



1 - Not at all 2 - Very little 3 - Little 4 - Neutral 5 - Somewhat 6 - A lot 7 - Completely

Q8.5. Do you feel scared about the health of your family?

134 responses



1 - Not at all 2 - Very little 3 - Little 4 - Neutral 5 - Somewhat 6 - A lot 7 - Completely

make ku ngaruka za koronavirusi kuri bizinesi zabo bakaba batazi nuko bahangana nayo.

➤ Q8.3.: ijanisha ryo hejuru rya ba rwiyezamirimo bafite impungenge z'ingaruka za virusi ku bukungu bw'u Rwanda.

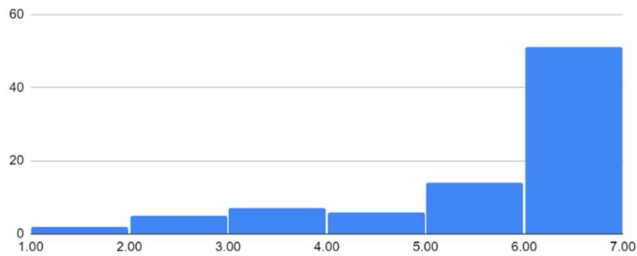
➤ Q8.4.: abenshi muri ba rwiyezamirimo bafite impungenge ku buzima bwabo bwite.

➤ Q8.5. Ibisubizo byerekana ko abenshi muri ba rwiyezamirimo bafite impungenge ku buzima bw'imiryango yabo

➤ Q8.6. Ibisubizo byerekana ko abenshi muri ba rwiyezamirimo bafite impungenge ku ngaruka ku buzima bw'Abanyarwanda

Q8.6. Do you feel scared about the impact on the health of the Rwandan people?

134 responses

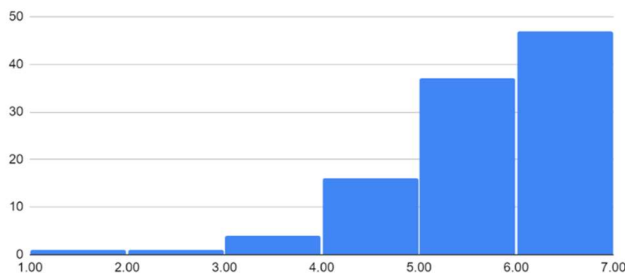


1 - Not at all 2 - Very little 3 - Little 4 - Neutral 5 - Somewhat 6 - A lot 7 - Completely

➤ Q8.7.: abenshi muri ba rwiyemezamirimo batekereza ko u Rwanda ruzashobora guhangana na virusi

Q8.7. To what scale will Rwanda be able to control the virus?

133 responses

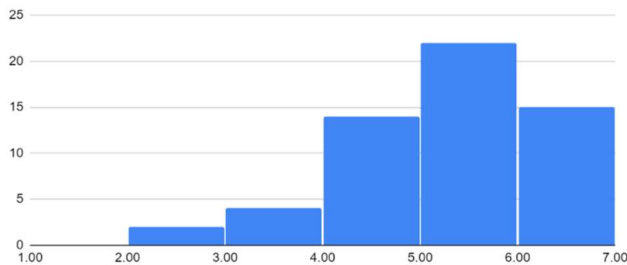


1 - Not at all 2 - Very little 3 - Little 4 - Neutral 5 - Somewhat 6 - A lot 7 - Completely

➤ Q8.8.: abenshi muri ba rwiyemezamirimo batekeraza ko "guma mu rugo" ari icyemezo gikwiye.

Q8.8. Do you think the lock down is a smart decision?

134 responses



1 - Not at all 2 - Very little 3 - Little 4 - Neutral 5 - Somewhat 6 - A lot 7 - Completely

## 9. Ubufasha

Ba rwiyemezamirimo babajijwe ku buryo butandukanye bw'ubufasha bumva bizeye muri ibi bihe by'akaga. Ishusho ya 9 itanga ishusho rusange y'ubufasha bwahawe ba rwiyemezamirimo.

**Ishusho ya 8.** Ubufasha bwahawe ba rwiyemezamirimo n'uburyo ubufasha bushobora kuzakomeza ku buryo burambye



- Q9.3.: 15% ba rwiyemezamirimo hari ikigo, uretse BPN, cyabagezeho kugira ngo kibahe ubufasha, mu gihe 85% ntawabagezeho.
- Q9.4.: 4% ba rwiyemezamirimo banki yabo yabagezeho kugira ngo ibahe ubufasha, mu gihe 96% ntawabagezeho.

Mu gusozza, twabajije ba rwiyemezamirimo gushyira ku rutonde aho bakura amakuru, igishobora kubafasha guhangana n'ibi bihe by' akaga, kandi niba hari amakuru bafite ashobora gufasha bagenzi babo ba rwiyemezamirimo. Imbonerahamwe ya 5 iratanga urutonde rw' ibisubizo byakunze kugaruka.

**Imbomerahamwe ya 5.** Ibitekereazo bitandukanye bya ba rwiyezamazirimo ku buryo umuntu yahangana n' ibi bihe by' akaga.

<b>Q 9.2. Ni he uvana amakuru?</b>	<b>Inshuro zavuzwe na ba rwiyezamazirimo</b>	<b>Ijanisha</b>
1. Gushakira kuri murandasi/imbuga nkoranyambaga	40	29.85%
2. Radiyo/televiziyo	17	12.69%
3. BPN	11	8.21%
4. Inshuti n' abavandimwe	10	7.46%
5. RRA, PSF, Minisiteri y' Imari, Leta	9	5.70%
6. Ikiganiro na bagenzi banjye ba rwiyezamazirimo	5	3.73%
<b>Q 9.6. Ese wibaza ko ari iki cyashobora kugufasha guhangana n' ibi bihe turimo?</b>	<b>Inshuro zavuzwe na ba rwiyezamazirimo</b>	<b>Ijanisha</b>
1. Kwumva ingaruka z' iki cyorezo kuri bizinesi yanjye no gutega amatwi inama ku buryo nahangana na cyo	15	11.19%
2. Kubona inkunga y' amafaranga, inguzanyo nyuma y' iki cyorezo	10	7.46%
3. Hakenewe ubuvugizi mu Kigo cy' Imisoro n' Amahoro (RRA)	10	7.46%
4. Gukurikiza amabwiriza ya Leta	10	7.46%
5. Kwihangana no kwizera ejo heza	7	5.22%
6. Gusangiza amakuru ashobora gufasha abandi/ Kwongera ubufatanye hagati ya ba rwiyezamazirimo	4	2.99%
7. Gutanga serivisi zacu hafashishijwe murandasi	3	2.24%



Q 9.7, 9.8. Ese hari inama iyo ari yo yose ishobora gufasha abandi ba rwiyezamirimo cyangwa andi makuru wakwifuzza kudasangiza?	Inshuro zavuzwe na ba rwiyezamirimo	Ijanisha
1. Turashimira BPN ku nkunga no kudukomeza. Ni ikintu cy' agaciro gukurikiza inama zitangwa n' abafatanyabikorwa nka BPN	21	15.42%
2. Shyira imbaraga mu guhanga udushya twawe, shyira imbaraga mu bunyamwuga, nawe wiyiteho	20	14.93%
3. Reka tubungabunge imirimo twihangiye. Ba hafi y' abakozi bawe. Ha ubushobozi n' inkunga abakozi bawe.	11	8.02%
3. Koresha aka kanya mu gutekereza ku mikurire no kuvugurura bizinesi yawe	10	7.46%
4. Komeza gukorera abaguzi bawe mu bunyangamugayo/nta mpamvu yo kuzamura ibiciro	8	5.97%
5. Gira akamenyero ko kwizigamira/kwibikira ingoboka	7	5.22%
6. Kwibungabunga haba ku mubiri no mu bwenge	5	3.73%
7. Hari ibikoresho by' ingirakamaro by' ubuntu kuri murandasi bigufasha gukurikirana uburyo bizinesi yawe itera imbere nk' ibyifashishwa mu gukurikirana inshingano, ubufatanye, ibitinda.	3	2.24%

### **9. Ese ni izihe nama abandi ba rwiyezamirimo bampa muri ibi bihe by' akaga?**

Aha hasi murahasanga bimwe mu bisubizo twakiriye mu cyiciro cya mbere cy' ibaza.

1. „Ibi ni ibihe twahawe kugira ngo twitekerezeho, tugire icyo tumarira imiryango yacu, dutekereza ku buzima bwacu, tumenye abana bacu, n' ibindi. Ntabwo dukwiye kubifata nk' ikibazo gusa ahubwo twagombye kubonamo amahirwe yo kwikosora tugategura intambwe ikurikiyeho.“
2. „Mureke tugerageze gukomeza gushyigikira abakozi bacu muri ibi bihe by' amage. Kuri benshi muri bo, imirimo yabo ni bwo buryo bwonyine bafite bwo gutunga imiryango yabo.“
3. „Mureke twibuke gushimira abakozi bacu, nubwo twabikorera kure. Ntabwo dukwiye gutekereza ku byacu dukeneye gusa. Mureke dufate abakozi bacu nk' aho baba ari abo mu miryango yacu. Dukwiye kuguma tuvugana, duhanahana amakuru, n' ikindi cyose twagira.“
4. „Ntidukwiye gucika intege. Abakozi bacu baturindiyeho gukomera tukabona ibisubizo by' ubwenge. Mureke twe guheranwa n' ibigeragezo.“
5. „Mureke twe kwirebaho. Mureke turwanire kugumana imirimo twihangiye. Abantu baduhanze amaso. Mukore ibishoboka byose ku bw' abantu bavunitse babakorerera.“
6. „Tugomba kwubahiriza amabwiriza n' amategeko bya leta kuko ari bwo buryo bwonyine bushobora kudufasha kuzakomeza ibikorwa byacu nk' uko byari bisanzwe. Nka ba rwiyezamirimo, ni inshingano zacu gufatanya n' inzego za leta mu gukemura iki kibazo.“
7. „Iki ni igihe cyo gutekereza kuri ejo hazaza ha bizinesi zacu. Ntabwo ari igihe cyo kuryama. Nashishikariza abandi ba rwiyezamirimo gukora cyane bagategura ejo hazaza h' ibigo byabo.“
8. „Iki ntabwo ari igihe cyo gucika intege cyangwa kwiryamira. Uyu ni umwanya wo gutekereza ku mahirwe azanwa n' ikoranabuhanga rigezweho muri bizinesi zacu. Ni igihe cyo kugendana n' ibihe no kwivugurura mu buryo twakoragamo. Reka dufunguke mu mutwe, reka twemere impinduka. Ni amahirwe yo gukorera abaguzi bacu neza kugira ngo banyurwe.“
9. „Dukwiye kugira imitikerereze yubaka mu bihe ibyo ari byo byose. Ntabwo dukwiye gucika intege kubera ko ibi ni itangiriro gusa.“

10. „ Reka dukomeze tubone bisinesi yacu nk’ umukoresha wacu. Reka twarekane kwihangana no kudatezuka duharanira gukomeza kwubaka ibigo byacu no gutuma bishinga imizi dutegura ejo hazaza.“
11. “Twibuke ibyo twize mu mahugurwa ya BPN cyane cyane mu micungire y’imari: Umuco wo kuzigama, ubwisazure, guteganyiriza ibihe bibi, tubihe agaciro kurushaho.”
12. „Mugire ubwihangane n’ imitekerereze yubaka gutyo muzashobora gushyigikira abakozi banyu. Bakeneneye imbaraga zibakomokaho gutyo nabo bagashobora gukomeza imiryango yabo.“
13. „Mukomere! Inzozo zanyu ziracyashoboka. Ni mwebwe muzaba aba mbere kubona ko zavuyemo ibintu bifatika.“
14. “Tuguma icyizere. Habaye n’andi makuba, imana iyadukuramo.
15. «Iri ni isomo kuli twebwe. Gushyira amafranga ku ruhande (reserve) tugomba kubigira akamenyero.»
16. «Abakomeje gukora, muduheshe ishema. Abatarabishoboye, twihangane, tugume mu rugo.»
17. “Twihangane. Umunsi inzira zafunguwe, dukwiriye gusyira hamwe, tukubahiriza ibyifuzo by’aba clients bacu. Dushyire hamwe tugabanye ibituruka hanze byinjira mu gihugu. icyo gihe bizaba bikinewe cyane. Itegere.»
18. «Iyo ndeba abantu bakora muli iyi minsi, bavunika (polisi, abaganga, n’abandi) nibaza icyo nakora ngo nanjye nshyireho uruhare rwanjye.»
19. «Uko witwara uyu munsi ku bakazi bawe no ku ba clients bawe, muli ibi bihe turimo, bizakuranga. Tubwitwaranemo ubushishozi. Nitwihebe. Dufashe abakozi nabo ntibihebe. Tuzabyikuramo.»
20. «Twahuguwe kare n’aba swisi. Twibwiraga ko ari ibya kure. None dore, mu myaka 2-5 iri imbere, ni twebwe ahubwo tuzaba duhugura, dushishikariza abandi kwiteganiriza, tugendera ku yo natwe tuzaba twarazigamyeye.»

## **10. Umusozo**

**Dusoje iki cyegeranyo dushimira ba rwiyemezamirimo bose** bafashe igihe cyabo bagatanga inkunga yabo kuri ubu bushakashatsi. Twizera ko iki cyegeranyo kizabagirira akamaro. Twizera kandi ko iki cyegeranyo kizafasha n' abafata ibyemezo ba Leta ndetse n' abikorera mu gufata ibyemezo bigendeye ku makuru y' uburyo bwo guhangana n' ingaruka z' icyorezo cya COVID-19 ku bigo bito n' ibiciriritse mu Rwanda.