KOLEJI NDERABAREZI

ISHURI RY'UBUREZI

UMWANYA W'IKINYARWANDA MU MITANGIRE YA SERIVISI Z'AMABANKI AKORERA MU RWANDA: URUGERO RWA BANKI YA "EQUITY" RWANDA

UWERA Marcelline
219015979

Ubushakashatsi bwashyikirijwe Ishuri ry'Uburezi rya Koleji Nderabarezi ya Kaminuza y'u Rwanda mu rwego rwo gukorera impamyabumenyi y'ubuzobere mu kwigisha Ikinyarwanda

Abayoboye ubushakashatsi:
Prof NIYOMUGABO Cyprien
Dr UWIZEYIMANA Valentin

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GUHAMYA

Ngewe, Uwera Marcelline, ndahamya ko ibikubiye muri ubu bushakashatsi nshyikirije Koleji y'Uburezi ya Kaminuza y'u Rwanda ari umurimo wange bwite. Ndemeza ko ubu bushakashatsi ari umwimerere kandi bukaba butarigeze butangwa cyangwa ngo butangazwe bugamije guhesha nyirabwo impamyabushobozi iyo ari yo yose muri Kaminuza y'u Rwanda cyangwa indi kaminuza iyo ari yo yose.

Amazina: UWERA Marcelline

Umukono:

Itariki: Ku wa 08 Nyakanga 2022

IKEMEZO

Ngewe Prof. Niyomugabo Cyprien, ndemeza ko ubu bushakashatsi ari nge wabuyoboye kandi ko natanze uburenganzira bwo kubushyira ahagaragara.

Amazina: Prof NIYOMUGABO Cyprien

Umukono: ……………………………**Itariki**: 08/07/2022

GUTURA ABANTU UBUSHAKASHATSI

Kuri ba nyakwigendera GAHAMANYI Léonidas, Prof NKUSI Laurent na Dr VUNINGOMA James, kuri mama MUKAKANIMBA Médiatrice, ku bavandimwe bacu, kuri NTURANYENABO Dieudonné iki gitabo turakibatuye.

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Mbere na mbere turashima Imana ishobora byose yaturindiye ubuzima, ikaduha ubwenge tukaba tubashije kugera ku murimo nk'uyu.

Turashimira Prof NIYOMUGABO Cyprien na Dr UWIZEYIMANA Valentin bagize uruhare ntagereranywa mu myigire yacu no kwemera kuyobora uyu murimo w'ubushakashatsi babibangikanyije n'izindi nshingano bafite.

Turashimira *Equity Bank* mu Rwanda yagize uruhare ntagereranywa muri ubu bushakashatsi, ikatwemerera kuduha amakuru yari akenewe.

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Turashimira abarezi bose bagize uruhare mu kutwungura ubumenyi mu masomo atandukanye twize muri iki kiciro.

Turashimira, SEKAMANA Abdoul- Khaliq, UWAMARIYA Jacqueline, Dr NSENGIYUMVA Emmanuel, NDAHIMANA Daniel, MUSABEYEZU Théogène, GATABAZI Bernard, UWIZEYIMANA Agnès, UWINEZA Solange, BAGARAGAZA Prosper na HAHIRWUWIZERA Crispine ku kanyabugabo mutahwemye kudutera, ku bitekerezo byanyu mu myigire yacu.

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Turashimira abanyeshuri bose twiganye muri iki kiciro ku bufatanye n'ubwitange batugaragarije.

INSHAMAKE Y'UBUSHAKASHATSI

Ubu bushakashatsi bwiswe "**Umwanya w'Ikinyarwanda mu mitangire ya serivisi z'amabanki akorera mu Rwanda: Urugero rwa Banki ya "Equity" Rwanda"** bwari bufite intego yo gusuzuma umwanya Ikinyarwanda gihabwa mu ikoreshwa ry'indimi mu mabanki yo mu Rwanda n'ingaruka zo kutagikoresha muri serivisi ayo mabanki agenera abakiriya bayo. Bwari bufite intego zihariye zikurikira: (1) gusuzuma umwanya w'Ikinyarwanda mu mpapuro zuzuzwa n'abagana Banki ya « Equity » Rwanda (2) kumenya uko indimi zibana mu muryango nyandimi wa Banki ya Equity Rwanda; (3) kugaragaza imyumvire y'abagenerwabikorwa ba Banki ya « Equity » Rwanda mu Rwanda kuri serivisi bahabwa mu ndimi z'amahanga, no (4) kugaragaza ingaruka zo kudakoresha Ikinyarwanda muri Banki ya « Equity » Rwanda. Mu gutoranya itsinda nkeshwamakuru, hakoreshejwe uburyo bwa tombora yoroheje; aho hatoranyijwe bamwe mu bakiriya n'abakozi b'iriya banki ya "Equity" Rwanda bakaba ari bo batanga amakuru ajyanye n'ubu bushakashatsi. Nyuma yo gukusanya amakuru akubiye mu mpapuro zikoreshwa muri Banki ya Equity Rwanda, hakoreshejwe uburyo bw'ibaza rishingiye ku rutonde rw'ibibazo bifunze. Iryo bazwa ryagaragazaga uburemere bw'imbamutima z'abakeshwamakuru ku bibazo n'ibisubizo batangaga. Ibyavuye muri ubu bushakashatsi byerekanye ko muri Banki ya Equity Rwanda hakoreshwa amoko menshi y'inyandiko, ariko aha twashingiye ku nyandiko 31 zifashishwa mu guha serivisi abakiriya bayigana. Muri izi nyandiko, izigera kuri eshatu ni zo zonyine byagaragaye ko abakiriya ba banki ya Equity bashobora kuzibona zanditse mu Kinyarwanda. Hagaragajwe kandi ko mu kumenya uko indimi zibana mu muryango nyandimi wa Banki ya Equity Rwanda; muri ubu bushakashatsi, byaragaragaye ko inyandiko ziri ku kigero cya mirongo kenda n'ibice bitatu ku ijana (90.3%) zanditse mu rurimi rw'Icyongereza. Ikinyarwanda cyo kiboneka muri izo nyandiko ku kigero k'ikenda n'ibice birindwi ku ijana (9.7%). Igifaransa n'Igiswayire byo bigaragara ko bidakoreshwamo. Mu gusuzuma imyumvire y'abagenerwabikorwa ba Banki ya Equity Rwanda mu Rwanda kuri serivisi bahabwa mu ndimi z'amahanga, byagaragaye ko abakiriya ba Banki ya Equity Rwanda bishimiye kuba serivisi bahabwa n'iyi Banki ziri mu rurimi bashyize imbere (Icyongereza) bangana na 13.9%, mu gihe abagera kuri 63.4% bose batishimiye ko serivisi nyinshi ziri mu rurimi rw'Icyongereza, naho ku bijyanye n'ingaruka zo guhabwa serivisi, gusaba serivisi mu ndimi z'amahanga byagaragaye ko bituma abatazumva batinya kuzisaba nk'uko byahamijwe n'abakeshwamakuru ku kigero cya 86.9 %. Naho ku kuba udasobanukirwa ibikubiye muri serivisi nk'iy'inguzanyo bishobora kugira ingaruka ku mukiriya zirimo nko kuba havuka ibibazo mu myishyurire y'inguzanyo kuko atasobanukiwe neza ibyari bikubiye mu masezerano igihe yasabaga inguzanyo, byemejwe ku kigero cya 90.6%. Hashingiwe ku byavuye muri ubu bushakashatsi, hifujwe ko Leta ikwiye gukurikirana iyubahirizwa ry' ibikubiye mu Itegeko N° 017/2021 ryo ku wa 03/03/2021 ryerekeye kurengera umuguzi wa serivisi y'imari mu ngingo yaryo ya 9 n'iya 13. Hifujwe kandi ko hagenwa/hacurwa amuga akoreshwa muri banki kugira ngo hashakishwe amagambo y'Ikinyarwanda aboneye akoreshwa mu nyandiko za banki zo mu Rwanda.

ABSTRACT

This study, entitled "**The place of Ikinyarwanda language in banks' service delivery in Rwanda: A case of Equity Bank Rwanda**", aimed to assess the place Kinyarwanda in the use of languages in banks operating in Rwanda and the consequences of not using it in services provided by them to their customers. It had the following specific objectives: (1) to examine the place of Kinyarwanda in the forms filled by Equity Bank Rwanda customers (2) to determine how languages cohabitate in the Equity Bank Rwanda bilingual community; (3) to assess the perceptions of the beneficiaries of Bank Equity Rwanda on services provided in foreign languages, and (4) to evaluate the impact of not using Kinyarwanda in Equity Bank Rwanda. The data was collected from a small group of Equity Bank customers and service providers who represented other beneficiaries of banks operating in Rwanda. Simple random sampling techniques have been used to find research respondents; where some customers and employees of the Equity Bank Rwanda were selected to provide the information related to the study. After collecting the secondary data (Equity Bank Rwanda official service documents), the researcher collected primary data using questionnaires with which lists of closed questions were asked to both the bank customers and employees. The results of this study showed that the Equity Bank Rwanda uses more official documents but in this research, we considered 31 types of official documents used to provide services to its customers. Amongst them, three were the only ones that could be accessed by Equity bank customers in Kinyarwanda. Assessing how languages cohabitate in the bilingual community of Equity Bank Rwanda; it was found that ninety point three percent (90.3%) of its documents were written in English. Only Nine point seven percent (9.7%) of the documents appear to be written in Kinyarwanda. French and Swahili seems to be out of use. Assessing the perception of the beneficiaries of Equity Bank Rwanda on the services provided in foreign languages, it was found that only 13.9% of Equity Bank Rwanda customers are happy with the services provided by this Bank in its preferred language (English), while 63.4% of them were dissatisfied with the fact that most services were in English, and in terms of the impact of service delivery in foreign languages it was found that those who are not proficient in those languages were afraid to request any service, as confirmed by of 86.9% of the respondents. The lack of understanding of the contents of the loan service could affect the client in terms of repayment of loan because they would not have fully understood the terms and conditions of the contract when they applied for the loan. This was approved at 90.6%. It has been recommended that the Government should monitor the implementation of the provisions of Law N° 017/2021 of 03/03/2021 relating to financial services consumer protection, in its Articles 9 and 13. Bank related service terminologies should also be created to find appropriate words to use in Kinyarwanda for customer satisfaction purposes, for banks operating in Rwanda.

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UMUTWE WA MBERE: INTANGIRIRO RUSANGE

1.1. AKINJIZO

Ikinyarwanda ni ururimi kavukire rw'Abanyarwanda. Uru rurimi rwifashishwa muri serivisi zinyuranye zigenewe rubanda zirimo: iz'uburezi, iz'ubuzima, ibigo bya Leta, iby'abikorera, abafatantabikorwa ba Leta ndetse no mu bucuruzi nko mu bigo by'imari birimo n'amabanki. Ingingo ya 8 y'Itegeko Nshinga ryo mu wa 2003 (ryavuguruwe mu wa 2015) ivuga ko Ikinyarwanda ari ururimi rw'Igihugu rukanasangira n'Icyongereza, Igifaransa n'Igiswayire kuba indimi zikoreshwa mu butegetsi. Nyamara ibikubiye mu itegeko nshinga ntibigaragaza neza uko izi ndimi zigomba gukoreshwa mu nzego zinyuranye (Niyomugabo, 2012).

Ibi ni byo byatumye dutekereza ko hashobora kuvuka icyuho mu mikoreshereze y'Ikinyarwanda mu ngeri zinyuranye; bityo dufata ikemezo cyo gusuzuma uko gikoreshwa mu bigo by'imari mu Rwanda hasuzumwa uko amabanki arukoresha aha abaturage serivisi zibagenwe. Uyu mutwe wa mbere uribanda ku kugaragaza uko ikibazo giteye, impamvu z'ubu bushakashatsi, intego z'ubu bushakashatsi ndetse n'ibibazo bushingiyeho.

1.2. UKO IKIBAZO GITEYE

Ururimi ni igikoresho nyamuryango cy'ubwumvane gishingiye ku gukoresha ubushobozi kamere abantu bifitemo bwo kumvikana bakoresheje amajwi yatuye abagize umuryango nyarurimi umwe baba baremeranyijeho. Ku rwego rw'abantu hagati yabo, ururimi rubafasha gushyikirana, kugezanyaho amakuru, kuranga ibibakikije, gushyira ku murongo ibitekerezo no kubigaragaza, kugaragaza imbamutima n'ibindi.

Iyo indimi zikoreshwa ari nyinshi bishobora kuba intandaro yo kubura serivisi iyo imikoreshereze yazo itubahirije poritiki izigenga. Iki kibazo kiri mu biboneka mu mirimo itandukanye ikorerwa mu Gihugu. Hari ibigo abantu bagana ntibababashe kubona serivisi bakeneye kubera ko abo basanze badakoresha ururimi bisanzuyemo. Hari benshi mu bagana bimwe mu bigo bya Leta, iby'ubucuruzi, amabanki n'imiryango itegamiye kuri Leta usanga bagira ingorane zo guhabwa serivisi kubera ko bakoresha ururimi rudakoreshwa n'abo bagannye kandi rwemewe mu butegetsi mu Rwanda.

Ubushakashatsi bwakozwe na Prof Plato-Shinar (2014) bwanzuye bwifuza ko ku mpamvu zo kurengera umuguzi hakwiye kujyaho amategeko ahatira amabanki gutanga serivisi mu ndimi abayagana bumva. Avuga ko ayo mategeko agomba kwibanda ku gutanga amasezerano mu buryo bw'inyandiko; muri izo nyandiko bakagaragazamo ingingo z'ingenzi umukiriya agomba kumenya, kandi izo nyandiko zikaba zisemuye mu rurimi umukiriya yisanzuramo. Ubu bushakashatsi bwerekana ko igihe umukiriya yasinye amasezerano atumva ari we wirengera ingaruka ziyakurikira nyamara ari uko yasinye amasezerano mu rurimi atisanzuramo. Ibi bivuze ko aba yarasinye ibyo adasobanukiwe.

Abanyarwanda bose si ko bumva cyangwa basobanukiwe indimi mvamahanga. Itegeko N° 017/2021 ryo ku wa 03/03/2021 ryerekeye kurengera umuguzi wa serivisi y'imari, riteganya mu ngingo ya 9 ko amasezerano y'ubuguzi bwa serivisi y'imari agomba kuba ari muri rumwe mu ndimi zikoreshwa mu butegetsi umuguzi wa serivisi z'imari yihitiyemo. Nanone ingingo ya 13 iteganya ko umuguzi abanza agahabwa inyandiko imenyesha amakuru y'ingenzi kuri iyo serivisi y'imari, kandi na yo iba iri mu rurimi umukiriya ahisemo nk'uko amabwiriza ya Banki Nkuru y'u Rwanda abiteganya (Primature, 2021). Ushingiye

ku bikubiye muri iri tegeko rero usanga hari ibigo bitanga serivisi z'imari byirengagiza iyubahirizwa ryaryo.

Iyo usuye ibyo bigo, by'umwihariko amabanki amwe n'amwe akorera mu Rwanda, usanga zimwe mu mpapuro z'ingenzi zifashishwa mu guha amakuru na serivisi abakiriya bayo zanditse mu ndimi z'amahanga. Iki rero kikaba ari ikibazo gikomeye ku gutanga serivisi zinoze. Ni iyo mpamvu twafashe umwanzuro wo gutoranya Banki ya 'Equity' Rwanda tukayisura tugamije gusuzuma uko Ikinyarwanda gikoreshwa mu kwita ku bakiriya bayo, gusuzuma impamvu hari serivisi kidakoreshwamo ndetse no kureba uko abagenerwabikorwa bakira kuba hari serivisi bahabwa mu ndimi z'amahanga ndetse no kugaragaza ingaruka ibi byagira ku bagenerwabikorwa ba Banki na Banki ubwayo.

1.3. IMPAMVU Z' UBU BUSHAKASHATSI

Nk'uko byagaragajwe mu gusobanura uko ikibazo giteye, ururimi ni umusingi w'iterambere kuko kugira ngo abantu batere imbere cyangwa igihugu kigere ku iterambere, ururimi rubigiramo uruhare. Impamvu nta yindi; ni uko iyo abantu bashaka gusangira amakuru bifashisha ururimi. Ikinyarwanda rero ni umusemburo w'iterambere ry'Abanyarwanda. Kugikoresha neza byababafasha kugera ku ntego zabo ndetse n'iz'Igihugu muri rusange.

Twaratekereje rero tubona nta handi iterambere rishingira hatari ku makuru ndetse n'ifaranga. Ni muri urwo rwego twatekereje gusuzuma umwanya w'Ikinyarwanda mu ruhando rw'izindi ndimi aho iryo faranga rikunze kuba ribitse ari na ho abarishaka barisanga. Aho nta handi ni mu mabanki akorera mu Rwanda; ariko hibandwa kuri Banki ya « Equity Rwanda» nk'imwe mu mabanki akorera mu Rwanda. Ibi byashingiwe ku kuba twarasuzumye zimwe mu mpapuro zikoreshwa n'amabanki anyuranye akorera mu Gihugu tugasanga amenshi akoresha indimi

zitandukanye zirimo n’Ikinyarwanda; nyamara bikaba byaragaragaye ko hari zimwe muri serivisi zitangwa mu ndimi zitarimo Ikinyarwanda muri iyi banki. Byatumye tugira inyota yo gucukumbura tukamenya neza izo serivisi izo ari zo ndetse hakanasuzumwa ingaruka ibi bishobora gutera ku bagenerwabikorwa b’iyi banki no kuri banki ubwayo mu rwego rw’ubucuruzi.

Ibi byose twabishingiye ku bushakashatsi bwagiye bukorwa bukagaragaza ko ururimi rufite uruhare runini mu migendekere myiza ya serivisi; ndetse twanashingiye ku byo itegeko rirengera umuguzi riteganya mu rwego rwo kugira ngo ahabwe serivisi nziza. Gutanga serivisi mu rurimi umukiriya yisanzuramo byatuma serivisi zihuta ariko hari aho usanga bitubahirizwa bityo bikaba byatuma habaho idindira rya serivisi zisabwa mu ndimi zitumvwa n’abakiriya hakaba hashamikiraho n’izindi ngaruka ku mpamvu zombi.

1.4. INTEGO Z’UBU BUSHAKASHATSI

Ubu bushakashatsi bufite intego rusange yo gusuzuma umwanya Ikinyarwanda gihabwa mu ikoreshwa ry’indimi mu mabanki yo mu Rwanda n’ingaruka zo kutagikoresha muri serivisi ayo mabanki agenera abakiriya bayo. Bwari bufite kandi intego zihariye zikurikira:

1. Gusuzuma umwanya w’Ikinyarwanda mu mpapuro zuzuzwa n’abagana Banki ya « Equity » Rwanda;
2. Kumenya uko indimi zibana mu muryango nyandimi wa Banki ya Equity;
3. Kugaragaza imyumvire y’abagenerwabikorwa ba Banki ya « Equity » Rwanda mu Rwanda kuri serivisi bahabwa mu ndimi z’amahanga;
4. Kugaragaza ingaruka zo kudakoresha Ikinyarwanda muri Banki ya « Equity » Rwanda.

1.5. IBIBAZO UBUSHAKASHATSI BUSHINGIYEHO

Ubu bushakashatsi bwari bugamije gusubiza ibibazo bikurikira:

1. Ese Ikinyarwanda cyaba gikoreshwa mu mpapuro zuzuzwa n'abagana Banki ya « Equity » Rwanda ?
2. Indimi zibana gute mu muryango nyandimi nyinshi wa Equity?
3. Ni iyihe myumvire/ myitwarire y'abagenerwabikorwa ba Banki ya « Equity » Rwanda mu Rwanda kuri serivisi bahabwa mu ndimi z'amahanga?
4. Ni izihe ngaruka zo kudakoresha Ikinyarwanda muri Banki ya « Equity » Rwanda?

UMUTWE WA KABIRI: IBYANDITSWE KU MIKORESHEREZE Y'IKINYARWANDA

2.1. AKINJIZO

Ikinyarwanda ni ururimi kavukire rw'Abanyarwanda. Ni ururimi nyabutegetsi kandi rukaba ururimi rw'Igihugu. Uyu ni umwihariko wasanga hake ku isi kuko usanga ibihugu byinshi bifite indimi kavukire zirenze rumwe; ari na byo bituma izo ndimi zitiharira kuba indimi nyagihugu ndetse ukaba wanasanga bigoranye ko zajya mu ndimi nyabutegetsi. Aha rero ugasanga hitabazwa indimi z'amahanga muri serivisi zinyuranye za Leta kuruta uko hakwitabaza izo ndimi z'abenegihugu.

Hari intambwe ishimishije yatewe mu guteza Ikinyarwanda imbere no kugiha agaciro gakwiye nk'ururimi rwigishwa kandi rukoreshwa mu nzego zinyuranye mu Gihugu, ariko muri iki gihe ikeneye kongerwamo agatege. Usanga hari aho uru rurimi rwirengagizwa rugasimbuzwa indimi z'amahanga nyamara abagenerwabikorwa bakoresha Ikinyarwanda ndetse rimwe na rimwe usanga badasobanukiwe cyangwa batumva neza izo ndimi. U Rwanda ruri mu bihugu bikeya muri Afurika usanga abayobozi bakuru b'igihugu bitabira guteza imbere ururimi kavukire. Ikinyarwanda ni ururimi rudakennye ni na yo mpamvu usanga rufite ibyangombwa byose bituma rwigwa kandi rugakoreshwa mu nzego zinyuranye: abaruvuga bararukunda kandi bashobora no kurwiga bakanarwigisha abandi.

Muri uyu mutwe wa kabiri twarebeye hamwe amateka y'ururimi rw'Ikinyarwanda hibandwa ku mikoreshereze yacyo mu burezi, nk'inkingi y'imikoreshereze iboneye yacyo, ndetse n'umwanya wacyo mu zindi ndimi zikoreshwa mu Rwanda. Hasuzumwe ibyanditswe binyuranye ku mikoreshereze

y’Ikinyarwanda mu nzego zinyuranye mu Rwanda ndetse hanagaragazwa ingaruka zaterwa no kudakoresha Ikinyarwanda mu gihe abagenerwabikorwa bahabwa serivisi bazihabwa mu ndimi z’amahanga.

2.2. UKO INDIMI ZIBANA MU MIRYANGO NYANDIMI INYURANYE MU RWANDA

Ubushakashatsi bunyuranye bwagiye bwerekana ko Ikinyarwanda gifite umwanya ukomeye mu ngeri zose z’ubuzima mu Rwanda. Kimwe n’abandi bashakashatsi, Uwitonze (2006), wakoze ubushakashatsi ku ndimi n’ubucuruzi yibanda ku nkubiri y’indimi mu isoko rya Kimironko, yagaragaje ko mu ndimi zikoreshwa mu buyobozi bw’isoko, Ikinyarwanda kiza ku mwanya wa mbere, haba mu biganiro bisanzwe cyangwa mu nama zibuhuza n’abacuruzi cyangwa abandi bagenderera isoko, kuko ari rwo rurimi kavukire rw’Abanyarwanda. Ubu bushakashatsi bwagaragaje kandi ko hari igihe izindi ndimi nk’Igifaransa cyangwa Igiswayire zijya zikoreshwa cyanecyane iyo ubuyobozi buganwe n’abantu batazi cyangwa batumva neza Ikinyarwanda. Ubu bushakashatsi kandi bwerekanye ko Ikinyarwanda cyonyine gikoreshwa ku rugero rwa 67 ku ijana (67%) mu gihe Ikinyarwanda n’Igiswayire bikoreshwa ku kigero cya 33 ku ijana (33%).

Ku ruhande rw’abacuruzi n’abaguzi, ubushakashatsi bwa Uwitonze (2006) bwagarageje ko nk’uko abacuruzi akazi kabo ari ukubanza kugirana ibiganiro n’abaguzi bisaba gukoresha cyane ivangandimi kurusha gukoresha ururimi rumwe. Ibi byagaragajwe n’aho mu isoko rya Kimironko abacuruzi n’abaguzi baganira bakoresheje ivangandimi ku kigero cya 84 ku ijana (84%). Abakoresha ururimi rw’umuguzi ni 4 ku ijana (4%), abakoresha Ikinyarwanda n’Igiswayire ni 6 ku ijana (6%) naho abakoresha Igifaransa n’Icyongereza na bo ni 6 ku ijana

(6%). Ibi rero bikaba bigaragaza ko abacuruzi n'abaguzi bagerageza kuganira mu ndimi buri wese yisanzuranamo n'uwo baganira.

Undi mushakashatsi witwa Ngombwa (2006) na we yagarutse kuri poritiki y'indimi mu gice cy'Umujyi wa Kigali kizwi nka Karitsiye Komerisiyari (Quartier Commercial), yasanze abavuga ururimi uru n'uru bafite ikiciro bahuriyeho. Hagaragaye ko Ikinyarwanda kihakoreshwa n'Abanyarwanda buri munsi kandi bakaba bishimiye kugikoresha. Abagera kuri 90% baganira mu Kinyarwanda muri kiriya gice cy'ubucuruzi. Si iki gice cyo muri Nyarugenge gusa kigaragaramo umubare munini w'abakoresha Ikinyarwanda.

Mu Karere ka Bugesera, Umurenge wa Nyamata na ho hakorewe ubushakashatsi bugaragaza ko Ikinyarwanda ari rwo rurimi ruza ku mwanya wa mbere mu ndimi zikoreshwa n'ubuyobozi kuko gituma bubasha kuvugana, kuganira, kungurana ibitekerezo n'abaturage. Aha rero byagaragaye ko Ikinyarwanda gikoreshwa ku rugero rwa 60%, Igifaransa cyo kigakoreshwa ku rugero rwa 20% ndetse n'Icyongereza ni 20%. Ikinyarwanda kandi gikomeza kuba ku isonga no mu mashuri kuko gikoreshwa ku rugero rwa 52% mu gihe hari izindi ndimi zihakoreshwa nk'Icyongereza, Igifaransa, Igiswayire, Ikirera, Ikirundi n'Ikigande zose zivugwa ku kigero cya 48% ziteranyijwe. No mu bindi byiciro byose by'ubuzima nk'ubucuruzi n'ubuzima, ubu bushakashatsi bwerekanye ko Ikinyarwanda kiri ku isonga mu gukoreshwa (Nzayisenga, 2007).

Ku bundi bushakashatsi bwakozwe ku mibanire y'indimi mu nzego z'imirimo mu Bitaro bya Ruhengeri, ndetse n'ubundi bushakashatsi bwakozwe ku nkubiri y'indimi mu buyobozi mu Karere ka Musanze, hagaragajwe ko Ikinyarwanda kibangikanye n'inshami zacyo ari zo Ikirera, Ikigoyi, Igikiga n'Igishobyo (Hahirwuwizera, 2011). Ubuyobozi muri aka Karere ka Musanze byagaragaye ko

bukoresha cyane Ikinyarwanda kurusha inshami zacyo, ariko na zo zikaba zikoreshwa cyanecyane mu bayobozi bamenyeranye (Tuyisenge, 2007).

Uretse ubushakashatsi bwavuzwe kandi ku mwanya w'Ikinyarwanda mu ruhando rw'izindi ndimi mu mashuri yo mu Karere ka Musanze, hari n'ubushakashatsi bwakozwe na Akimanana (2005) ku mwanya n'imikoreshereze by'Ikinyarwanda mu Ishuri Rikuru Nderabarezi ry'i Kigali, bwerekanye ko Ikinyarwanda kitavugwa n'Abanyarwanda gusa kuko n'abanyamahanga barakivuga. Ubu bushakashatsi burerekana ko Abanyarwanda bavuga Ikinyarwanda muri KIE bangana na 90% naho abanyamahanga basaga 80% igihe ubu bushakashatsi bwakorwaga bari baratangiye kwiga Ikinyarwanda kugira ngo bashobore gushyikirana na bagenzi babo bakorana mu buzima bwa buri munsi.

Ku rundi ruhande, indimi mvamahanga zifite uruhare ku Kinyarwanda. Ibi biragaragazwa n'ubushakashatsi bwakozwe na Ngayaberura (2006) aho byatahuwe ko ibangikana ry'Ikinyarwanda n'indimi z'amahanaga ryatumye habaho icurwa ry'amuga mashya azikomokaho. Nyamara iryo bangikana ryanatumye Ikinyarwanda kivangavanga n'izo ndimi; ibi bikaba byatuma cyononekara, ntikivugwe neza.

Aba bashakashatsi bose kimwe n'abandi bagerageje gukora ubushakashatsi ku mwanya w'Ikinyarwanda mu ruhando rw'izindi ndimi zaba mvamahanga ndetse n'indimi shami zacyo mu masoko, mu mashuri, mu byiciro by'ubuzima n'ahandi. Ikigaragara ni uko bwakozwe ku bijyanye n'ibiganiro hagati y'abantu n'abandi, abacuruzi n'ababagana, abayobozi n'abayoborwa n'ibindi byiciro. Haragaragara icyuho rero mu bushakashatsi kuri serivisi zitangwa mu bucuruzi cyanecyane mu bigo by'imari hifashishwa impapuro nk'amasezerano, impapuro zo kubitsa no kubikuza, kohereza no kwakira amafaranga n'ibindi. Ngiyi impamvu twifuje

gutanga umusanzu wacu dusuzuma uko serivisi zifashisha impapuro zitangwa muri Banki ya Equity Rwanda, hibandwa ku mwanya Ikinyarwanda gifite muri iyi banki ndetse n'uko abakoresha Ikinyarwanda nk'ururimi rwabo rw'ibanze bakira guhabwa serivisi mu ndimi z'amahanga.

2.3. IMYUMVIRE Y'ABAHABWA SERIVISI MU NDIMI ZITARI IZABO KAVUKIRE

Ubushakashatsi bunyuranye bwerekanye ko ururimi atari igikoresho mburamumaro. Ururimi ni igikoresho gikomeye mu ngeri zose z'ubuzima bw'umuryango w'abantu. Hari inkeko zemejwe zagaragaje ko imiryango y'abantu ikoresha indimi zirenze rumwe ifata umwanzuro wo gukoresha ururimi uru n'uru bitewe n'ibikorwa iyo miryango ikora. Hari aho berekana ko uburyo ururimi rukoreshwa mu ngeri zinyuranye zigamije guteza imbere ubukungu mu gihe turimo bushobora gutuma urwo rurimi ruhinduka cyangwa rugakomeza kubaho mu bihe biri imbere. Byaragaragaye kandi ko uko hari abantu benshi bakoresha ururimi uru n'uru ari ko bitera na ba bandi bake batarukoreshaga kurukoresha (Grin, 2002).

Ntakirutimana (2010) avuga ko abantu bamaze gusobanukirwa neza abo ari bo baba bashobora gutera imbere kuko baba bifitiye ikizere kuko kandi baba bazi guhuza iby'ahandi n'indangagaciro zabo. Aha umwanditsi yagiye atanga ingero z'ibihugu byateje imbere ubukungu bishingiye kuri iri hame. Ibyo bihugu ni Ubuyapani, Ubushinwa, Ubuhinde ndetse na Tayiwani. Iterambere ry'ibi bihungu ryashingiye ahanini ku ndangagaciro z'umuco wabyo, zirimo n'indimi kavukire zabyo, zafatwaga nk'inkingi ya mwamba yo gukunda igihugu, kwitanga ndetse n'indangagaciro yo gukunda umurimo.

Umwanditsi Grin (2002) yagaragaje ko ubushakashatsi bunyuranye bwakozwe bwagiye bwerekana ko abakiriya bakoresha indimi zirenze rumwe baba bifuza guhabwa serivisi mu ndimi zabo kavukire kabone n’ubwo baba bumva neza indimi z’amahanga zaba zikoreshwa n’ababaha izo serivisi, kabone kandi n’iyo zaba ari zo zikoreshwa cyane.

Imyumvire ya bamwe mu Banyarwanda ikwiye guhinduka bakumva ko inshoza zose aho ziva zikagera zishobora gusobanuka mu Kinyarwanda. Nyamara turebye ibyagaragajwe n’ubushakashatsi bwakozwe na Niyomugabo (2015), bigaragara ko hakiri imyumvire y’uko utabona uko uvuga ibitekerezo byiza bikubiye mu bumenyi n’ikoranabuhanga mu Kinyarwanda. Bakavuga kandi ko kwigisha abana amasomo yose mu Kinyarwanda byatuma badindira mu bumenyi.

Icyerekezo cy’ubukungu bw’igihugu gishobora kugira uruhare mu isesengura rya poritiki y’indimi muri icyo gihugu (Grin, 2002), hagati y’imihindagurikire y’izo ndimi n’ihindagurika ry’ubukungu, ahubwo ari uko bushoboka gushingirwaho mu gusuzuma amahitamo y’indimi zakoreshwa hashingiwe ku kamaro kazo cyangwa ku kuba zateza ingorane mu mikoreshereze yazo.

Mu bushakashatsi bwe kandi Niyomugabo (2021) agaragaza ko nk’ururimi rw’ubutegetsi, Ikinyarwanda ari ururimi rwemewe gukoreshwa mu mirimo yose ya Leta n’iy’abikorera; ni ukuvuga mu buyobozi, muri poritiki, mu burezi, mu itangazamakuru, mu bucuruzi n’ubushabitsi n’ibindi. Ibi rero rukaba rubisangira n’Igifaransa n’Icyongereza n’Igiswayire. Ariko ibyo kuba indangabanyarwanda byo bikaba umwihariko w’Ikinyarwanda gusa. Ngiyi impamvu rero Ikinyarwanda

kigomba gukoreshwa mu byiciro byose by'imirimo harimo na serivisi z'amabanki nka « Equity » ubu bushakashatsi bwakwakorewemo.

Ikibazo cy'amagambo amwe n'amwe yo mu ndimi z'amahanga adafite inyito mu Kinyarwanda kizakemurwa buhorobuhoro. Hari byinshi bimaze gukorwa byo gushyiraho urutonde rw'amagambo yo mu bumenyi n'ikoranabuhanga; nyamara haracyari ibirarane bitarakurwamo. Si aho gusa hakenewe amuga kuko n'amabanki agera ku baturage benshi basaba serivisi zo kubitsa, kohereza no kugurizwa amafaranga zigomba kugira impapuro zanditse mu Kinyarwanda kugira ngo na wawundi udasobanukiwe neza iby'indimi z'amahanga abashe gusobanukirwa n'amakuru azikubiyemo. Iki kibazo cyo kubura inyito z'amagambo mu Kinyarwanda gikwiye kwitabwaho cyane kandi hagateganywa n'ibikoresho bihagije byifashishwa mu gusobanura izo nyito ndetse n'uburyo bwo kuzisobanura. Abashinzwe uburezi n'abafatanyabikorwa bose bagomba kwita ku nshingano zabo mu kubungabunga no gukungahaza uru rurimi bakora uko bashoboye ngo amagambo rusanganywe atazazimira kandi rukungaka n'andi mashya. Ni ngombwa kandi kwita ku kwigisha no gushakisha abarimu bahagije bashobora kwigisha neza uru rurimi bityo hakarushaho gutezwa imbere amagambo anyuranye asobanura ibyiciro binyuranye by'inzego z'imirimo mu Kinyarwanda.

Poritiki y'indimi ni ngombwa. Ni byiza ko Ikinyarwanda cyagiye gihabwa umwanya n'Itegeko Nshinga rya Repubulika y'u Rwanda; nyamara inzego zinyuranye zirimo n'iz'uburezi guha umwanya ukwiye uru rurimi birazigora kuko nta wundi murongo uhuriweho na bose ugaragaza neza umwanya rukwiye. Ubushakashatsi bwakorewe muri Kaminuza ya Kwinilandi (Queenland), bwagaragaje ko igihe hariho poritiki ihamye y'indimi bifasha abarezi mu kugira uruhare mu ishyirwamubikorwa byayo; bityo bigatanga umusaruro mwiza mu

myigishirize y'ururimi uru n'uru. Ibi byatuma habaho impinduka ziba zigamijwe ku musaruro w'ishuri ndetse n'uw'igihugu muri rusange (Matas & Mason, 2015).

2.4. INGARUKA ZO KUDAKORESHA URURIMI KAVUKIRE MURI SERIVISI ZIGENERWA ABATURAGE

Ubumenyi bwa muntu bushingira ku ngeri zinyuranye. Hari ubutangirwa mu muryango, hari uguhura kw'abantu n'abandi, hari uguhura n'ibibazo bitandukanye uko tubyikuramo na byo bikatwigisha; ariko hari no kujya ku ntebe y'ishuri tukiga tugahabwa ubumenyi bunyuranye. Aha mu ishuri ni ho akenshi dusanga ubumenyi n'ubuhanga buhanitse bwifashishwa mu buzima bwa buri munsi cyanecyane muri serivisi zitandukanye. By'umwihariko mu bigo by'imari nko mu mabanki serivisi zaho zikwiye kuba zumvikana ku buryo umuturage abasha kuzumva cyanecyane ko ziba zirebana n'amafaranga n'akamaro kayo.

Umuryango wa Afurika y'Iburasirazuba, uhuriwemo n'u Rwanda, u Burundi, Tanzaniya, u Bugande, Kenya, Sudani y'Epfo ndetse na Repubulika Iharanira Demokarasi ya Kongo, uraharanira ko muri ibi bihugu habaho urujya n'uruza rw'abantu, ibicuruzwa ndetse na serivisi. Ibi mu kubigeraho rero ni ngombwa ko habaho poritiki y'indimi ifatika. Icyongereza n'Igiswayire ni zo ndimi zatoranyijwe zihuza ibi bihugu; nyamara nk'uko Nikuze (2013) abigaragaza « Kwemera no kubaha indimi zinyuranye ndetse n'imico inyuranye bizagira uruhare rukomeye mu gukemura amakimbirane no mu guteza imbere imibereho biciye mu bukangurambaga ku baturage kandi hatezwe imbere ibikorwa by'ubukungu mu Karere. » Aha rero umushakashatsi yerekana ko guha inda ya bukuru indimi z'ibihugu bya kure atari byo bikwiye. Avuga ko kwigisha no gukoresha indimi kavukire byafasha abaturage kugera ku makuru, kunguka ubumenyi ndetse n'ikoranabuhanga. Ibi rero bikaba ari byo biganisha ku iterambere rirambye, ku kwimakaza amahoro na demokarasi.

Kugeza ubu nta bushakashatsi bwimbitse burakorwa ku gaciro k'indimi mu guhanahana ibicuruzwa na serivisi (Nikuze, 2013). Ibi rero ni byo byatumye umushakashatsi ashaka kumenya uko indimi zikoreshwa mu bigo by'ubucuruzi mu Rwanda, cyanecyane muri Banki ya « Equity » Rwanda nk'imwe muri banki z'inyamahanga zikorera mu Rwanda ndetse no gusuzuma ingaruka byatera ku Banyarwanda bashobora kuba badasobanukiwe neza indimi serivisi z'iyi banki zitangwamo. Ubushakashatsi bwa Nikuze (2013) kandi bukomeza bwemeza ko imishyikirano mu by'ubucuruzi na serivisi igera ku ntego igihe buri muntu mu bumvikana yumva yisanzuye kuko avuga mu rurimi rwe kavukire. Aha rero tukaba twakwibaza niba Abanyarwanda bahabwa serivisi mu mabanki bakazihabwa mu ndimi z'amahanga niba baba bumva bisanzuye cyangwa niba bamenya neza ko serivisi bashakaga ari zo bahabwa koko.

2.5. AMAHANGE YAYOBOYE UBU BUSHAKASHATSI

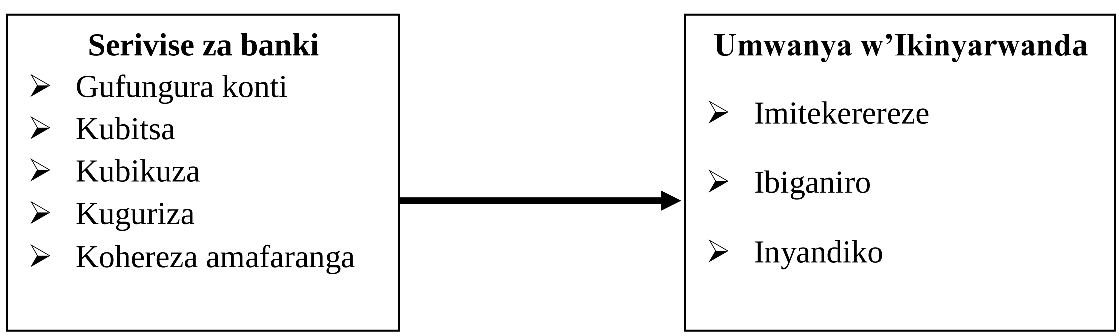
Muri ubu bushakashatsi bwacu twagendeye ku hange nyamubano. Iri hange risesengura ururimi riruhuza n'umuryango ruvugwamo. Nk' uko bigaragara mu gitabo cya Bernard Spolsky (2010) avuga ko iri hange ryatangiye gukoreshwa kera cyane n'abacengerandimi b' Abahinde ndetse n'Abayapani . Umusuwisi Louis Gauchat na we ari mu bavuze kuri iyi nshoza mu mwaka wa 1900 ariko bose ntibigeze bamenyekana. Mu mwaka wa 1960 ni bwo abandi bashakashatsi bagize icyo bongeraho barimo Umunyamerika William Labov ari na we ufatwa nk'umukurambere w' iri hange n'Umwongereza Basil Barstein.

Iri hange rifite inshoza ryibandaho, twavugamo nk'ivangandimi, ihinduranyandimi, ipangandimi, ubuvuganyishi, imitekerereze nyarurimi n'izindi. Bityo rigafasha mu isesengura ry'imikoreshereze y' indimi ryerekana uburyo ishobora gutandukana bitewe n impinduka z'imibereho. Aha ni ukuvuga igitsina, urwego, ubwoko, idini, imyemerere, ubukungu n'ibindi.

Ubu bushakashatsi kandi bwifashishije ihange nyamujora rya Stephen (2004). Iri hange rigaragaza ko amaze kubona ibikorerwa mu bantu b'ingeri zinyuranye, yasanze abakuru bakwiye uburyo bwihariye. Mu bitekerezo bye, avuga ko ibikorwa byose biba bikwiye kongera gucukumburwa hagamijwe kujora, bashima ibizima ariko bananenga ibidahwitse. Ngibyo ibyo ubushakashatsi bwashingiyeho hagaragazwa uko indimi zikoreshwa muri Banki ya Equity Rwanda, mu itangwa rya serivisi, hagaragazwa icyuho kibirimo ndetse hanagaragazwa uko byakosorwa.

2.6. IKEREKEZO NYANSHOZA KURI UBU BUSHAKASHATSI

Ubu bushakashatsi bwari bugamije gusuzuma umwanya w’Ikinyarwanda mu mitangire ya serivisi mu mabanki akorera mu Rwanda, bukaba bwerekana isano hagati yo gukoresha ururimi abantu bisanzuramo n’imigendekere ya serivisi bahabwa. Ikerekezo nyanshoza cy’ubu bushakashatsi kiratwereka ko hari isano ifatika hagati yo gukoresha Ikinyarwanda, nk’ururimi kavukire rw’Abanyarwanda ; ndetse rukaba ururimi nyagihugu na nyabutegetsi, na serivisi bahabwa na banki zo mu Rwanda, by’umwihariko Banki ya Equity Rwanda.



Nk’uko bigaragara ku gishushanyo mbonera kiri hejuru, serivisi zitangwa mu mabanki zifashisha indimi kugira ngo abazitanga n’abazihabwa babashe gushyikirana. Ni yo mpamvu rero serivisi za banki zigaragara mu mfatashusho

ngengwa naho umwanya w'Ikinyarwanda nk'ururimi ukagaragara mu mfatashusho yigenga. Ibi biragaragaza rero ko serivisi zitanzwe mu rurimi uru n'uru zishobora kuba nziza cyangwa zikaba mbi bitewe n'uko abazihabwa bisanzura mu rurimi uru n'uru haba mu buryo bw'ibiganiro cyangwa mu nyandiko. Aha rero serivisi zitangwa muri banki ya Equity Rwanda zifitanye isano n'indimi zikoreshwa.

UMUTWE WA GATATU: UBURYO BWIFASHISHIJWE MU BUSHAKASHATSI

3.1. AKINJIZO

Uyu mutwe ugaragaza uburyo ubushakashatsi bwakozwe, itsinda nkeshwamakuru n'uburyo bwo gutoranya itsinda nkeshwamakuru, ingano y'itsinda nkeshwamakuru, ibikoresho byifashishijwe mu ikusanyamakuru, iyoboramikorere ku ikusanyamakuru n'isesenguramakuru.

3.2. UBURYO UBUSHAKASHATSI BWAKOZWE

Ubu bushakashatsi bwakozwe hagaragazwa umwanya w'ururimi rw'Ikinyarwanda mu ruhando rw'izindi ndimi nyabutegetsi mu Rwanda ku mpapuro zifashishwa hatangwa serivisi zinyuranye zigenewe abakiriya ba za banki mu Rwanda. Hasesenguwe kandi ikibazo umushakashatsi yashingiyeho ajya kubukora. Aha hibanzwe ku gukusanya imbonwa no kuzisesengura. Izi mbonwa zakuwe mu itsinda nkeshwamakuru rito ry'abakenera serivisi za Banki ya « Equity » ryari rihagarariye abandi bagenerwabikorwa ba banki zikorera mu Rwanda. Hagaragajwe ingorane ziri mu gutanga serivisi zigenewe Abanyarwanda mu ndimi z'amahanga.

3.3. ITSINDA NKESHWAMAKURU

Banki ya « Equity » ifite amashami 16 mu Rwanda. Itsinda nkeshwamakuru ryakorerwaho ubushakashatsi ni iribarizwa mu Mujyi wa Kigali, Ishami rya Remera. Abagenerwabikorwa bose b'iyi banki muri Remera ni 123,480; barimo abakozi 23. Aba ni bo batoranijwemo itsinda nkeshwamakuru.

3.4. UBURYO BWO GUTORANYA ITSINDA NKESHWAMAKURU

Ubu bushakashatsi bwakoresheje uburyo bwo gutoranya itsinda nkeshwamakuru bwa tombora. Ubu ni uburyo bukoreshwa iyo umushakashatsi ashaka kwitirira ibyavuye mu bushakashatsi abantu bose bahuje ibirango n’abatanze amakuru (Mukama, Kagwesage, Uwizeye, & Ndikubwimana, 2019). Ni ukuvuga ko bamwe mu bagenerwabikorwa ba Banki ya “Equity” Rwanda, Ishami ry’i Remera, bari bahagarariye abakiriya b’amabanki akorera mu Rwanda ya Equity Banki atanga serivisi hifashishijwe impapuro. Abatoranyijwe nta kindi cyashingiweho uretse kuba ari abakiriya b’iyi banki cyangwa abakozi bayo. Hifashishijwe uburyo bwa tombora yoroheje; aho hatoranyijwe bamwe mu bakiriya b’iriya banki ya “Equity” Rwanda bakaba ari bo batanga amakuru ujyanye n’ubu bushakashatsi.

3.5. INGANO Y’ITSINDA NKESHWAMAKURU RYATORANYIJWE

Muri ubu bushakashatsi ingano y’itsinda nkeshwamakuru yashingiye ku mbumbabumenyi (formule) ya Sloven kuko umubare w’abakiriya n’abakozi ba Banki ya Equity Rwanda, Ishami ry’i Remera uzwi. Iyo mbumbabumenyi iteye itya: “N” ihagarariye itsinda nkeshwamakuru ryose, “n” igahagararira itsinda nkeshwamakuru ryatoranyijwe, naho “a” ikagaragaza urwego rw’ubwizerwe bw’amakuru y’ubu bushakashatsi. Umushakashatsi yafashe 0.05 nk’ikigero amakuru yaba aburaho ngo yizerwe ijana ku ijana. Imbumbabumenyi yakurikijwe rero ni iyi ikurikira.

Itsinda nkeshwamakuru ryatoranyijwe ni: $$\frac{123480}{1+123480*(0.05)^2} = 399$$

Ibi bivuze ko mu bagenerwabikorwa ba Banki ya “Equity” Rwanda bagera kuri 123480 hatoranyijwemo abagera kuri 399 barimo abakozi n’abakiriya.

Nomero	Itsinda nkeshwamakuru	Ingano	Umubare watoranyijwe
1	Abakiriya ba Banki ya Equity Rwanda	123457	389
2	Abakozi ba Banki ya Equity Rwanda	23	10
Igiteranyo		123480	399

3.6. IBIKORESHO BYIFASHISHIJWE MU IKUSANYAMAKURU

Ubu bushakashatsi bwifashishije mbere na mbere gusuzuma indimi zanditse ku mpampuro zikoreshwa mu guha serivisi abagenerwabikorwa ba Banki ya "Equity" Rwanda. Nyuma yo gukusanya amakuru akubiye kuri izi mpapuro hakoreshejwe uburyo bw'ibaza rishingiye ku rutonde rw'ibibazo bifunze. Aha abakeshwamakuru bahawe ibibazo n'urutonde rw'ibisubizo basabwa gutoranyamo igisubizo kirusha ibindi kwegera igitekerezo cyabo baganisha kuri serivisi bahabwa na Banki ya "Equity" Rwanda. Iryo bazwa ryagaragazaga uburemere bw'imbamutima z'abakeshwamakuru ku bibazo n'ibisubizo batangaga. Ryerekanye icyo batekereza kuri serivisi bahabwa kufashishijwe impapuro za banki yabo.

3.7. IYOBORAMIKORERE KU IKUSANYAMAKURU N'ISESENGURAMAKURU

Uretse impapuro zitangirwaho serivisi za banki ya "Equity" Rwanda zakusanyijwe zigasuzumwa; hatanzwe kandi impapuro ziriho urutonde rw'ibibazo byagenewe abakeshwamakuru bateganyijwe. Mbere y'ibi ubuyobozi ba Kaminuza y'u Rwanda bwahaye umushakashatsi ibaruwa igenewe abayobozi ba Banki ya "Equity" Rwanda imusabira uruhushya rwo kubona amakuru akenewe ajyanye n'ubushakashatsi bwe. Mu gutanga impapuro z'urutonde rw'ibibazo, buri

rupapuro rwagiye ruhabwa kode kugira ngo hatagaragazwa amazina y’abakoreweho ubushakashatsi.

Mu gihe cyo gutanga impapuro z’ibibazo, hagendaga hasinyishwa abakeshwamakuru mu rwego rwo kwemeza ko amakuru batanze bayatanze ku bushake bwabo. Basabwe kandi gusubiza ibibazo byose no gusubiza impapuro z’ibibazo bashubirijeho. Aha hakoreshejwe uburyo bunyuranye mu kugeza impapuro ku bakeshwamakuru: Uburyo bwo gutanga impapuro zicapye ndetse n’uburyo bw’ikoranabuhanga, bwombi bwarifashishijwe. Nyuma yo gukusanya amakuru habayeho kuyasesengura no kuyasobanura hashingiwe ku byo itsinda nkeshwamakuru ryagaragaje.

UMUTWE WA KANE: IMURIKAMAKURU N'ISESENGURAMAKURU

4.1. AKINJIZO

Muri uyu mutwe harasuzumwa umwanya Ikinyarwanda gifite mu mpapuro zuzuzwa n'abakiriya ba Banki ya Equity Rwanda, hagaragazwe uko indimi zibana mu muryango nyandimi wa Banki ya Equity Rwanda, hasesesengurwe kandi imyumvire/imyitwarire y'abagenerwabikorwa ba Banki ya Equity Rwanda kuri serivisi bahabwa mu ndimi z'amahanga, hanyuma hagaragazwe ingaruka zo kudakoresha Ikinyarwanda muri Banki ya Equity Rwanda, ku iterambere ry'Igihugu. Ibi byakozwe hashingiwe ku ntego ubu bushakashatsi bwari bufite ari zo: (1) gusuzuma umwanya w'Ikinyarwanda mu mpapuro zuzuzwa n'abagana Banki ya « Equity » Rwanda; (2) kumenya uko indimi zibana mu muryango nyandimi wa Banki ya Equity; (3) kugaragaza imyumvire y'abagenerwabikorwa ba Banki ya « Equity » Rwanda mu Rwanda kuri serivisi bahabwa mu ndimi z'amahanga; no (4) kugaragaza ingaruka zo kudakoresha Ikinyarwanda muri Banki ya « Equity » Rwanda.

Nk'uko byagaragajwe, mu mubare w'itsinda nkeshwamakuru, Banki ya Equity Rwanda, Ishami ry'i Remera ku Gisimenti, ifite abakiriya 123,480. Aba rero ni bo batoranyijwemo itsinda nkeshwamakuru ringana n'abantu 399. Mu mpapuro z'ibibazo zatanzwe zigera kuri 399 izashubijwe ni izigera kuri 344 zingana na 86.2%. Ibi bivuze ko uyu mubare uhagije kuba wakorerwaho ubushakashatsi. Amakuru yatanzwe yarasuzumwe arasesengurwa, akaba agiye kumurikwa mu buryo bukurikira:

4.2. UMWANYA W'IKIYARWANDA MU MPAPURO ZUZUZWA N'ABAGANA BANKI YA EQUITY RWANDA

Amakuru yavuye muri ubu bushakashatsi ku mpapuro zikoreshwa muri Banki ya Equity Rwanda, nk'uko agaragazwa mu mbonerahamwe (imbo 4.1), iri ku mugereka w'ubu bushakashatsi, muri Banki ya Equity Rwanda impapuro zigera kuri 31 y'inyandiko zirifashishwa mu guha serivisi abakiriya bayigana. Muri izi nyandiko, izigera kuri eshatu ni zo zonyine abakiriya ba banki ya Equity bashobora kubona zanditse mu Kinyarwanda. Izo nyandiko ziri mu Kinyarwanda ni ifishi yo gufungura konti y'umuntu ku giti cye/ konti afatannyije n'abandi, inyandiko imenyekanisha amakuru y'ingenzi ya konti, ndetse n' ifishi yo kongera gukoresha konti, kuzuza imyirondoro no guhuza konti na terefoni. Ikigaragara ni uko uyu mubare ari muto cyane, ugereranyije n'inyandiko zose muri rusange. Ibi bivuze ko impapuro zindi zanditse mu rundi rurimi rw'amahanga.

Nubwo bigaragara ko Ikinyarwanda hari inyandiko nke kibonekamo muri Banki ya Equity, Rwanda, bigaragara ko izo mpapuro na zo udashobora gusanga zanditse mu Kinyarwanda ijana ku ijana. Dushingiye ku bigaragara mu mbonerehamwe, mu mpugukirwa, hari amagambo atari Ikinyarwanda agenda agaragara kuri izo nzandiko arimo nka: ATM, Fatcha Status, N/A, Cheque, n'andi. Hari kandi amagambo cyangwa interuro usanga a/(zi)ba a/(zi)herekeje ibyanditse mu Kinyarwanda. Ibi umuntu akaba yakwibaza niba kuba ari ukugira ngo abahabwa serivisi basobanurirwe byimbitse ibyanditse mu Cyongereza kuruta uko babisobanukirwa mu Kinyarwanda.

Ikindi kigaragara muri ziriya nyandiko ni uko usanga hari ahageragejwe gushyira ibikubiyemo mu Kinyarwanda ariko ugasanga kitanoze ukurikije imiterere y'amagambo y'Ikinyarwanda, cyanecyane amatirano. Amagambo atiwe mu ndimi z'amahanga agakoreshwa mu Kinyarwanda, ubusanzwe atizwa indomo, nyamara

hari aho usanga ataratijwe indomo akandikwa uko asomwa muri izo ndimi yatiwemo aho guhabwa uturango tuyagira amazina y'Ikinyarwanda yatiwe ahandi. Aha usanga nk'ijambo ajenti ryari rikwiye guhabwa indomo n'indanganteko rigahinduka umwajenti, rikaba riri mu nteko ya mbere. Aha rero bikagaragara ko hari aho n'ibyo Banki yagerageje gushyira mu rurimi rw'Igihugu byanozwa, nubwo ari intambwe nziza.

Biragaragara ko agaciro k'Ikinyarwanda muri iyi Banki gakeneye kuzamurwa, hubahirizwa na rya tegeko rirengera umuguzi ryashingiweho mu kugaragaza ikibazo umushakashatsi yashingiyeho akora ubu bushakashatsi. Iri tegeko riteganya mu ngingo ya 9 ko amasezerano y'ubuguzi bwa serivisi y'imari agomba kuba ari muri rumwe mu ndimi zikoreshwa mu butegetsi umuguzi wa serivisi z'imari yihitiyemo. Nanone ingingo ya 13 iteganya ko umuguzi abanza agahabwa inyandiko imenyesha amakuru y'ingenzi kuri icyo gicuruzwa cy'imari, aba ari mu rurimi umukiriya ahisemo. Banki rero ikwiye kureba uko yagenda ihindura inyandiko zayo zigashyirwa mu rurimi abenerurimi bisangamo kugira ngo bahabwe serivisi zibanogeye.

4.3. UKO INDIMI ZIBANA MU MURYANGO NYANDIMI WA BANKI YA EQUITY RWANDA

Muri ubu bushakashatsi, byaragaragaye ko inyandiko ziri ku kigero cya mirongo kenda n'ibice bitatu ku ijana (90.3%) zanditse mu rurimi rw'Icyongereza. Ikinyarwanda cyo kiboneka muri izo nyandiko ku kigero k'icyenda n'ibice birindwi ku ijana (9.7%). Igifaransa cyo bigaragara ko kidakoreshwamo uretse inyandiko imwe igaragaza ko umuntu afitiye banki umwenda cyangwa nta wo ayifitiye ari yo yitwa "Attestation de créance/non-créance", ifite umutwe wanditse mu Gifaransa ariko ibiyikubiyemo bikaba biri mu Cyongereza. Igiswayire na cyo ni uko nta ho kigaragara.

Biragaragara ko muri Banki ururimi ruza ku mwanya wa mbere mu gutanga serivisi mu nyandiko ari Icyongereza. Ikinyarwanda kiza ku mwanya wa kabiri, naho Igifaransa bigaragara ko kidakoreshwa na busa n'ubwo byagaragaye ko hari inyandiko imwe umutwe wayo ucyanditsemo ariko ibiyikubiyemo na byo bikaba biri mu Cyongereza.

4.3.1. Ikigero cy'abakoresha zimwe mu ndimi zikoreshwa mu butegetsi mu Rwanda muri Banki ya Equity Rwanda

Banki ya Equity Rwanda Ishami ry'i Remera Gisimenti ni banki ifite abakiriya bagera ku bihumbi ijana na makumyabiri na bitatu na magana ane na mirongo inani (123,480). Aba bakiriya, ku makuru yatanzwe n'ubuyobozi bwa Banki, kimwe n'ayatanzwe n'abakiriya ubwabo, umubare munini wabo ni abenerurimi, bakaba barukoresha mu buzima bwabo bwa buri munsi. Ibi kandi byashimangiwe n'ibikubiye mu mbonerahamwe ikurikira igaragaza imibanire y'indimi mu muryango nyarurimi wa Banki ya Equity Rwanda, Ishami ry'i Remera.

Imbo 4. 1. Uko indimi zikoreshwa muri Banki ya Equity Rwanda, Remera Gisimenti

Nomero	Ururimi	Umubare w'abarukoresha	Ijanisha
1	Ikinyarwanda	109	**31.8**
2	Ikinyarwanda, Icyongereza n'Igifaransa	62	**18.1**
3	Ikinyarwanda, Icyongereza, n'Igiswayire	62	**18.1**
4	Ikinyarwanda n'Icyongereza	47	**13.6**
5	Ikinyarwanda, Icyongereza, Igifaransa, Igiswayire n'izindi ndimi	32	**9.2**
6	Ikinyarwanda, Icyongereza, Igifaransa n'Igiswayire	16	**4.6**
7	Ikinyarwanda, Icyongereza, n'izindi ndimi	16	**4.6**
	Igiteranyo	**344**	**100**

Dushingiye ku bigaragara muri iyi mbonerahamwe, umubare munini w'abagenerwabikorwa ba Banki ya Equity Rwanda bakoresha Ikinyarwanda gusa. Abo bakaba bangana na 31.8%. Abakoresha indimi nyabutegetsi eshatu ari zo Ikinyarwanda, Icyongereza ndetse n'Igifaransa zikoreshwa na 18.1% kimwe n'ababasha gukoresha Ikinyarwanda, Icyongereza n'Igiswayire. Aba bakurikirwa n'ababasha gukoresha Ikinyarwanda, Icyongereza, Igifaransa, Igiswayire n'izindi ndimi bangana na 9.2%. Abake ni ababasha gukoresha Ikinyarwanda, Icyongereza, Igifaransa n'Igiswayire, hamwe n'abakoresha Ikinyarwanda, Icyongereza n'izindi ndimi.

Muri ubu bushakashatsi byaragaragaye ko hari izindi ndimi zitari nyabutegetsi zikoreshwa mu Rwanda. Izo ni Ikigande nka rumwe mu ndimi zikoresha muri kimwe mu bihugu duturanye hakaba n'Icyesipanyoro gikoreshwa muri kimwe mu bihugu byo ku mugabane w'i Burayi. Iyi banki rero ikoreshwa n'ibyiciro by'abavuga indimi zinyuranye.

Ikinyarwanda bigaragara ko ari rwo rurimi rukoreshwa cyane muri iyi Banki. Usanga abayikoramo n'abayisura umubare munini ari uw'abaganira mu Kinyarwanda. Usanga ndetse abagana iyi Banki bahabwa serivisi zitanditse mu Kinyarwanda. Hari abakozi bashinzwe gusobamurira abatumva ziriya ndimi zindi zikoreshwa muri iriya Banki. Ibi ntibikuraho ko habaho kudasobanukirwa neza ibizikubiyemo, cyanecyane ko kugira ngo umuntu asobanukirwe neza ibintu byanditse bimusaba kubisoma ndetse akabisubiramo inshuro nyinshi. Aha rero nta kizere gihari cy'uko abasobanura bumvisha neza abasobanurirwa ibikubiye mu nyandiko zabo.

Ikindi ubushakashatsi bwagaragaje ni uko aba bakoresha Ikinyarwanda, ari na bo benshi nk'uko byagaragaye mu mbonerahamwe 4.2, bari mu bafite amashuri make. Abenshi ni abize amashuri abanza gusa cyangwa abize amashuri abanza n'ayisumbuye. Mu mbonerahamwe ikurikira turagaragaza amashuri y'abagenerwabikorwa ba Banki ya Equity Rwanda, Ishami ry'i Remera.

Imbo 4. 2 Urwego rw'amashuri rw'abakiriya ba Banki ya Equity Rwanda, Ishami ry'i Remera

Nomero	Amashuri	Umubare	Ijanisha
1	Amashuri abanza	78	**22.7**
2	Amashuri yisumbuye	126	**36.4**
3	Kaminuza	140	**40.9**

Iyi mbonerahamwe 4.3 irerekana ko abakiriya ba Banki ya Equity, Ishami ry'i Remera benshi bize amashuri abanza n'ayisumbuye. Amakuru agaragara ku mpapuro bujuje usanga iki kiciro cy'abantu bize amashuri abanza n'ayisumbuye ari cyo gikoresha ururimi rw'Ikinyarwanda gusa. Ababasha gukoresha izindi ndimi ni bake cyane ugereranyije n'abakoresha Ikinyarwanda gusa. Ibi rero bikaba ari imbogamizi zikomeye ku mikoreshereze y'uru rurimi nyagihugu ndetse rukaba na nyabutegetsi kuko rudahabwa umwanya uhamye muri iyi Banki mu gihe abayigana igice kinini cyabo ari rwo babasha kwisanzuramo. Ibyo biragaragazwa n'imbonerahamwe ikurikira:

Imbo 4. 3 Indimi abakiriya ba Banki ya Equity Rwanda, Ishami ry'i Remera bakoresha n'amashuri bize

Nomero	Ururimi bakoresha	Amashuri	Ijanisha
1	Ikinyarwanda	Abanza	**22.0**
		Yisumbuye	**17.1**
3	Ikinyarwanda, Icyongereza n'Igifaransa	Yisumbuye	**4.1**
		Kaminuza	**13.6**
2	Ikinyarwanda n'Icyongereza	Yisumbuye	**12.6**
		Kaminuza	**4.5**
	Ikinyarwanda, Icyongereza, Igifaransa, Igiswayire n'izindi ndimi	Kaminuza	**4.1**
4	Ikinyarwanda, Icyongereza, Igifaransa n'Igiswayire	Kaminuza	**22.0**
	Igiteranyo		**100**

Nk'uko bigaraga mu mbonerahamwe 4.4, Banki ya Equity Rwanda, Ishami ry'i Remera, abakiriya bayo bagera kuri 39.1% bakoresha Ikinyarwanda gusa, bize amashuri nibura abanza (22%) abandi bagerekaho n'ayisumbuye (17.1%). Mu bize amashuri yisumbuye gusa harimo kandi ababasha gukoresha Ikinyarwanda n'Icyongereza (12.6%), kimwe n'abashobora kuvuga Ikinyarwanda, Icyongereza n'Igifaransa (4.1%). Mu bize Kaminuza nta bakoresha Ikinyarwanda gusa. Aba barimo abakoresha Ikinyarwanda n'Icyongereza ban~~a~~gana na 4.5%, abakoresha Ikinyarwanda, Icyongereza n'Iigifaransa bagera kuri 13.6%. Barimo kandi ababasha gukoresha Ikinyarwanda, Icyongereza, Igifaransa n'Igiswayire bangana na 22% ndetse n'ababasha gukoresha Ikinyarwanda, Icyongereza, Igifaransa, Igiswayire n'izindi ndimi bangana na 4.1%.

Dushingiye kuri iriya mibare biragaragara ko uriya mubare w'abagenerwabikorwa ukoresha Ikinyarwanda gusa udakwiye kwirengagizwa. Ni umubare munini kandi ukenewe muri serivisi z'imari muri rusange, n'iza banki by'umwihariko. Kugira abagenerwabikorwa bangana kuriya ugasanga serivisi bahabwa ntibazisobanukiwe kimwe kuko zisobanuwe mu rurimi batumva byateza ingorane mu ishyirwa mu bikorwa ry'izo serivisi.

4.3.2. Imyumvire/imyitwarire y'abakiriya ku mibanire y'indimi mu muryango nyandimi wa Banki ya Equity Rwanda

Mu gusuzuma uko abakiriya ba Banki ya Equity Rwanda, Ishami ry'i Remera babona imibanire y'indimi mu muryango nyarurimi w'iyi Banki, habajijwe ibibazo bigera kuri bine bifunze, abakiriya na bo bakagaragaza icyo babitekerezaho babihamya, bifata, cyangwa batabihamya. Buri kibazo cyasubizwaga hashingiwe ku rwego umukiriya agitekerezaho. Inzego zari eshanu zikurikira: (5) "ndabihamya cyane", (4) "ndabihamya", (3) "ndifashe", (2) "simbihamya", naho (1) ikaba "simbihamya na gato". Imbonerahamwe ikurikira irerekana imyumvire y'abo bakiriya ku mibanire y'indimi mu muryango nyarurimi wa Banki ya Equity Rwanda.

Imbo 4. 4. Uko abakiriya babona imibanire y'indimi mu muryango nyandimi wa Banki ya Equity Rwanda

Umwanya w'Ikinyarwanda	1	2	3	4	5
			Ijanisha		
Ikinyarwanda gihabwa umwanya wa mbere muri serivisi za Banki ya Equity	31.7	23.1	17.7	13.7	13.7
Icyongereza gihabwa umwanya wa mbere muri Banki ya Equity Rwanda	4.7	4.7	-	23.3	67.4
Igifaransa gihabwa umwanya wa mbere muri serivisi za Banki ya Equity Rwanda	82	4.7	13.4	-	-
Igiswayire kirakoreshwa cyane muri Banki ya Equity Rwanda	77.3	4.7	18.0	-	-

Ibikubiye mu mbonerahamwe 4.5 birerekana ko abakiriya ba Banki ya Equity Rwanda babona ko Ikinyarwanda kidahabwa umwanya wa mbere muri Banki yabo. Ibi biragaragazwa ni uko abagera kuri 54.8% bose bemeje ko uru rurimi nyagihugu rudahabwa umwanya wa mbere muri serivisi za Banki ya Equity Rwanda. Abifashe na bo kuri iyi ngingo ni 17.7%. Ibi bivuze ko abashyigikiye ko

uru rurimi ruhabwa umwanya wa mbere ari 27,4% gusa. Ku rundi ruhande, Icyongereza cyagaragajwe nk'ururimi rukoreshwa cyane muri serivisi z'iyi Banki kuko abagera kuri 90.7% bose bemeje ko ari rwo rurimi ruhabwamo umwanya wa mbere. Nyamara izindi ndimi nyabutegetsi nk'Igifaransa n'Igiswayire nta mwanya zifite muri iyi Banki kuko nta mutangamakuru n'umwe wigeze yemeza ko zikoreshwamo.

Hashingiwe ku byavuye muri ubu bushakashatsi, ibyo mu mbonerahamwe 4.5 biragaragaza ko hari ikibazo gikomeye ku bakiriya ba Banki ya Equity Rwanda. Iki kibazo gishingiye ku kuba mu mbonerahamwe 4.4 hagaragajwe ko umubare munini w'abakiriya bayo ari abakoresha Ikinyarwanda, naho ururimi rukoreshwa cyane rukaba ari Icyongereza nk'uko abakiriya babihamije ndetse bikaba byaranagaragariye mu mpapuro zuzuzwa muri serivisi zitandukanye, aho hagaragajwe ko mu moko y'inyandiko 31, iziri mu Kinyarwanda ari eshatu gusa. Ibi rero bikaba byatera imbogamizi kuri serivisi zagenewe abakiriya, cyanecyane abakoresha Ikinyarwanda.

4.4. IMYUMVIRE Y'ABAGENERWABIKORWA BA BANKI YA « EQUITY » RWANDA KURI SERIVISI BAHABWA MU NDIMI Z'AMAHANGA

Nk'uko bigaragara muri ubu bushakashatsi, abakeshwamakuru bagaragaje ko muri Banki ya Equity Rwanda, Ikinyarwanda gifite umwanya muto cyane muri serivisi zinyuranye zigenerwa abakiriya bayo (27.4%). Mu gushaka kumenya icyo abagenerwabikorwa ba Banki batekereza ku kuba serivisi bahabwa inyinshi ziba ziri mu Cyongereza, ingingo ziri mu mbonerahamwe ikurikira zagaragaje uruhande baherereyemo kuri iki kibazo.

Imbo 4. 5. Uko abakiriya ba Banki ya Equity Rwanda bakira serivisi bahabwa mu ndimi z'amahanga

Uko abakiriya bakira serivisi bahabwa mu ndimi z'amahanga	1	2	3	4	5
			Ijanisha		
Nishimiye kuba serivisi mpabwa na Banki ya Equity ziri mu rurimi bashyize imbere	17.2	46.2	22.7	9.3	4.6
Nshyigikiye ko umukiriya ukoresha Ikinyarwanda asobanurirwa ibikubiye muri serivisi ahabwa igihe asanze izo serivisi zitangwa mu rundi rurimi.	4.6	32.6		18.3	44.5
Abatanga serivisi bagerageza gusobanura neza mu Kinyarwanda ibikubiye muri serivisi batanga zanditse mu ndimi z'amahanga ku buryo abakiriya ba Banki ya Equity batumva neza izo ndimi banyurwa n'ibisobanuro bahawe	9.3	13.7	13.1	27.3	36.6
Nshyigikiye ko Ikinyarwanda cyahabwa umwanya w'imbere muri serivisi zose zitangwa muri Banki ya Equity	-	-	-	14	86

Dukurikije ibikubiye muri iyi mbonerahamwe 4.6, abakiriya ba Banki ya Equity Rwanda bishimiye kuba serivisi bahabwa n'iyi Banki ziri mu rurimi bashyize imbere bangana na 13.9%, barimo 9.3% babihamya na 4.6% babihamya cyane. Nyamara abasaga 63.4% bose ntibishimiye ko serivisi nyinshi ziri mu rurimi rw'Icyongereza nk'ururimi byemejwe n'abakeshwamakuru ko ari rwo ruri ku mwanya w'imbere muri iyi Banki. Ibi rero byerekana ko iyi mibare y'abatishimiye serivisi bahabwa iri hejuru ugereranyije n'ababyishimiye.

Ubushakashatsi mu gusuzuma ko itsinda nkeshwamakuru rishyigikiye ko umukiriya ukoresha Ikinyarwanda asobanurirwa ibikubiye muri serivisi ahabwa igihe asanze izo serivisi zitangwa mu rundi rurimi, bwatahuye ko 62.8% by'abakeshwamakuru babishyigikiye. Abatarabishigikiye bagera kuri 37.2%. Aha nta wigeze yifata. Iyi ngingo ijya gusuzumwa, umushakashatsi yari yarabanje gusura Banki ya Equity Rwanda, asanga igihe umuntu adasobanukiwe ibikubiye

mu mpapuro asabwa kuzuza, hari umukozi wa banki ushinzwe kumuha ibisobanuro ku bikubiye muri iyo nyandiko. Biragaragara rero ko igihe umukiriya atumva ibikubiye mu nyandiko bagerageza kumufasha agasobanukira. Nyamara ibi byababamo imbogamizi yo kutihutisha akazi kuko igihe usobanura aba ari umwe kandi abakeneye serivisi ari benshi, bitwara umwanya munini cyane kugira ngo bose abashe kubageraho.

Mu gushaka kumenya niba abatanga serivisi bagerageza gusobanura neza mu Kinyarwanda ibikubiye muri serivisi batanga zanditse mu ndimi z'amahanga ku buryo abakiriya ba Banki ya Equity batumva neza izo ndimi banyurwa n'ibisobanuro bahawe, ubu bushakashatsi bwagaragaje ko abagera kuri 63.9% bahamya ko bagerageza. Abakeshwamakuru batabihamya ni 23% gusa. Ibi rero n'ubwo haruguru hagaragajwe ko bishobora gutera ikibazo k'idindira rya serivisi zitangwa; nyamara bituma abakiriya babasha kubona serivisi bakeneye muri Banki ya Equity Rwanda. Iki ni kimwe mu bisubizo by'iki kibazo k'ikoreshwa ry'indimi z'amahanga ariko kidatanga umuti urambye kuko burya ibyo twisomeye ntitubyumva kimwe n'ibyo tubwiwe. Uretse kandi no kubwirwa burya no gusoma amakuru uyavana mu rurimi rw'amahanga ayashyira mu rundi rurimi, cyanecyane ururimi kavukire, ntibitanga ubutumwa bwose uko bwakabaye.

Ku rundi ruhande, abakeshwamakuru bose (100%) bashyigikiye ko Ikinyarwanda cyahabwa umwanya w'imbere muri serivisi zose zitangwa muri Banki ya Equity. Ubu bushakashatsi bwakozwe ku bakiriya ba Banki ya Equity Rwanda bakoresha Ikinyarwanda. Ibi bikaba ari yo mpamvu bose bashyigikiye ko uru rurimi ruhabwa intebe muri iyi banki. Ibi byakemura ikibazo cyo kutabona amakuru akenewe igihe icyo ari cyo cyose umukiriya ayakenereye. Byatuma kandi kudasobanukirwa neza ubutumwa bukubiye mu nyandiko bigabanuka. Byakemura ikibazo cy'umwanya utakara abantu bari gusobanuza ibyo batumva

kuko byanditse mu ndimi z'amahanga, ugabanuka. Ntitwakwirengagiza kandi ko byanatuma abafataga umwanya wo gusobanurira abatumva ibikubiye mu ndimi z'amahanga ziba zanditse mu mpapuro, bahabwa izindi nshingano za banki zikeneye abakozi.

4.5. INGARUKA ZO KUDAKORESHA IKINYARWANDA MURI BANKI YA « EQUITY » RWANDA

Ubu bushakashatsi ntibwasuzumye gusa uko abakeshwamakuru bakira kuba bahabwa serivisi mu ndimi z'amahanga, ndetse no gutahura niba abasemurirwa izo ndimi z'amahanga ziba ziri mu nyandiko hafi ya zose z'iyi banki; ahubwo hanarebwe ingaruka ku kudakoreshamo Ikinyarwanda. Ibyagaragajwe kuri iyi ngingo biri mu mbonerahamwe ikurikira:

Imbo 4. 6. Ingaruka zo kudakoresha Ikinyarwanda muri serivisi za Banki ya Equity, Rwanda

Ingaruka zo kudakoresha Ikinyarwanda muri serivisi za Banki ya Equity, Rwanda	1	2	3	4	5
	Ijanisha				
Kudakoresha Ikinyarwanda bituma abagana Banki ya Equity Rwanda bataba benshi	12.8	9.3	22.4	4.6	50.9
Guhabwa serivisi mu ndimi z'amahanga bituma abatazumva batinya gusaba izo serivisi	8.4	4.7		27.3	59.6
Guhabwa serivisi mu ndimi batumva abakiriya ba Banki ya Equity Rwanda bituma badasobanukirwa neza ibikubiye muri izo serivisi	17.4		9.3	22.7	50.6
Kudasobanukirwa ibikubiye muri serivisi nk'iy'inguzanyo bishobora kugira ingaruka ku mukiriya zirimo nko kuba yaterezwa cyamunara imitungo kuko atasobanukiwe neza ibyari bikubiye mu masezerano igihe yasabaga inguzanyo	4.7	4.6		36.0	54.7

Hashingiwe ku makuru ari muri iyi mbonerahamwe, imbo4.7, ubu bushakashatsi bwerekanye, ku ngingo ivuga ko kudakoresha Ikinyarwanda bituma abagana Banki ya Equity Rwanda bataba benshi, ko ari byo koko. Abakeshwamakuru 55.5% bahamije ndetse bahamya cyane ko ibi ari byo rwose. Ntitwakwirengagiza izindi mpamvu zatuma muri banki abakiriya baba benshi cyangwa bake, zirimo kuba inguzanyo zabo ziri ku nyungu ntoya ugereranyije n'ahandi, kuba ukeneye inguzanyo ayibona mu gihe gito ugereranyije n'ahandi, kuba amafaranga banki ikata ku bikorwa bya serivisi itanga ari make ugereranyije n'ahandi, kuba iyo banki ishobora kuba iboneka ahantu henshi ugereranyije n'izindi, kuba ifite ikoranabuhanga riteye imbere kandi ryizewe kurusha ahandi n'izindi mpamvu. Nyamara n'ururimi rukoreshwa rufite urwo ruhare ku buryo abagana banki idakoresha ururimi bumva baba bake ugereranyije na banki zindi zikoresha ururimi bibonamo.

Ubu bushakshatsi kandi bwatahuye ko gusaba serivisi mu ndimi z'amahanga bituma abatazumva batinya gusaba izo serivisi. Ibi byagaragajwe n'abakeshwamakuru bangana na 86.9 %. Uyu ni umubare munini cyane ku buryo tutashidikanya kuri iyi ngorane. Ibi rero bikaba byatuma banki igira ikibazo cyo kugira umubare muke w'abasaba izo serivisi.

Ibyo rero byo kudasobanukirwa, abakeshwamakuru barabigaragaje aho abagera kuri 73.3% bemeje ko guhabwa serivisi mu ndimi batumva, abakiriya ba Banki ya Equity Rwanda bituma badasobanukirwa neza ibikubiye muri izo serivisi. Dufatiye urugero nko ku nguzanyo; niba impapuro zose zizisaba ziri mu ndimi z'amahanga, abazisaba bakaba bakoresha Ikinyarwanda ari benshi, bazagira amakenga ku nkurikizi z'inguzanyo bazafata igihe bazaba batubahirije ibikubiyemo kuko batabyumvise neza. Ni byiza barasobanurirwa, ariko na none uko gusobanurirwa ntigukuraho ko hari ibyo basobanura ku buryo ufata

inguzanyo atabyumva uko byanditse mu ndimi z'amahanga. Ikindi usaba inguzanyo azagira amakenga y'ibikubiye muri iyo nguzanyo asaba kuko atizeye ko umusobanurira ibyo avuga ari byo.

Ku kibazo cyo kugira impungenge ku kuba udasobanukirwa ibikubiye muri serivisi nk'iy'inguzanyo bishobora kugira ingaruka ku mukiriya zirimo nko kuba yaterezwa cyamunara imitungo kuko atasobanukiwe neza ibyari bikubiye mu masezerano igihe yasabaga inguzanyo, abakeshwamakuru bagera kuri 90.6% barabyemeje. Ikindi cyagaragaye ku bishingira abandi babatije umutungo baba kakeneye kumenya inshingano bafashe mu gihe uwo bishingiye atabashije kuzuza amasezerano yagiranye na banki. Ibi biraza bishimangira ya makenga ashobora kubaho akaba yatuma ubwitabire mu gufata inguzanyo bwaba buke. Urebye iri janisha ubona ko riri hejuru ku buryo abagana iyi banki bigaragara ko izo mpungenge bazifite ari benshi. Ibi kandi birashimangirwa n'ibitekerezo n'ibyifuzo abakeshwamakuru batanze ku mibanire y'indimi mu muryango nyandimi wa Banki ya Equity Rwanda.

4.6. IBYIFUZO BY'ABAKIRIYA KU MIBANIRE Y'INDIMI MU MURYANGO NYANDIMI WA BANKI YA EQUITY RWANDA

Itsinda nkeshwamakuru muri ubu bushakashatsi bwakorewe muri Banki ya Equity Rwanda, ryatanze ibyifuzo binyuranye bigamije kugena uko indimi zakoreshwa muri uyu muryango. Icyavuye mu bushakashatsi rero ni uko bahurije ku gusaba ko Ikinyarwanda cyashyirwa imbere muri serivisi zose zitangwa n'iyi banki cyanecyane mu nyandiko bakoresha kuko ari ho byagaragaye ko harimo ikibazo. Naho ibiganiro byose hagati y'abakiriya n'abatanga serivisi bikorwa mu rurimi umukiriya yumva, ni ukuvuga we urwo yavugishijemo umuha serivisi.

Abakeshwamakuru bagiye bagaragaza ko bifuza ko Ikinyarwanda cyaza ku mwanya wa mbere ku buryo byakorohera buri wese, yaba yarize cyangwa yarize amashuri make ariko akaba abasha gusoma Ikinyarwanda. Umukeshwamakuru wiswe EQUITY011, yagize ati:

> *"Twifuza ko buri wese yakwibona mu rurimi azi, avuga kugira ngo yisanzure yaka serivisi anayihabwa. Abenshi bavuga Ikinyarwanda. Gihabwe umwanya wa mbere mu nyandiko."*

Si uyu mukeshwamakuru wenyine, kuko n'abandi benshi bagiye bahuriza kuri iyi ngingo. Hari n'uwavuze ko abakoresha Ikinyarwanda bose bagana banki bataba barize. Akifuza ko Ikinyarwanda cyahabwa intebe imbere y'izindi ndimi kugira ngo bisanzure muri serivisi bahabwa. Ni umukeshwamakuru wahawe kodi ya EQUITY299 kimwe n'umukeshwamakuru ufite kodi EQUITY 184, bagize bati:

> *"Abagana banki bose ntibize. Ni ngombwa ko ururimi kavukire ruza ku mwanya wa mbere kuko iyi banki ikorera mu Rwanda n'ubwo ari iy'abanyamahanga…. Abatize duhabwe agaciro mu mpapuro. Mu kuvugana nta kibazo, ariko n'ibyo twuzuza ubu bishyirwe mu Kinyarwanda"*

Abakeshwamakuru bose batanze ibyifuzo bahurije ku kuvuga ko gukoresha Ikinyarwanda bigaragarira cyane mu biganiro kuko bakirwa muri uru rurimi; nyamara bajya kugira inyandiko buzuza bagasabwa kuzuzuza mu Cyongereza. Bavuga rero ko byaba byiza inyandiko zigiye mu ndimi zose, abuzuza bakihitiramo ururimi bumva bisanzuyemo ngo kuko usanga abenshi muri bo ari abakoresha Ikinyarwanda. Bemeza rwose ko banki itakora mu Kinyarwanda gusa kuko hari n'abandi baba bayigana atari abakoresha Ikinyarwanda, ariko bagasaba ko izo ndimi zikunze kuhakoreshwa zagaragara kuri izo mpapuro.

Uretse n'impapuro kandi, aha hari abagaragaje ko n'ubutumwa bugufi bohererezwa kuri terefoni zabo ngendanwa batabwumva kuko buba buri mu Cyongereza. Basabye rero ko ubwo butumwa na bwo bwahindurwa mu Kinyarwanda ku buryo bazajya basobanukirwa n'ibyo babwirwa. Umukeshwamakuru EQUITY149, yagize ati:

> *"Bakoreshe Ikinyarwanda n'Icyongereza ku babyumva. Icyongereza ku bacyumva, Ikinyarwanda ku bacyumva. N'ubutumwa bugufi batwohererereza kuri terefoni ntitumenya ibirimo, niba wahembwe cyangwa utahembwe."*

Mu bindi bitekerezo byatanzwe harimo ko bikwiye kongera umubare w'abakozi baba bari gusobanurira abuzuza impapuro zitari mu Kinyarwanda kuko hari igihe usanga abakeneye gusobanurirwa ari benshi kandi ubasobanurira ari umwe. Ibyo bikaba byatuma uwo mukozi adakora akazi ke uko bikwiye cyangwa bigatwara umwanya munini kugira ngo bose bahabwe serivisi bashaka. Bagaragaza ko hari n'igihe abasobanuriwe buzuza inyandiko nabi bikaba byatuma bakoresha impapuro nyinshi kuko hari iziba zangirika.

> *"Hari n'abakiriya batinya ko abantu batabona ko bize, basanga ibyanditse biri mu ndimi z'amahanga bakaba batinya gusaba serivisi yabyo kuko bumva ko gusobanuza ari ikibazo" (EQUITY59).*

Uretse kwifuza ko Ikinyarwanda cyakoreshwa ku nyandiko za Banki ya Equity Rwanda, hari abakeshwamakuru bifuje ko bitagarukira aho gusa. Bifuje ko uru rurimi rwashyirwa no ku birango bya Banki, nko ku mazu ikoreramo no ku byapa biyiranga. Ibi byatuma abagana iyi banki banogerwa na serivisi zayo. Umukeshwamakuru wahawe kode EQUITY196, yagize ati:

“Nifuza ko no ku mazu ya Banki ya Equity Rwanda (aho bataningira serivisi), ibirango byaba byanditse mu rurimi rw’Ikinyarwanda. Inyandiko zayo na zo zishyizwe mu Kinyarwanda byaba ari byiza.”

Biragaragara ko Ikinyarwanda gikwiye guhabwa umwanya wa mbere muri Banki ya Equity Rwanda kuko ibitekerezo byose byatanzwe n’abakeshwamakuru byagarutse ku guha agaciro indimi zose muri rusange, by’ umwihariko Ikinyarwanda kuko abagana serivisi zayo usanga umubare munini ari Ikinyarwanda ukoresha. Ibi byagiye bishimangira ingingo zose zibanziriza ibi byifuzo by’abakiriya. Bikagaragaza ko intego z’ubushakashatsi zagezweho kuko ibyasuzumwaga byagezweho.

4.7. ICYO ABAKOZI BA BANKI YA EQUITY RWANDA BAVUGA KU MIBANIRE Y’INDIMI MU RWANDA

Nyuma yo kugaragaza icyo ubu bushakashatsi bwagaragaje ku mibanire y’indimi mu muryango nyandimi wa Banki ya Equity Rwanda, umushakashatsi yanasuzumye uko abakozi ba Banki babona iyi mibanire yazo. Bagiye batanga ibisubizo binyuranye ku mbogamizi zituruka ku kuba bamwe mu bakiriya ba Banki ya Equity Rwanda batumva indimi z’amahanga zaba zikoreshwa muri iyi Banki, ku guhindura inyandiko ziri mu ndimi z’amahanga, ndetse n’izindi ngaruka batekereza zava ku gukoresha indimi abakiriya batisanzuramo muri serivisi bahabwa, ndetse bagira n’ibyifuzo batanga.

4.7.1. Imbogamizi zo gukoresha indimi zitumvwa n’abakiriya

Kuri iyi ngingo, abakozi bagaragaje ko iki ari ikibazo gikomeye kuko bikunze kugaragara ko abakiriya baba batizeye neza ko serivisi bahawe inyandiko zazo ziri mu ndimi z’amahanga, ziba ari zo bari bakwiye guhabwa koko. Aha abakozi benshi bahurije ku kwerekana ko umukiriya aba afite ingingimira z’ibyo yasinye

cyangwa agiye gusinya kuko aba atizeye ko ari byo koko. Abakeshwamakuru mu bakozi bahurije kuri serivisi y'inguzanyo, ndetse na serivisi bohererezwa z'ubutumwa bugufi.

Ibi byose bituma nyuma yo gusinya kuri izo mpapuro havuka ibibazo binyuranye bishingiye ku kutamenya icyo basabwaga igihe basinyaga. Mu nshamake, ibitekerezo byabo byagiraga biti:

> "*Abakiriya bakunze gusinyira ibyo badasobanukiwe, ugasanga batizeye neza ko ibyo basinyiye ari byo babonye. Ibi bishobora gutuma hazabaho ikibazo mu gihe cyo kwishyura inguzanyo. Ibyinshi baba babisinye batabizi kuko iyo ari uguhabwa amafaranga nta gushishoza kuzamo, ugasanga ikibazo gishobora kuvuka nyuma cyo kudashyira mu bikorwa amasezerano hakwitwazwa ururimi."*

Uretse biriya bibazo kandi, hari n'ibibazo byo kutamenya ubutumwa bukubiye mu byo baba bandikiwe muri terefoni zabo ngendanwa. Ibi byanagarutsweho n'abakeshwamakuru b'abakiriya ba Banki ya Equity Rwanda bavuga ko batajya basobanukirwa ubwo butumwa. Ugasanga niba ari umushahara wagiye kuri konti yabo ntibabimenye, niba ari igikozwe kuri konti bamenyeshejwe na cyo ntibasobanukirwe, cyangwa se niba ari ubutumwa rusange Banki igeneye abakiriya ntibamenye ko na bo bubareba cyangwa ngo bamenye ibikubiyemo.

Ikiza ni uko mu gushaka kumenya niba hari umushinga wo guhindura ziriya nyandiko zose zagaragajwe mu Kinyarwanda zivanwa mu Cyongereza, abakeshwamakuru ba Banki ya Equity bagaragaje ko uwo mushinga uhari. Banagaragaje ko atari Ikinyarwanda gusa gikenewemo izo nyandiko, ko ahubwo zizanashyirwa mu zindi ndimi zose zikoreshwa mu Rwanda, nk'uko Umugenzuzi Mukuru w'Imari ya Leta yabibasabye; ndetse n'abakiriya bakaba bakomeje

kubisaba. Gusa biragoye kwemeza igihe ibi bizakorerwa kuko ntawemeje itariki byaba bizatangira gukorerwaho.

4.7.2. Izindi ngaruka zo kudakoresha Ikinyarwanda muri serivisi zitangwa na Banki ya Equity Rwanda

Uretse ingaruka zagaragajwe mu mbonerahamwe iri ku itonde ry'ibibazo byatanzwe muri ubu bushakashatsi, abakozi ba Banki ya Equity na bo bagaragaje ingaruka babona mu guha abakiriya serivisi mu ndimi batisanzuramo. Mu zo bahurijeho hari ukuba uwasinyiye inguzanyo agize ikibazo yitwaza ko yasinye ibyo atari asobanukiwe.

Abakeshwamakuru bakorera Banki ya Equity, kuri iyi ngingo, bose bemeje ko ikibazo gikomeye kiri mu myishyurire y'inguzanyo. Basanze gusinya ibyo abakiriya batumva bikurura amakimbirane mu gihe cyo kwishyura, cyanecyane iyo bananiwe kwishyura. Bagize bati:

> *"Mu by'inguzanyo, hari amakimbirane ashobora kuvuka hagati ya banki n'umukiriya; avuga ko yasinye ibyo atumvaga. Ibi babigira urwitwazo bakavuga ko basinyiye ibyo batazi."*

Uretse kiriya kibazo kandi hanagaragajwe ko hatakazwa umwanya munini abakozi basobanurira abakiriya ibijyanye na serivisi baje gushaka. Ibi rero bituma akazi katihuta, ndetse ugasanga akenshi abakiriya bririrwa batoye umurongo kuri banki. Banagaragaza ko hari igihe usanga hari umuntu umwe usobanurira abakiriya bose muri serivisi zitandukanye kuko abagana banki babanza kunyura ahantu hamwe bose ku muntu ubakira akayobora aho bagana. Bakaba baragaragaje nubwo abakozi ba banki bakora muri serivisi zitandukanye bagerageza gusobanura ababagana uko babagezeho bidahagije.

4.7.3. Ibindi byifuzo ku ikoreshwa ry'indimi mu muryango nyandimi wa Banki ya Equity Rwanda

Ibitekerezo byatanzwe kuri iyi ngingo birasa cyane n'ibyifuzo by'abakiriya. Abakeshwamakuru b'abakozi ba Banki ya Equity Rwanda bagaragaje ko guhindura inyandiko zose za Banki ya Equity Rwanda mu Kinyarwanda, bizatuma ikibazo kigaragara mu nyandiko zakirwaho inguzanyo nk'iyo kwishingira undi gikemuka. Ubusanzwe iyo utumva ibikubiye mu masezerano ni inshingano z'abakozi ba banki kugusobanurira, ariko ikijyanye n'amafaranga usanga umukiriya akanguka ngo yumve neza icyo amasezerano yasinye asobanuye nyuma yo gufata amafanganga. Igihe umukiriya yagize ibibazo byo kutabasha kwishyura inguzanyo yasabye n'iyo yumva ururimi arimo usanga hari ubwo yitwaza ko atari mu rurimi rwe kavukire ari yo mpamvu atabyumvise neza, ibi bikaba byanakurura amakimbirane hagati y'uwasabye inguzanyo, banki ndetse n'umwishingizi.

Ikigaragara ni uko abakiriya ndetse n'abakozi ba Banki ya Equity Rwanda bahuriza ku kuba umwanya uhabwa Ikinyarwanda muri iyi banki ushobora gutuma habaho ibibazo bitandukanye birimo ubwumvikane buke hagati ya banki n'abakiriya. Bose rero bakaba basaba ko Ikinyarwanda cyahabwa umwanya wa mbere mu nyandiko zose zifashishwa muri iyi banki nk'uko n'Umugenzuzi w'Imari ya Leta yabisabye ubuyobozi bw'iyi banki.

UMUTWE WA GATANU: UMWANZURO RUSANGE N'IBYIFUZO

5.1. UMWANZURO RUSANGE

Ubu bushakashatsi bwiswe "**Umwanya w'Ikinyarwanda mu mitangire ya serivisi z'amabanki akorera mu Rwanda: Urugero rwa Banki ya "Equity" Rwanda"** bwari bufite intego yo gusuzuma umwanya Ikinyarwanda gihabwa mu ikoreshwa ry'indimi mu mabanki yo mu Rwanda n'ingaruka zo kutagikoresha muri serivisi ayo mabanki agenera abakiriya bayo. Bwari bufite intego zihariye zikurikira: (1) gusuzuma umwanya w'Ikinyarwanda mu mpapuro zuzuzwa n'abagana Banki ya « Equity » Rwanda (2) kumenya uko indimi zibana mu muryango nyandimi wa Banki ya Equity Rwanda; (3) kugaragaza imyumvire y'abagenerwabikorwa ba Banki ya « Equity » Rwanda mu Rwanda kuri serivisi bahabwa mu ndimi z'amahanga, no (4) kugaragaza ingaruka zo kudakoresha Ikinyarwanda muri Banki ya « Equity » Rwanda.

Ku byerekeye intego ya mbere yari igamije gusuzuma umwanya w'Ikinyarwanda mu mpapuro zuzuzwa n'abagana Banki ya « Equity » Rwanda, ubu bushakashatsi bwerekanye ko muri Banki ya Equity Rwanda amoko agera kuri 31 y'inyandiko zifashishwa mu guha serivisi abakiriya bayigana muri izi nyandiko, izigera kuri eshatu ari zo zonyine ni zo byagaragaye ko abakiriya ba banki ya Equity bashobora kuzibona zanditse mu Kinyarwanda. Izo nyandiko ziri mu Kinyarwanda ni: ifishi yo gufungura konti y'umuntu ku giti cye/ konti afatannyije n'abandi, Inyandiko imenyekanisha amakuru y'ingenzi ya konti, ndetse n'ifishi yo kongera gukoresha konti, kuzuza imyirondoro no guhuza konti na telefoni.

Kuri iyi ngingo kandi, ubu bushakashatsi bwerekanye ko nubwo bigaragara ko Ikinyarwanda hari inyandiko nke kibonekamo muri Banki ya Equity, Rwanda,

bigaragara ko izo mpapuro na zo udashobora gusanga zanditse mu Kinyarwanda ijana ku rindi. Ikindi kigaragara muri ziriya nyandiko ni uko usanga hari ahageragejwe gushyira ibikubiyemo mu Kinyarwanda ariko ugasanga kitanoze ukurikije imiterera y'amagambo y'Ikinyarwanda, cyanecyane amatirano, ariko na byo ni intambwe nziza yatewe.

Ku byerekeye intego ya kabiri yari igamije kumenya uko indimi zibana mu muryango nyandimi wa Banki ya Equity Rwanda; muri ubu bushakashatsi, byaragaragaye ko umunare munini w'inyandiko za Banki ya Equity Rwanda zanditse mu rurimi rw'Icyongereza. Ikinyarwanda cyo kiboneka muri izo nyandiko ku kigero gito cyane. Igifaransa n'Igiswayire byo bigaragara ko bidakoreshwamo.

Ubu bushakashatsi kandi bwagerageje guhuza ibijyanye n'amashuri abakiriya bize ndetse n'indimi bavuga, bigaragara ko umubare munini w'abagana iyi Banki ari uw'abakoresha Ikinyarwanda gusa, kandi bakaba barize amashuri nibura abanza; abandi bagerekaho n'ayisumbuye. Mu bize amashuri yisumbuye gusa harimo kandi ababasha gukoresha, Ikinyarwanda n'Icyongereza, kimwe n'abashobora kuvuga Ikinyarwanda, Icyongereza n'Igifaransa. Mu bize Kaminuza nta bakoresha Ikinyarwanda gusa. Aba barimo abakoresha Ikinyarwanda n'Icyongereza, n'abakoresha Ikinyarwanda, Icyongereza n'Igifaransa. Barimo kandi ababasha gukoresha Ikinyarwanda, Icyongereza, Igifaransa n'Igiswayire, ndetse n'ababasha gukoresha Ikinyarwanda, Icyongereza, Igifaransa, Igiswayire n'izindi ndimi.

Ku byerekeye intego ya gatatu ari yo yari igamije kugaragaza imyumvire/imyitwarire y'abagenerwabikorwa ba Banki ya Equity Rwanda mu Rwanda kuri serivisi bahabwa mu ndimi z'amahanga, byagaragaye ko abakiriya

bake ba Banki ya Equity Rwanda ari bo bishimiye kuba serivisi bahabwa n'iyi Banki ziri mu rurimi bashyize imbere (Icyongereza), mu gihe umubare munini wabo utishimiye ko serivisi nyinshi ziri mu rurimi rw'Icyongereza. Ibi biragaragaza umwifato nyarurimi ku Kinyarwanda itsinda nkeshwamakuru ryagaragaje.

Intego ya kane ari na yo ya nyuma yari igamije kugaragaza ingaruka zo kudakoresha Ikinyarwanda muri Banki ya Equity Rwanda, yagaragaje ko ubu bushakashatsi bwerekanye, ku ngingo ivuga ko kudakoresha Ikinyarwanda bituma abagana Banki ya Equity Rwanda bataba benshi, ko ari byo koko kuko abenshi barabyemeje . Ku bijyane n'uko gusaba serivisi mu ndimi z'amahanga bituma abatazumva batinya kuzisaba byahamijwe n'abakeshwamakuru barenga 80%, naho ku kuba udasobanukirwa ibikubiye muri serivisi nk'iy'inguzanyo bishobora kugira ingaruka ku mukiriya zirimo nko kuba yaterezwa cyamunara imitungo kuko atasobanukiwe neza ibyari bikubiye mu masezerano igihe yasabaga inguzanyo, byemejwe n'abarenga 90%.

5.2. IBYIFUZO

Hari ibyifuzo byatanzwe n'abakeshwamakuru, byose bigaruka ku kuba bikwiye ko kuri Banki ikorera mu Rwanda, bikwiye ko inyandiko zayo zishyirwa mu Kinyarwanda zose kuko iba yaraje guha serivisi Abanyarwanda b'ibyiciro binyuranye. Bagaragaje ko kandi nibura izo nyandiko zajya zishyirwa mu ndimi zirenze rumwe ariko Ikinyarwanda ntikiburemo. Hari n'abifuje ko n'ubutumwa bugufi bwandikirwa abakiriya budakwiye kubageraho buri mu Cyongereza kuko badasobanukirwa n'ibibukubiyemo. Bifuje rero ko bwashyirwa mu Kinyarwanda. Umushakashatsi rero na we ashingiye ku byavuye mu bushakashatsi yifuje ibi bikurikira:

5.2.1. Ibyifuzo ku cyakorwa

Hashingiwe ku byavuye mu **gusuzuma umwanya w'Ikinyarwanda mu mpapuro zuzuzwa n'abagana Banki ya « Equity » Rwanda**; hifujwe ko ibikubiye mu Itegeko No 017/2021 ryo ku wa 03/03/2021 ryerekeye kurengera umuguzi wa serivisi y'imari, riteganya mu ngingo ya 9 ko amasezerano y'ubuguzi bwa serivisi y'imari agomba kuba ari muri rumwe mu ndimi zikoreshwa mu butegetsi umuguzi wa serivisi z'imari yihitiyemo ndetse no mu ngingo yaryo ya 13 iteganya ko umuguzi abanza agahabwa inyandiko imenyesha amakuru y'ingenzi kuri iyo serivisi y'imari, kandi na yo iba iri mu rurimi umukiriya ahisemo, byakubahirizwa; bityo Banki ya Equity Rwanda igashyira inyandiko zayo zose mu Kinyarwanda. Leta na yo ikwiye gukurikirana iyubahirizwa ry'iri tegeko yashyizeho mu rwego rwo gukurikirana ishyirwa mu bikorwa ry'icyo ryashyiriweho. Ku ngingo y'uko indimi zibana mu muryango nyandimi wa Banki ya Equity, byagaragaye ko Ikinyarwanda gihabwa umwanya mu biganiro gusa naho mu nyandiko zitangirwaho serivisi ugasanga Icyongereza ni cyo kiganje. Hifujwe ko Ikinyarwanda cyahabwa umwanya wa mbere muri izo serivisi, bityo abagana banki bagahabwa serivisi mu rurimi bisanzuyemo; dore ko byanagaragaye ko abakoresha Ikinyarwanda ari bo benshi.

Dushingiye kandi ku kuba umubare munini w'abakiriya ba banki waragaragaje ko utishimiye serivisi bahabwa mu ndimi z'amahanga, ndetse no mu rwego rwo kwirinda ingaruka zatezwa no kudakoresha ururimi bisanzuyemo igihe bahabwa serivisi; hifujwe ko hagenwa amuga akoreshwa muri banki kugira ngo hashakishwe Ikinyarwanda kiboneye cy'amagambo akoreshwa mu nyandiko za banki kugira ngo abo bakiriya bibone muri banki. Ikindi kandi ni uko igihe uburyo bwo gushyira mu Kinyarwanda inyandiko zose za Banki ya Equity

Rwanda butaragerwaho, hakwiye kongerwa umubare w'abasobanurira abakiriya ibikubiye muri izo nyandiko.

5.2.2. Ibyifuzo ku bushakashatsi buri imbere

Abashakashatsi bazakora umurimo usa n'uyu bakwiye kuzatekereza ku mpamvu zituma Ikinyarwanda kidahabwa umwanya mu bigo by'imari kandi abo biba biha serivisi ari Abanyarwanda. Si mu mabanki gusa hari iki kibazo cyo guhabwa serivisi mu ndimi z'amahanga ku Banyarwanda, no mu bindi bigo byinshi uzasanga hari iki kibazo. Abazabishobora kandi bazasuzuma umwanya Ikinyarwanda gihabwa mu bigo bya Leta nk'umugenga w'indimi. Ni yo ishyiraho poritiki y'indimi n'imikoreshereze yazo. Ni na yo ikwiye kuba intangarugero mu kuzikoresha. Hazasuzumwa kandi urugero rw'ivangandimi n'ingaruka zaryo mu itangazamakuru. Uko kuvanga indimi gutuma Abanyarwanda badafata umwanya wo guhanga amuga yakwifashishwa muri serivisi zinyuranye. Itangazamakuru rigira uruhare rukomeye mu kwigisha abantu. Iyo rero ridakoresheje ururimi neza abarikurikira na bo barukoresha mu murongo w'iryo tangazamakuru.

Abashakashatsi kandi bashobora gusuzuma ikigero ririya Tegeko No 017/2021 ryo ku wa 03/03/2021 ryerekeye kurengera umuguzi wa serivisi y'imari, riteganya mu ngingo ya 9 ko amasezerano y'ubuguzi bwa serivisi y'imari agomba kuba ari muri rumwe mu ndimi zikoreshwa mu butegetsi umuguzi wa serivisi z'imari yihitiyemo ndetse no mu ngingo yaryo ya 13 iteganya ko umuguzi abanza agahabwa inyandiko imenyesha amakuru y'ingenzi kuri iyo serivisi y'imari, kandi na yo iba iri mu rurimi umukiriya ahisemo, rimaze gushyirwaho mu bikorwa; hakanasuzumwa impamvu hari aho ritarubahirizwa ku bijyanye na ziriya ngingo. Hanagereranywa aho izindi ngingo zirigize zigeze mu ishyirwa mu bikorwa ryazo zigereranywa n'izavuzwe haruguru.

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IMIGEREKA

UMUGEREKA WA MBERE: IMBONERAHAMWE IGARAGAZA UMWANYA W'IKINYARWANDA MU MPAPURO ZUZUZWA N'ABAKIRIYA BA BANKI YA EQUITY RWANDA

Imbo 4. 7 Umwanya w'Ikinyarwanda mu mpapuro zuzuzwa n'abakiriya ba Banki ya Equity Rwanda

No	Ubwoko bw'inyandiko	Indimi zikoreshwaho			Impugukirwa
		Ikinyarwanda	Icyongereza	Igifaransa	
1	Ifishi yo gufungura konti y'umuntu ku giti cye/ konti afatannyije n'abandi	✓			Hari ahagaragara Icyongereza gusa (Fatca status) hakaba n'ahandi Ikinyarwanda kigiye giherekeje Icyongereza
2	Ultmate Beneficial Owner Identification Form		✓		
3	Appointment of Bankers – Joint Account form		✓		
4	Known Agents Introduction Form		✓		
5	Change of Static Data		✓		
6	Change of Signature		✓		
7	Inyandiko imenyekanisha amakuru y'ingenzi ya konti	✓			Hari ibikwiye kunozwa nka ATM na ejenti. Harimo interuro zimwe na zimwe zanditse mu

					Cyongereza ariko ari ugusobanura ibimaze kuvugwa cyangwa ari ijambo rimwe bigaragara ko nta nyito barifitiye. (Cheque, N/A no kwandika amadorari)
8	Visa USD Debit Card Application Form		✓		
9	Equity Card Application Form		✓		
10	Ifishi yo kongera gukoresha konti, kuzuza imyirondoro no guhuza konti na telefoni	✓			Hari ibikwiye kunozwa nka ATM na ejenti. Harimo interuro zimwe na zimwe zanditse mu Cyongereza ariko ari ugusobanura ibimaze kuvugwa cyangwa ari ijambo rimwe bigaragara ko nta nyito barifitiye.
11	Standing Order Request Form		✓		
12	Application for Funds Transfer		✓		
13	Cheque Deposit Slip		✓		
14	Request for a Cheque Book		✓		
15	Account Statement Request		✓		

16	Loan application form		✓		
17	Loan authorization form		✓		
18	QF Statement		✓		
19	Change of payment form		✓		
20	Guarantee form		✓		
21	Attestation de clearance/non clearance		✓		
22	Baord Resolustion		✓		
23	Irrevocable letter		✓		
24	A0MA: Abstract of Mortgage Agreement		✓		
25	Application of Temporary overdraft		✓		
26	Ifishi isaba guhindura amakuru muri CRB	✓	✓		
27	Promissory note		✓		
28	Requirements		✓		
29	Directors guarantee		✓		
30	Assignement of income		✓		
31	Loan facility (mortagage loan, salary advance loan na Equi loan)		✓		

UMUGEREKA WA 2: AMUGA YAKORESHEJWE MURI UBU BUSHAKASHATSI

Abakeshwamakuru	Research respondents
Gusaba amakuru ya konti	Request for bank Statement
Gusaba kohereza amafaranga	Application for Funds Transfer
Gushimira	Acknowledgement
Ibyifuzo	Recommendations
Ikemezo	Certification
Ikemezo k'ibitsa rya sheik	Cheque Deposit Slip
Ikerekezo nyanshoza	Conceptual framework
Ikigero	Level
Ikusanyamakuru	Data collection
Imbonerahamwe	Table
Imfatashusho ngengwa	Dependent variable
Imfatashusho yigenga	Independent variable
Imibanire y'indimi	Languages cohabitation
Imurikamakuru	Findings presentation
Imyumvire	Perception
Inyandiko ngaragazamwenda	Attestation de créance/non créance
Isesenguramakuru	Data analysis
Itsinda nkeshwamakuru	Target population
Itsinda nkeshwamakuru rito	Sample size

Gutura/itura	Dedication
Iyoboramikorere	Procedures
Kwaka agatabo ka sheik	Request for a Cheque Book
Guhamya/ubuhamya	Declaration
Uburyo bwo gutoranya itsinda nkeshwamakuru	Sampling techniques
Uburyo ubushakashatsi bwakozwe	Research methodology
Ubushakashatsi buri imbere	Further research studies
Umuryango nyandimi	Bilingual community
Urupapuro rusaba guhindura umukono/isinya	Change of Signature
Urupapuro rusaba ikarita ya Equity	Equity Application Form
Urupapuro rusaba ikarita ya viza yo kubikuza y'amadorari	Visa USD Debit Card Application Form
Urupapuro rwa konti ihuriweho	Joint Account form
Urupapuro rwaka inguzanyo	Loan Application Form
Urupapuro rwemerera/rutanga inguzanyo	Loan autorisation form

UMUGEREKA WA 3: IBARUWA ISABA IKORWA RY'UBUSHAKASHATSI MURI BANKI YA EQUITY RWANDA

UNIVERSITY of RWANDA

COLLEGE OF EDUCATION

RESEARCH AND INNOVATION UNIT

Rukara, 10th May 2022
Ref: 03/DRI-CE/071/EN/gi/2022

The Managing Director
Equity Bank
Kigali-City
Rwanda

Re: Research recommendation letter for Mrs. Marcelline UWERA

On behalf of the University of Rwanda-College of Education (UR-CE), I am pleased to introduce Mrs. **Marcelline UWERA**, a post-graduate student at the School of Education of UR-CE. Mrs. Uwera is writing her thesis on: **"*Umwanya w'ikinyarwanda mu mabanki akorera mu Rwanda: urugero rwa Banki ya "Equity" Rwanda.*"** to complete her Master of Education in Kinyarwanda Education. She wishes to evaluate how Kinyarwanda is used in Equity Bank Rwanda to enhance service delivery. Her research will involve Equity Bank clients and staff. Thus, she is requesting permission to collect data from your bank.

Mrs. Uwera's research project passed successfully through an internal collegial ethical process. Thus, the University of Rwanda-College of Education: Directorate of Research and Innovation confirms that her research adheres to ethical standards and principles. Therefore, we kindly request you to accord her your cooperation in this research.

We very much hope to get your cooperation.

Yours sincerely,

COLLEGE OF EDUCATION — RESEARCH AND INNOVATION UNIT

Digitally signed by UR (Rukara, Directorate of Research & Innovation)
Date: 2022.05.10
Time: 13:35:10 +2'00

Assoc. Prof. Eugene Ndabaga
Director of Research and Innovation
University of Rwanda-College of Education
E-mail: ndabagav@yahoo.ie
Mobile: +250788308862

Cc:

- Principal, UR-CE
- Postgraduate Program Coordinator, School of Education
- Prof. Cyprien Niyomugabo (Supervisor)
- Dr. Valentin Uwizeyimana (Supervisor)

EMAIL: dri.ce@ur.ac.rw P.O. Box: 55 Rwamagana WEBSITE: www.ur.ac.rw

UMUGEREKA WA 4: IBARUWA YEMERA IKORWA RY'UBUSHAKASHATSI MURI BANKI YA EQUITY RWANDA

EQUITY

31st May 2022

OFFICE OF THE DEAN OF GRADUATE SCHOOL
University of Rwanda (College of Education)
Kigali, Rwanda

Dear Sir/Madam,

RE: UWERA MARCELLINE – REG NO: 219015979 Data Collection for Academic Research

This is to confirm that **UWERA MARCELLINE – REG NO: 219015979** your student at University of Rwanda (College of Education), has requested for the bank to assist her with data for her academic research proposal entitled '***Umwanya w'ikinyarwanda mu mabanki akorera mu Rwanda: Urugero rwa Banki ya' 'Equity' 'Rwanda"***.

We confirm that we will assist where possible.

Yours faithfully,

EQUITY BANK RWANDA PLC

31/5/2022

Sheila Lengees
Ag.Head of HR and Corporate Services

EQUITY BANK RWANDA PLC
HUMAN RESOURCE
TRAINING & DEVELOPMENT
P.O. Box 494, KIGALI - RWANDA

Equity Bank Rwanda PLC: Grand Pension Plaza | P.O Box 494 Kigali, Rwanda | Company Code: 102229882 | Tel: 4555 / +250 788 190000 / +250 737360000, info@equitybank.co.rw | www.equitygroupholdings.com/rw | RwEquitybank @RwEquitybank

Directors: Col. Rtd. Eugene Haguma Murashi (Non-Executive Chairman), Mr. Hannington Namara, Ambassador Bill Kayonga, Dr. Patrick Bugabo Uwizeye, Ms. Anita Dancille Umuhire, Ms. Belinda Bwiza, Ms. Mary Wamae, Mr. James Mutuku.

Equity Bank Rwanda PLC is regulated by The National Bank of Rwanda

UMUGEREKA WA 5: GUTANGA AMAKURU AGENEWE UBUSHAKASHATSI KU BUSHAKE

Igice cya mbere: Urupapuro rw'amakuru agenewe umutangamakuru

Itariki: ………………….

Bwana/Madamu, …………………..

Nitwa UWERA Marcelline, ndi umunyeshuri muri Kaminuza y'u Rwanda, Ishami ry'Uburezi. Niga mu Kiciro cya Kabiri cya Kaminuza (Master) mu Iyigayigisha, nkaba niga Ikinyarwanda n'Uburezi, nkaba rero ndi gukora ubushakashatsi bwiswe: "**Umwanya w'Ikinyarwanda mu mitangire ya serivisi z' amabanki akorera mu Rwanda: Urugero rwa Banki ya "Equity" Rwanda".**

Uri umwe mu batoranyijwe mu batangamakuru kuri ubu bushakashatsi. Ni ku bw'iyo mpamvu, ngusaba kugira uruhare mu gusubiza ibibazo biri ku mugereka w'uru rwandiko. Intego y'ubu bushakashatsi ni ugusuzuma ingaruka zo kudakoresha Ikinyarwanda ku bakiriya muri serivisi z'amabanki mu Rwanda. Ubu bushakashatsi buzasuzuma uko Ikinyarwanda gikoreshwa muri Banki ya "Equity" Rwanda mu kunoza serivisi zihabwa abakiriya ndetse hanagaragazwe ingorane zishingiye ku mikoreshereze y'indimi abakiriya bahura na zo.

Ngusabye kandi kugira uruhare mu gusubiza ibibazo bibazwa mu buryo bw'ikiganiro bijyanye n'ubu bushkashatsi. Nta gisubizo kiri cyo cyangwa kitari cyo ku kibazo icyo ari cyo cyose. Ugerageze gusubiza uko ubyumva. Ibisubizo byawe bizahora ari ibanga kandi ntawe tuzabisangiza ku mpamvu iyo ari yo yose. Ibizava muri ubu bushakashatsi ntibizigera bigaragaza izinda ry'uwatanze amakuru.

Niba wemeye kuzuza iyi nyandiko iri munsi, wemeye no kugira uruhare muri ubu bushakashatsi. Wemerewe kwisubiraho ku ruhare rwawe muri ubu bushakashatsi

igihe icyo ari cyo cyose, kabone n'ubwo waba wamaze kwemera gutanga amakuru, nta gihano giteganyijwe. Niba wemeye kugira uruhare muri ubu bushakashatsi, shyira umukono kuri iyi nyandiko igenewe utanga amakuru y'ubushakashatsi ku bushake.

Ndagushimira kwemera kugira uruhare muri ubu bushakashatsi.

Ugire amahoro!

Igice cya kabiri: Inyandiko igenewe utanga amakuru y'ubushakashatsi ku bushake

Jyewe, ………………………………………………………………….., ndemeza ko namenyeshejwe n'umushakashats, UWERA Marcelline ibyerekeye imiterere n'intego by'ubushakashatsi bwe bwiswe: "**Umwanya w'Ikinyarwanda mu mitangire ya serivisi z' amabanki akorera mu Rwanda: Urugero rwa Banki ya "Equity" Rwanda".** Nakiriye, nsoma kandi nsobanukirwa amakuru yatanzwe n'umushakashatsi ajyanye n'inyigo ye. Nagize umwanya uhagije wo kubaza ibibazo ndetse no gusaba ibisobanuro kuri ubu bushakashatsi. Nzi neza ko amakuru yose nzatanga azagirwa ibanga kdi nta hantu amazina yange azagaragazwa muri ubu bushakashatsi ndetse no muri raporo yabwo ya nyuma. Nasobanukiwe kandi ko nshobora, igihe icyo ari cyo cyose, kwisubiraho ku kugira uruhare muri ubu bushakashatsi, nta ngaruka byangiraho haba none cyangwa mu bihe bizaza.

Nkaba rero ntangaje ko nemeye ku bushake kugira uruhare muri ubu bushakashatsi, nkaba niyumvisha kandi nizeye neza ko amakuru nzabutangamo azagirwa ibanga.

Umukono:

Itariki:

UMUGEREKA WA 6: IBIBAZO BY'UBUSHAKASHATSI BIGENEWE ABAKOZI BA BANKI YA « EQUITY » RWANDA

Koresha akamenyetso (√) ku gisubizo wumva ko kiboneye kurusha ibindi.

1. Vuga igihe umaze uri umukozi wa Banki ya « Equity » Rwanda

Munsi y'umwaka ☐ Kuva ku mwaka 1-3 ☐ Kuva ku myaka 3-5 ☐ Hejuru ☐ y'imyaka 5

2. Ni ibihe byiciro abakiriya banyu babarizwamo mu bijyanye n'amashuri?

SN	Amashuri	Ijanisha
1	Abatarageze mu ishuri	
2	Abize mu kibeho	
3	Amashuri abanza	
4	Amashuri yisumbuye	
5	Amashuri makuru	
6	Ibindi (bivuge)	

3. Subiza ibi bibazo uhitamo igisubizo kiboneye kurusha ibindi

SN	Igitekerezo/Ikibazo	Yego cyane	Yego	Ndifashe	Sinabyemeza/ sinabishyigikira	Sinabyemeza/ sinabishyigikira na gato
Uko indimi zibana mu muryango nyandimi wa Banki ya Equity						
1	Ikinyarwanda gihabwa umwanya wa mbere muri serivisi za Banki ya Equity					
2	Icyongereza gihabwa umwanya wa mbere muri Banki ya Equity Rwanda					
3	Igifaransa gihabwa umwanya wa mbere muri serivisi za Banki ya Equity Rwanda					
4	Igiswayire kirakoreshwa cyane muri Banki ya Equity Rwanda					
5	Hari indimi zitavuzwe hejuru na zo zikoreshwa muri Banki ya "Equity" Rwanda					
Ibitekerezo kuri serivisi zitangwa mu ndimi z'amahanga muri Banki ya Equity Rwanda						
6	Serivisi zitangwa na Banki ya Equity ziri mu rurimi abakiriya bose bisangamo					
6	Nshyigikiye ko umukiriya usanze ururimi rukoreshwa muri imwe muri serivisi ahabwa atarwumva asobanurirwa ibikubiye muri iyo serivisi mu rurimi yumva					
7	Abatanga serivisi bose babasha kumva					

	no gusobanukirwa neza ibikubiye muri serivisi zitangwa mu ndimi z'amahanga ku buryo abakiriya ba Banki ya Equity batumva neza izo ndimi banyurwa n'ibisobanuro bahawe					
8	Nshyigikiye ko Ikinyarwanda cyahabwa umwanya w'imbere muri serivisi zose zitangwa muri Banki ya Equity					
	Ingaruka zo kudakoresha Ikinyarwanda muri Banki ya « Equity » Rwanda ku iterambere ry'u Rwanda					
9	Gudakoresha Ikinyarwanda bituma abagana Banki ya Equity Rwanda bataba benshi					
10	Guhabwa serivisi mu ndimi z'amahanga bituma abatazumva batinya gusaba izo serivisi					
11	Guhabwa serivisi mu ndimi batumva bituma abakiriya ba Banki ya Equity Rwanda badasobanukirwa neza ibikubiye muri izo serivisi					
12	Kudasobanukirwa ibikubiye muri serivisi nk'iy'inguzanyo bishobora kugira ingaruka ku mukiriya zirimo nko kuba yaterezwa cyamunara imitungo kuko atasobanukiwe neza ibyari bikubiye mu masezerano igihe yasabaga inguzanyo					

4. Ni izihe mbogamizi zindi mubona zituruka ku kuba bamwe mu bakiriya ba Banki ya Equity Rwanda batumva indimi z'amahanga zaba zikoreshwa muri iyi Banki?

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Ese haba hari umushinga uteganywa wo guhindura impapuro zikoreshwa mu gutanga serivisi ziri mu zindi ndimi? ………………………………………………………………………………………

5. Uretse ingaruka zagaragajwe mu mbonerahamwe iri hejuru, hari izindi ngaruka mubona zo kudakoresha Ikinyarwanda muri serivisi zose mutanga? ....

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6. Ibindi byifuzo/ibitekerezo watanga ku ikoreshwa ry'indimi muri Equity: …………………………………………………………………………………………
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MURAKOZE KU RUHARE RWANYU MURI UBU BUSHAKASHATSI

UMUGEREKA WA 7: IBIBAZO BY'UBUSHAKASHATSI BIGENEWE ABAKIRIYA BA BANKI YA « EQUITY » RWANDA

Koresha akamenyetso (√) ku gisubizo wumva ko kiboneye kurusha ibindi.

1. Vuga igihe umaze uri umukiriya wa Banki ya « Equity » Rwanda

Munsi y'umwaka ☐ uva ku mwaka 1-3 ☐ Kuva ku myaka 3-5 ☐ Hejuru y'imyaka 5 ☐

2. Amashuri wize

SN	Amashuri	Shyira akamenyetso aha
1	Amashuri abanza	
2	Amashuri yisumbuye	
3	Amashuri makuru	

3. Vuga indimi ubasha kumva, kuvuga, kwandika no gusoma neza

SN	Ururimi	Kumva	Kuvuga	Gusoma	Kwandika
1	**Ikinyarwanda**				
2	**Icyongereza**				
3	**Igifaransa**				
4	**Igiswayire**				
5	**Urundi (ruvuge)**				

4. Subiza ibi bibazo uhitamo igisubizo kiboneye kurusha ibindi

SN	Igitekerezo/Ikibazo	Ndabihamya cyane	Ndabihamya	Ndifashe	Simbihamya	Simbihamya na gato
Uko indimi zikoreshwa muri Banki ya Equity						
1	Ikinyarwanda gihabwa umwanya wa mbere muri serivisi za Banki ya Equity					
2	Icyongereza gihabwa umwanya wa mbere muri Banki ya Equity Rwanda					

3	Igifaransa gihabwa umwanya wa mbere muri serivisi za Banki ya Equity Rwanda					
4	Igiswayire kirakoreshwa cyane muri Banki ya Equity Rwanda					
Ibitekerezo kuri serivisi zitangwa mu ndimi z'amahanga muri Banki ya Equity Rwanda						
5	Nishimiye kuba serivisi mpabwa na Banki ya Equity ziri mu rurimi bashyize imbere					
6	Nshyigikiye ko umukiriya ukoresha Ikinyarwanda asobanurirwa ibikubiye muri serivisi ahabwa igihe asanze izo serivisi zitangwa mu rundi rurimi.					
7	Abatanga serivisi bagerageza gusobanura neza mu Kinyarwanda ibikubiye muri serivisi batanga zanditse mu ndimi z'amahanga ku buryo abakiriya ba Banki ya Equity batumva neza izo ndimi banyurwa n'ibisobanuro bahawe					
8	Nshyigikiye ko Ikinyarwanda cyahabwa umwanya w'imbere muri serivisi zose zitangwa muri Banki ya Equity					

Ingaruka zo kudakoresha Ikinyarwanda muri Banki ya « Equity » Rwanda ku iterambere ry'u Rwanda						
9	Kudakoresha Ikinyarwanda bituma abagana Banki ya Equity Rwanda bataba benshi					
10	Guhabwa serivisi mu ndimi z'amahanga bituma abatazumva batinya gusaba izo serivisi					
11	Guhabwa serivisi mu ndimi batumva abakiriya ba Banki ya Equity Rwanda bituma badasobanukirwa neza ibikubiye muri izo serivisi					
12	Kudasobanukirwa ibikubiye muri serivisi nk'iy'inguzanyo bishobora kugira ingaruka ku mukiriya zirimo nko kuba yaterezwa cyamunara imitungo kuko atasobanukiwe neza ibyari bikubiye mu masezerano igihe yasabaga inguzanyo					

5. Ibindi byifuzo/ibitekerezo watanga ku ikoreshwa ry'indimi muri Equity Banki:

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MURAKOZE KU RUHARE RWANYU MURI UBU BUSHAKASHATSI