



# **IMFASHANYIGISHO Y'IBIGO BY'UBWIZIGAME BYO MU BURYO BW'IKORANABUHANGA (DSG)**

Porogaramu zo gufasha mu gushyira mu buryo bw'ikoranabuhanga ibigo by'ubwizigame mu buryo butekanye kandi kandi bwita ku buringanire



**Global  
Communities**



**WOMEN FOR WOMEN  
INTERNATIONAL**

# IMFASHANYIGISHO Y'IBIGO BY'UBWIZIGAME BYO MU BURYO BW'IKORANABUHANGA (DSG)

**Porogaramu zo gufasha mu gushyira mu buryo  
bw'ikoranabuhanga ibigo by'ubwizigame mu buryo butekanye  
kandi kandi bwita ku buringanire**



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Harashimirwa akandi abatanze ibitekerezo mu gihe cy'ibiganiro nyunguranabitekerezo. Tamrat Abera (Mercy Corps), marc bavois (CRS), Koen De Beer (Cyclos), Bindi Jhaveri (Grameen Foundation), Tigist Mengitsu (Jamii-One), Yukiko Yamada Morovic (World Vision), Ethel Mulenga (World Vision), David Panetta (LGP), Courtney Purvis (World Relief), Charlotte Ronje (Jamii-One), Karen Vandergaag (CARE), na Wes Wasson (DreamStart Labs).

Ibikoresho by'Ikigo cy'Ubwizigame cyo mu Buryo bw'ikoranabuhanga (Digital Savings Group – DSG) byateguye n'umuryango mpuzamahanga udaharanira inyungu wa Global Communities bafatanyije n'umuryango uharanira inyungu n'iterambere ry'umugore wa Women for Women International. Ibikorwa byatangiranye na SEEP Network's Women Saving for Resilience (WS4R) Innovation Fund, bitewe inkunga na Bill & Melinda Gates Foundation, maze bisozwa n'ubundi bufasha bwagiye butangwa n'abandi bagiraneza.

Imfashanyigisho ya DSG yateguriwe gutanga amakuru, hatagamijwe ubucuruzi kandi itangazwa na Global Communities muri DSB Hub. Imfashanyigisho ya DSG ishobora gusangizwa abandi hatagamijwe ubucuruzi bidasabye uburenganzira bw'umwanditsi.

Ni ngombwa gushimira Global Communities na Women for Women International mu gihe iyi mfashanyigisho isangizwa abandi.

Imbuga za murandasizi zigaragaza imikorere

[www.globalcommunities.org](http://www.globalcommunities.org)  
[www.womenforwomen.org](http://www.womenforwomen.org)  
[www.dsghub.org](http://www.dsghub.org)

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# INTANGIRIRO

Mu myaka mike ishize, byagaragaye ko ibigo by'ubwizigame byakeneye cyane kwifashisha ikoranabuhanga ku isi hose. Bityo, ubu hari ibikoresho by'ikoranabuhanga bitandukanye bifasha ibigo by'ubwizigame gukora ibantu byinshi, harimo kubika amakuru mu buryo bw'ikoranabuhanga, gusimbuza amafaranga ya kashi ay'ikoranabuhanga n'amafaranga agandanwa mu mibare y'ikoranabuhanga, n'ibindi.

Gushyira ibigo by'ubwizigame mu buryo bw'ikoranabuhanga bifite akamaro kanini ko kongera ubwinshi bw'inyungu y'amatsinda y'ubwizigame asanzwe binyuze mu kwagura w'imigabane yo mu buryo bw'ikoranabuhanga no kuziba icyuho gisanzwe kiri muri serivisi z'imari zemewe, by'umwihariko ku bagore. Bishobora kandi gufasha mu kugira uruhare mu icungamutungo. Dusabwe kuzirikana, nubwo bimeze bityo, ko kwifashisha ikoranabuhanga bibaho ku bw'impamu z'ibibazo by'uburinganire bikomeje kubaho, aho usanga uruhare rw'abagore mu gukoresha ikoranabuhanga rutsikamirwa amabwiriza y'uburinganire adahinduka, ubusumbane, no guhezwa ku makuru amwe n'amwe. Ubushakashatsi **bwacu** bugaragaza ko biramatse bidakozwe neza, kwifashisha ikoranabuhanga bishobora kugira ingaruka mbi ku bushobozi bw'abagore bwo kugira uruhare, kuyobora no kungukira mu bigo by'ubwizigame. Mu gihe hadatanzwe amahugurwa n'ubufasha, abagore bashobora guhezwa, by'umwihariko mu matsinda agizwe n'abagore n'abagabo, aho abagabo bakunze kuba ari bo bafite ubumenyi buhagije mu ikoranabuhanga ry'ubwizigame. Bityo, ugasanga ari bo bashobora gufata imyanya y'ubuyobozi n'yo kubika amakuru mu buryo bw'ikoranabuhanga. Abagore kandi bashobora kugira ibyago byiyongera bijyanye no kutubahiriza umutekano w'amakuru n'ihohoterwa rishingiye ku gitsina, harimo iryoroherezwa n'ikoranabuhanga.

Mu gihe umubare w'ikoranabuhanga ritanga ibisubizo ku bigo by'ubwizigame ukomeje kuzamuka, ntabwo hari amabwiriza n'ubufasha bihagije byo gufasha abarishyira mu bikorwa, abahugurwa n'amatsinda buri uko bagenda bagera ku byiciro bitandukanye byo gukoresha ikoranabuhanga. Mu rwego rwo kugaragaza ibi, Global Communities na Women for Women International yateguye **Imfashanyigisho y'Ikigo cy'Ubwizigame cyo mu buryo bw'ikoranabuhanga**. Imfashanyigisho ikubiyemo ibikoresho birindwi byo gufasha gushyira mu buryo bw'ikoranabuhanga ibigo by'ubwizigame mu buryo butekanye, bukora neza kandi hitabwa ku buringanire. Ibi bikoresho bikubiyemo amabwiriza y'imikoreshereze ku bashyira mu bikorwa ikoreshwa ry'ikoranabuhanga mu bice byaryo bitandukanye. Hari igikoresho gifasha abashyira mu bikorwa ikoranabuhanga bitegura neza kugira ngo batangire cyangwa bagure umushinga w'Ikigo cy'ubwizigame cyo mu buryo bw'ikoranabuhanga (**Urutonde rw'ibisabwa byerekeye ikoranabuhanga**); **Igikoresho cyifashishwa mu mushinga ujyanye n'abakozi** mu gutahura impinduka mu myanya y'akazi n'ubumenyi bikenewe mu gufasha umushinga wa DSG; **Igikoresho cy'Ikurikirana n'lsuzuma** cyifashishwa mu gutahura ibyiciro n'ibimenyetso by'isuzuma; inama zitangwa **Guteza imbere ubushobozi bw'abagore mu ikoranabuhanga**; igikoresho cyo **Kugaragaza ibyago by'ihohoterwa rishingiye ku gitsina**; urusoerw' **Ibiganiro bihabwa abakoresha ikoranabuhanga** byerekeye imikoreshereze itaziguye ku bagize ikigo cy'ubwizigame; ndetse n'igikoresho cy' **Uburinzi n'Umutekano w'Amakuru** hamwe n'ibibazo by'ingenzi abashyira mu bikorwa ikoreshwa ry'ikoranabuhanga bakwiye kubaza abatanga serivisi z'ikoranabuhanga mu gihe bashaka igisubizo cyo mu buryo bw'ikoranabuhanga.

Buri gikoresho cyateguwe mu buryo gishobora gukoreshwa n'abao bashyira mu bikorwa ikoreshwa ry'ikoranabuhanga batangira gutekereza ibyerekeye umushinga wabo w'Ikigo cy'ubwizigame wa mbere cyangwa abageze umushinga hagati cyangwa abategura kwagura ibikorwa. Ibi bikoresho bishobora gukoreshwa buri kimwe ukwacyo cyangwa bigakoresherezwa hamwe bitewe n'uko ubikoresha abyifuza.

## IMFASHANYIGISHO Y'IBIGO BY'UBWIZIGAME BYO MU BURYO BW'IKORANABUHANGA (DSG) – *Ikarita y'Imfashanyigisho*



Imfashanyigisho ya DSG ikubiyemo ibikoresho birindwi byo gufasha gushyira mu buryo bw'ikoranabuhanga ibigo by'ubwizigame mu buryo butekanye, bukora neza kandi hitabwa ku buringanire. Ibi bikoresho bishobora gukoreshwa hatitawe ku kibanza cyangwa igheruka, buri kimwe ukwacyo cyangwa byose bigakoresherezwa icyarimwe, bitewe n'ibyo buri muryango ukeneye byihariye.

Ibikoresho by'Ikigo cy'Ubwizigame cyo mu Buryo bw'ikoranabuhanga (DSG) byateguve n'umuryango mpuzamahanga udaharanira inyungu wa Global Communities batatanyije n'umuryango uharanira inyungu n'iterambere ry'umugore wa Women for Women International. Ibikorwa byatangiranye na SEEP Network's Women Saving for Resilience (WS4R) Innovation Fund, bitewe inkunga na Bill & Melinda Gates Foundation, maze bisozwa n'ubundi bufasha bwagiye butangwa n'abandi bagiraneza.



IMBUMBANYIGIH KU MATINDA  
YO KWIZIGAMIRA AKORESHA  
IKORANABUHANGA:  
**IBIKENEWE NGO**  
**UMUSHINGA WIFASHISHA**  
**IKORANABUHANGA**  
**RIGEZWEHO USHOBOKE**





# IBIKENEWE NGO UMUSHINGA WIFASHISHA IKORANABUHANGA RIGEZWEHO USHOBOKE

## Inyaborabiganiro Igenewe Uhugura

### Imyiteguro

Abanyoboz b'umushinga ku nzego zitandukanye hamwe n'ushinzwe amahugurwa gusoma iyi mfashanyigisho bakayihuza n'umushinga wabo. Ibiyikubiyemo si ko byose bizakorwa; hari ibishobora gusibwa nk'uko hari ibishobora guhuzwa n'imiterere y'aho umushinga ukorera. Hanyuma ushinzwe amahugurwa yagombye gutumira abakozi b'ingenzi agakorana na bo amasahaagera kuri abiri bagatanga ibitekerezo ku bikenewe.

### Ikigamijwe

- Gutegura cyangwa kunonosora umugambi wo kuzana ikoranabuhanga mu matsinda yo kwizigamira mu buryo bwize neza kandi bwimakaza uburinganire n'ubwuzuzanye, binyuze mu gusuzuma iby'ingenzi bisabwa abashaka gushyira mu bikorwa uwo mushinga, amatsinda yo kwizigamira, abatuye aho akorera, hamwe n'abandi bafatanyabikorwa;
- Gusuzuma uko umuryango witeguye gutangiza umushinga w'ikoranabuhanga mu matsinda yo kwizigamira;
- Gusuzuma uburyo n'ibikoresho bikenewe mu rwego rwo guteza imbere uburinganire mu bijyanye n'imishinga yo kuzana ikoranabuhanga mu matsinda yo kwizigamira, kugabanya ibibazo n'imbogamizi bishingiye ku gitsina byabangamira uko kuzana ikoranabuhanga no gushakira umuti ingaruka zigenderewe cyangwa zitagenderewe zakomoka kuri icyo gitekerezo;
- Kugaragaza ibikenewe kugira ngo ikoranabuhanga ryinjire neza mu matsinda yo kwizigamira.

### Abatumirwa

Umuyoboz w'umushinga, uwawuteguye, abakozi b'umushinga, itsinda rishinzwe gukurikirana ibikorwa no gusuzuma imikorere, impuguke mu bijyanye n'uburinganire n'ubwuzuzanye.

### Ibikoresho

1. Urutonde rw'ibikenewe rugomba guhabwa buri wese mu bahari
2. Impapuro nini zanditsweho ibiri ku rutonde kugira ngo biganirweho



## Inama zigenewe ushinzwe amahugurwa

- Banwe mu bazakora kuri iyi nyandiko bashobora kwibwira ko ubu ari uburyo bwo gusuzuma ubumenyi n'ubumenyingiro byabo. Mu gutangira, ni ngombwa gusobanura neza ko ikigamijwe ari imyiteguro y'umushinga kugira ngo hizerwe ko uzagenda neza. Ntabwo ari isuzuma ry'umuntu ku gitit cye, kandi ko ntaho bihuriye n'isuzuma rikorerwa abakozi cyangwa ngo bibe byagenderwaho mu kubagumisha ku myanya bariho. Shishikariza abari kurangwa n'ukuri igihe batanga ibitekerezo ku byo bumva ko byaba bikenewe ngo ibikorwa bya kuzana ikoranabuhanga himakazwa ihame ry'uburinganire n'ubwuzuzanye bigende neza.
- Mu biganiro byo mu buryo bwa rusange, ujye wirinda ko habaho guta umwanya munini ku bintu byumvikanweho, aho usanga igisubizo ari "yego" cyangwa "oya". Jya usiga umwanya uhagije ku ngingo zatanzweho ibisubizo bitandukanye, cyangwa aho ibibazo bitabinewe ibisubizo. Ujye itsinda uyoboye kwiga ku bibazo, ariko ikigenderewe atari ukabasaba kubyumva kimwe.
- Igihé uzajya ubona nta mwanya uhagije uhari wo kuganira ku ngingo zose, ujye utoranya ibyo wumva kobikeneye cyane kuganirwaho mu iteraniro rusange. Nyuma y'ikiganiro, ujye ukomeza uvugane n'abakijemo kugira ngo ube babe baguha bitekerezo ku ngingo zizaba zitaganiriweho.



## Gahunda y'amahugurwa

### 1 Iriburiro – iminota 15

Igihe abaje mu kiganiro batamenyeranye, saba buri wese mu baje avuge amazina, icyo akora anavuge muri make ukuntu yakwitwara aramutse, mu kazi ashinzwe, yongerewehe inshingano yo gukora ubukangurambaga ku buringanire n'ubwizuzanye.

Kubwira abaje mu kiganiro intego zacyo.

Saba abakozi baje mu kiganiro icyo bategereje kucyungukiramo.

#### **Ibibazo kuganirwaho:**

- Kubera iki ibyo mwumva ko ari ngombwa kugira ngo umushinga wo kuzana ikoranabuhanga mu matsinda yo kwizigamira ugende neza?
- Ni ibihe bibazo mukeka ko byabaho igithe umushinga wakorwa ibi bititaweho?
- Ni gute gushyira uburinganire n'ubwuzuzanye mu mushinga bishobora kugira uruhare mu kugena uko umushinga nk'uyu ugomba kugenda, haba uburyo bwifashishwa, ubumenyi ndetse n'ibikoresho bikenerwa?

### 2 Ihuzabitekerezo – iminota 45

**Umwitoto:** Kuzuza urutonde rw'ibikenewe ngo umushinga w'ikoranabuhanga ubeho

**Umukoro:** Kugabanya abahari mu matsinda mato y'abantu bariri cyangwa batatu bagahabwa iminota 10 yo gusoma urutonde, hanyuma hakabaho kuganira kuri buri kibanzo kiri ku rutonde no kugisubiza. Kwandika ingingo abari mu kiganiro bumvise batanyuzwe n'amakuru basanga bakeneye kugira ngo babashe gusubiza bizeye ibyo bavuga. Kuganira ku bisubizo bishoboka — ibyakenerwa n'ingamba zafatwa — kugira ngo haboneke ibisubizo by'ibibazo abakoze ku rutonde bwa mbere basubije "oya".

### 3 Kuganira ku byavuye mu matsinda mato – iminota 60

**Umwitoto:** Kungurana ibitekerezo ku rutonde rw'ibikenewe ngo umushinga ukorwe

**Umukoro:** Uhoreye ku byavuye mu matsinda mato, kureba mu buryo bwiuse ingingo amatsinda yose yasubijeho "Yego", nta mpamvu yo kongera kuzivugaho. Hanyuma, gufata umwanya hakaganirwa ku ku ngingo bose basubijeho "Oya". Kwandika ibyifuzo ku buryo izo ngingo ibivugwa muri izo ngingo byashyirwa mu buryo.

Hanyuma, gufata iminota hagati y'itanu n'icumi hakaganirwa ku ngingo abantu batumvikanyeho. Guha umwanya buri tsinda rito rigasobanura icyo bashingiyeho basubiza uko basubije, itsinda rigari ryamara kubyemeranywaho, bikandikwa. Ariko ikiba kigenderewe si uko itsinda rigari ribyumva kimwe; icy'ingenzi aba ari ukwandika ibitekerezo nyamukuru.

## Iteganyabikorwa rikurikira ikiganiro

Uwateguye umushinga n'umuyobozi waho bagombye gusoma ibyavuye mu kiganiro bagakora iteganyabikorwa ryo kunonosora ibyagaragaye ko bitaboneye.

# Urutonde rw'ibikenewe ngo umushinga w'ikoranabuhanga ushyirwe mu bikorwa

Intego y'imfashanyigisho	<p>Uru rutonde rwakorewe gufasha imiryango ishyira mu bikorwa umushinga gupima urwego igezeho bazana ikoranabuhanga mu matsinda yo kwizigamira, kandi bigakorwa mu buryo bwimakaza ihame ry'uburinganire n'ubwuzuzanye. Uru rutonde ruza fasha iyo miryango kumva ibyo bakeneye, kugaragaza amahugurwa n'ubundi bufasha bikenewe, no kwita ku bijyanye ngukemura ibijyanye n'uburinganire mu mishinga yo kuzana ikoranabuhanga. Aha harimo ingamba zigamije kwimakaza uburinganire mu rwego rw'imishinga yo kuzana ikoranabuhanga mu matsinda yo kwizigamira, kugabanya inzitizi n'imbogamizi zabaho, zaba izagenderewe cyangwa izitaragenderewe.</p>
Abo igenewe	<p>Iyi mfashanyigisho igenewe abakozi b'imiryango imu bikorwa umushinga wo kuzana ikoranabuhanga mu matsinda yo kwizigamira, by'umwihariko uwateguye imishinga n'uwuyobora, itsinda rishinzwe ikurikiranabikorwa n'isuzumamikorere n'impuguke mu bijyanye n'uburinganire n'ubwuzuzanye.</p>
Igihe gikenewe	<ul style="list-style-type: none"><li>• Gusoma imfashanyigisho bizakorwa n'uwateguye umushinga hamwe n'uwuyobora – iminota 30 hiyongeyeho igihe cyakenerwa cyo guhuza imfashanyigisho n'umushinga wabo</li><li>• Ikiganiro cy'abakozi – amasaha 2</li><li>• Iteganyabikorwa rikorwa nyuma y'ikiganiro – igihe kigenwa n'uwateguye umushinga hamwe n'uwuyobora</li></ul>
Uko imfashanyigisho ikoreshwa	<p>Iyi mfashanyigisho ishobora gukoreshwa mu buryo butandukanye bitewe n'aho umuryango ugejeje ibikorwa byo kuzana ikoranabuhanga. Ishobora kwifashishwa mu itegurwa ry'umushinga, cyangwa igihe imfashanyigisho zitandukanye zaba zamaze gutangira gukoreshwa hagamijwe kureba uko ibikorwa birimo kugenda.</p> <p>Mu itegurwa ry'umushinga, uru rutonde rwakoreshwa mu kugaragaza iby'ingenzi bikenewe, amahugurwa n'ibikorwa by'ubukangurambaga bikenewe mu mushinga.</p> <p>Mu myiteguro cyangwa mu gihe cy'ishyirwa mu bikorwa ry'umushinga, habaho kongera gusoma urutonde no kwandika 'yego', 'oya', cyangwa 'ntibiyizewe' kuri buri kibazo. Gukora inyandiko ngufi isobanura impamvu ahantu hose hasubijwe 'oya' cyangwa 'ntibiyizewe'. Iyo ari ngombwa, hagaragazwa hakanakorwa urutonde rw'ibihari kugira ngo byifashishwe mu gutunganya ibyari bidatunganye. Ikiruta byose ariko ni uko urutonde rwakoreshwa mu gihe cy'itegurwa ry'umushinga no mu gihe cy'ishyirwa mu bikorwa ry'umushinga rukongera kurebwaho.</p> <p>Muri iyi gahunda, hifashishwa Inyoborabiganiro Igenewe Uhugura binyuze mu biganiro n'abantu ku gitи cyabo, amatsinda mato no mu matsinda yaguye ku bufatanye n'abakozi.</p>



## URUTONDE RW'IBIKENEWE NGO UMUSHINGA W'IKORANABUHANGA USHYIRWE MU BIKORWA

Igisubizo

Ibisobanuro

### Umuryango ushyira mu bikorwa umushinga – Uko uhagaze mu bijyanye n'ikoranabuhanga

1	Abakozi mu myanya yose y'ingenzi bafite ubushoboz bukanewe mu bijyanye n'ikoranabuhanga. Niba atari ko biri, dufite gahunda yo guhugura abakozi vacu	Yego Oya Ntibyizewe	
2	Abakozi bafite terefoni zigendanwa; bakoresha kurandasi uko bayikeneye mu rwego rwo gufasha umushinga. Niba atari ko biri, dufite amafaranga yo kuzibaha.	Yego Oya Ntibyizewe	
3	Abakozi bahuguwe ku mfashanyigisho ku ikoranabuhanga zatoranyijwe mu rwego rw'umushinga kandi bazi no kubishyira mu bikorwa. Niba atari ko biri, dufite gahunda yo guhugura abakozi bacu.	Yego Oya Ntibyizewe	
4	Dufite gahunda yo guhugura abagize amatsinda yo kwizigamira ku buryo bwo gukoresha imfashanyigisho ku ikoranabuhanga zatoranyijwe mu rwego rw'umushinga.	Yego Oya Ntibyizewe	
5	Twamaze kwiha intego, ibipimo tuzareberaho ko umushinga wagonze neza, uburyo bwo gukurikirana ibikorwa no gusuzuma imikorere kugira ngo tuzabashe kumenya impinduka zabayeho ku bwo kuzana ikoranabuhanga mu matsinda yo kwizigamira.	Yego Oya Ntibyizewe	
6	Dufite porogaramu ikenerwa mu kubika no gucunga neza amakuru yerekeye ku ku mushinga no ku bagenerwabikorwa. Ibi bivuze ko umukozi ubifitiye uburenganzira ari we wenyine ubasha kugera ku makuru yerekeye abantu ku gitit cyabo. Bivuze kandi ko amakuru adashobora kwibwa cyangwa ngo yinjirwemo n'umukozi utabyemerewe.	Yego Oya Ntibyizewe	
7	Dufite gahunda kwimura amakuru y'amatsinda akava mu mpapuro akabikwa mu buryo bw'ikoranabuhanga, ari ko habanje gukorwa isuzuma ryimbitse ry'izo nyandiko .	Yego Oya Ntibyizewe	
8	Dufite amabwiriza yanditse agenga uburyo tugomba kubungabunga amakuru.	Yego Oya Ntibyizewe	

### Umuryango ushyira mu bikorwa umushinga – Uko uhagaze mu bijyanye no kwita ku ihame ry'uburinganire n'ubwuzuzanye

9	Twakoze ubushakashatsi bugamije kumenya ibikenewe mu bijyanye n'uburinganire n'ubwuzuzanye tunatoranya igisubizo gishingiyi ku ikoranabuhanga gisubiza ibibazo biriho kandi kijyanye n'ibyo abari mu matsinda yo kwiziganira, harimo n'abagore.	Yego Oya Ntibyizewe	
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Urupapuro rwa 1 muri 3

## URUTONDE RW'IBIKENEWE NGO UMUSHINGA W'IKORANABUHANGA USHYIRWE MU BIKORWA

**Igisubizo      Ibisobanuro**

**Umuryango ushyira mu bikorwa umushinga – Uko uhagaze mu bijyanye no kwita ku ihame ry'uburinganire n'ubwuzuzanye**

10	Mu gutoranya no gucunga abakozi b'ingenzi n'abandi bafatanyabikorwa b'umushinga (urugero, Impuguke mu bijyanye n'uburinganire n'ubwuzuzanye, Umuyobozi w'umushinga, Umukozi ukurikirana ibikorwa by'umushinga n'Umuturage umenyereye ibijyanye n'ikoranabuhanga), twitaye ku ihame ry'uburinganire n'ubwuzuzanye, haba mu kubatoranya, kugena uko bashobora gutinda mu kazi ndetse	Yego Oya Ntibyizewe	
11	Abakozi bacu muri rusange bumva amahame y'ibanze yerekeye ku buringanire, "Kuatamubabaza", no "Kumurengera" kandi biteguye kuyashyira mu bikorwa muri uyu mushinga. Niba atari ko bir, dufite gahunda yo guhugura abakozi bacu kuri izo ngingo.	Yego Oya Ntibyizewe	
12	Isesengura ryo ku rwego rw'umushinga rigizwemo uruhare n'abantu b'ingeri zinyuranye ku bijyanye n'uburinganire n'ubwuzuzanye ryarakozwe.	Yego Oya Ntibyizewe	
13	Politiki y'uburinganire n'ubwuzuzanye n'ibikorwa bigamije kurengera umugore bigamije kuvanaho inzitizi ku ishyirwa mu bikorwa ry'umushinga w'ikoranabuhanga, zirimo ihotera rishingiye ku gitsina, yarateguwe, inemezwa n'abafatanyabikorwa kandi yatangiye gushyirwa mu bikorwa.	Yego Oya Ntibyizewe	
14	Dufite gahunda yo gukoresha amakuru yerekeye ku buringanire n'ubwuzuzanye mu kuvugurura politiki zo guteza imbere ikoranabuhanga nk'uko bikenewe, no gusuzuma impinduka zizanwa n'umushinga ugamije kuzana ikoranabuhanga mu matsinda yo kwizigamira.	Yego Oya Ntibyizewe	
15	Dufite gahunda yo gushishikariza abagabo batuye aho dukorera kurwanya imigenzo itari myiza no gushyigikira ko abagore barushaho kubyaza umusaruro ibikoresho by'ikoranabuhanga.	Yego Oya Ntibyizewe	
16	Dufite gahinda yo gukora ubukangurambaga no gushishikariza abantu batandukanye kurwanya imigenzo mibi yerekeye ku buringanire n'ubwuzuzanye no kugira uruhare mu kuvanaho inzitizi zibuba abagore kwitabira gukoresha ibikoresho by'ikoranabuhanga.	Yego Oya Ntibyizewe	

### **Amatsinda yo kwizigamira**

17	Abanyamatsinda bumva icyo gahunda yo guteza imbere ikoranabuhanga igamije kandi barayishyigikiye (hatitawe ku gitsina iyo ari amatsinda agizwe n'ibitsina byombi)	Yego Oya Ntibyizewe	
18	Twakoze isuzumbumenyi mu bijyanye n'ikoranabuhanga mu rwego rwo gupima urwego abanyamatsinda bariho.	Yego Oya Ntibyizewe	

Urupapuro rwa 2 muri 3

**URUTONDE RW'IBIKENEWE NGO UMUSHINGA W'IKORANABUHANGA USHYIRWE  
MU BIKORWA**

		Igisubizo	Ibisobanuro
<b>Amatsinda yo kwizigamira</b>			
19	Dufite gahunda yo guhugura abanyamatsinda mu bijyanye n'ikoranabuhanga, by'umwihariko abagore bishoboka ko bafite uburyo buke bwo kugera ku ikoranabuhanga rigezweho.	Yego Oya Ntibyizewe	
20	Abanyamatsinda ba ngombwa (urugero, abanditsi) bakoresha terefoni zigendanwa na murandas. Niba atari ko bimeze, dufite amafaranga na/cyangwa gahunda yo gushyiraho uburyo babasha kubikoresha.	Yego Oya Ntibyizewe	
21	Itsinda rihurira ahantu hari ihuzanzira rihagije ribasha gutuma bakoresha terefoni.	Yego Oya Ntibyizewe	
22	Abagore bashishikarizwa bakanafashwa kujya mu myanya y'ubuyobozi bw'amatsinda n'iyo kuyabera abanditsi, by'umwihariko mu matsinda agizwe n'ibitsina byombi.	Yego Oya Ntibyizewe	
23	Abanyamatsinda bazi ikiguzi, ibyiza ndetse n'ibibazo bishobora guterwa no gukoresha ikoranabuhanga, harimo iohoterwa rishingiye ku gitsina no kuvogerwa kw'amabanga y'umuntu.	Yego Oya Ntibyizewe	
<b>Mu gace umushinga ukoreramo</b>			
24	Abaturage bashishikarije kurwanya imigenzo itaboneye hamwe n'izindi nzitizi zibangamira abagore mu bijyanye no kwitabira ikoranabuhanga.	Yego Oya Ntibyizewe	
25	Abagabo bakanguriwe kumva icyo umushinga ugamije n'inyungu ushobora kuzana mu bijyanye n'imibanire y'abagabo n'abangore.	Yego Oya Ntibyizewe	
26	Abayobozi mu nzego za Leta n'iz'abaturage bamenyeshejwe ibijyanye n'uyu mushinga kandi bakangurirwa kuwushyigikira.	Yego Oya Ntibyizewe	
<b>Abandi bafatanyabikorwa</b>			
27	Porogaramu y'ukoranabuhanga dukoresha mu kubika amakuru yerekeye ku matsinda yo kwizigamira ijyanye n'ibyo Leta yifuza.	Yego Oya Ntibyizewe	
28	Imiryango ishingiye ku bagore ibarizwa mu gace dukoreramo hanwe n'abatanga serivisi mu bijyanye no murwanya iohotera rishingiye ku gitsina twamaze kubamenya kugira ngo mu gihe bikenewe bashyigikira umushinga ndetse babe baha serivisi abagenerwabikorwa bashobora gukorerwa iohoterwa.	Yego Oya Ntibyizewe	

Urupapuro rwa 3 muri 3



IMBUMBANYIGIH KU MATINDA  
YO KWIZIGAMIRA AKORESHYA  
IKORANABUHANGA:  
**GUSHAKA ABAKOZI**  
**B'UMUSHINGA**





# GUSHAKA ABAKOZI B'UMUSHINGA

## Inyaborabiganiro Igenewe Uhugura

### Imyiteguro

Abaje mu kiganiro bose bagombye gusoma inshimgano zabo nk'abakozi hamwe n'urugero rw'inshingano z'umukozi rwatanzwe mu mfashanyigisho. Umuyobozi w'umushinga n'Impuguke mu bijyanye n'imicungire y'abakozi bagombye no gusoma igice cy'imfashanyigisho cyitwa "Iby'ingenzi byitabwaho mu gushaka abakozi b'umushinga ugamije guteza imbere ikoranabuhanga mu matsinda yo kwizigamira". Ushinzwe amahugurwa we yagombye gusoma imfashanyigisho uko yakabaye maze agatumira abakozi buhuje urwego n'inshingano mu bigariro byo mu matsinda mato bimara igihe kiri hagati y'isaha imwe n'amasaha abiri.

Inama: Gerageza ubone umukozi wo ku biro bishinzwe abakozi mu bagomba kuyobora iki kiganiro. Ni ngombwa kandi gutumira impuguke mu bijyanye n'uburinganire n'ubwuzuzanye hamwe/cyangwa n'umukozi ushinzwe Diversity, Equity and Inclusion (DEI) mu biganiro byo mu matsinda. Niba hari umukozi umwe gusa ufite inshingano yihariye (urugero, Impuguke mu bijyanye n'uburinganire n'ubwuzuzanye ku rwego rw'umushinga), gerageza kumwongeraho umukozi uhagarariye ibiro bishinzwe abakozi cyangwa umukozi w'umuryango uhuje n'uyu imirimo.

### Intego

- Gusubira mu nshingano z'abakozi basanzwe bose kugira ngo babashe gushyira mu bikorwa umushimga ugamije guteza imbere ikoranabuhanga mu matsinda yo kwizigamira (abakozi bakongera mu nshingano zabo iyo gufasha amatsinda yo kwiteza imbere ashingiye ku ikoranabuhanga)
- Gusubiramo no kuvugurura inshingano z'abakozi b'amatsinda yo kwizigamira hakongerwamo inshingano z'ingenzi n'ibyo bagomba kuba bujuje bisabwa n'umushinga ugamije iterambere ry'ikoranabuhanga mu matsinda yo kwizigamira (mu gihe mu mishinga mishya itarabona abakozi ho igikorwa ari ukubahangira inshingano)
- Kureba ibigenderwaho mu gusahka abakozi b'umushinga nk'uyu, birimo itanga ry'akazi ridaheza (abagore cyangwa abagabo), ingamba zigamije gutuma abakozi baramba mu kazi no kuzamurwa mu ntera, gushyiraho gahunda y'amahugurwa n'iterambere ku bakozi bashya n'abasanzwe mu rwego rwo kuziba ibigaragara nk'ibyuho.
- Kumvisha abakozi basanzwe inshingano zabo mu mushinga wo guteza imbere ikoranabuhanga; kubashishikariza kwitegura impinduka no kugira ubushake bwo kwiga ibantu bishya.

### Abatumirwa

Umwateguye umushinga n'Umuyobozi wawo; umukozi ukurikirana ibikorwa by'umushinga cyangwa ushinzwe amahugurwa, impuguke mu bijyanye n'uburinganire n'ubwuzuzanye, umukozi ushinzwe Diversity, Equity and Inclusion (DEI), uhagarariye ibiro bishinzwe abakozi.

## Ibikoresho

1. Inyandiko ziraho inshingano zigenderwaho muri iki gihe
2. Imfashanyigisho ivuga ku nshingano iraho ingeru z'insingano n'ibisabwa abakozi
3. Inyandiko igaragaza uko inshingano ku myanya mishya y'akazi mu umuryango ziteye

## Ibiganiro byo mu matsinda mato (isaha 1-2): Uko bikorwa



Uyu mwitoto si ngombwa ko ukorerwa igehe kimwe. Ushinzwe amahugurwa yagombye gukora amatsinda ahuriwemo n'abakozi bafite inshingano zisa mmaze amatsinda agapanga igehe azahurira agakora umwitoto.

### 1 Iriburiro

Kubwira abaje mu kiganiro intego z'umwitoto; ibi bishobora gukorerwa kuri imeri inasabanura umwitoto.

### 2 Ibiganiro by'amatsinda yaguye – isaha 1-2

**Umwitoto:** Gusoma inshingano

**Umukoro:** Abakozi bakora bimwe bagombye guhura nk'itsinda bagasoma inshingano zabo zisanzwe n'iz'inyongera zigaragara mu mfashanyigisho. Bagombye gutanga ibitekerezo ku byagombye guhinduka mu nshingano zabo zisanzwe bashingiye ku buryo bumva ibyo basabwa n'umushinga mushya.

**Ibibazo biganirwaho:**

- Ni izihe nshingano zihabwa umukozi n'ibyo agomba kuba yujuje byakongerwa ku byo asanganwe kugira ngo akore neza ibyo asabwa mu mushinga mushya? Ese haba hari zimwe mu nshingano cyangwa ibyo yasabwaga kuba yujuje bitagikenewe?
- Ni ayaha mahugurwa cyangwa ubundi bufasha abakozi bashya n'abazaza hanyuma bakeneye byakongerwa mu nshingano zivuguruye?

### 3 Isuzuma rikorwa n'Abayobozi b'Umushinga

**Umwitoto:** Gosoma inshingano no kuzikorera ubugororangingo

**Umukoro:** Iyo inshingano zamaze gukorwaho ku rwego rw'itsinda ry'abakozi, abayobozi b'umushinga bagombye guhura nk'itsinda bagasoma ibyakozwe n'itsinda ry'abakozi hanyuma bagakora ubugororangingo ku byo aba mbere basabye ko byahinduka. Buri muyobozi abanza gukora ukwe, nyuma akageza kuri bagenzi be ibyo yagezezo, bagahuza ibitekerezo maze bagafatira hamwe umwanzuro ukenewe.

Itsinda ry'abayobozi bagomba rero kungurana ibitekerezo ku mahugurwa cyangwa ubundi bufasha abakozi bashya n'abazaza nyuma bazakenera byakongera mu nshingano zivuguruye. Abayobozi bagombye kandi kugaragaza abakozi bashya bakenewe mu itsinda ryabo. Ikindi, abayobozi bagombye gusuzuma niba inshingano zivuguruye zisaba ku ivugurura mu bijyanye n'ibihembo by'abakozi bakanavuga uko byakorwa.

**Abayobozi b'umushinga bagombye gukorana n'ibiro bishinzwe abakozi ku bijyanye no kuvugurura inshingano n'ibihembo bijyanye na byo.**



## Ingingo zireba ushinzwe amahugurwa

- Gukora impinduka ku nshingano bishobora kuba igihe kizana umujagararo ku bakozi benshi. Kora ibishoboka byose wizeze abakozi ko bazafashwa kurangiza neza inshingano nshya (niba ari ko bimeze).
- Bamenyeshe ko ubuyobozi bwiteguye kuvugurura ibijyanye n'ibihembo igihe bazaba bamaze gutegura inshingano z'abakozi bashya no kuvugurura iz'abasanzwe bongerewe imirimo. Wirinde kugira ibyo ubasezeranya cyangwa ngo ubizeze ibitangaza.
- Abakozi bashobora gushaka kwibanda ku bumenyi mu bijyanye n'ikoranabuhanga. Bashishikarize no kuganira ibijyanye n'uburinganire n'ubwuzuzanye n'ubumenyi bujyanye na byo butima babasha guha abagore ubufasha bakeneye mu rugendo rutoroshye rw'iterambere rishingiye ku ikoranabuhanga.

## Gushaka abakozi b'umushinga

Ikigamijwe	<p>Iyi mfashanyigisho irimo igero z'inshingano z'abakozi b'ingenzi b'umushinga ugamije iteranbere ry'ikoranabuhanga, barimo abayobozi b'umushinga, abashinzwe amahugurwa, abakozi bakurikirana ibikorwa by'umushinga, abaturage bamenyereye ibijyanye n'ikoranabuhanga, impuguke mu bijyanye n'uburinganire n'ubwuzuzanye n'impuguke mu bijyanye n'ikoranabuhanga. Inshingano zibanda ku bumenyi, ubumenyengiro n'ubushobozi byerekeye ku ikoranabuhanga rya terefoni zigendanwa n'izigezweho no ku bijyanye no kwinjizamo uburinganire n'ubwuzuzanye.</p> <p>Iyi mfashanyigisho igaragaramo icyarimwe "Inshingano" n' "Ibyo umukozi agomba kuba yujuje," bishobora kongerwa ku nshingano zisanzwe (haba ku bakozi binjiye mu mushinga no ku bazinjiramo nyuma) mu rwego rwo kwerekana ko bafite ubumenyi buhagije butuma bagira uruhare mu iterambere ry'ikoranabuhanga ryimakaza ihame ry'uburinganire n'ubwuzuzanye binyuze mu matsinda yo kwizigamira. Izi nshingano n'ubumenyi biyyiongera ku bisanzwe bisabwa umukozi ufasha amatsinga yo kwizigamira.</p> <p>Ntibyashoboka ko haboneka abakozi bafite ubumenyi busabwa bwose kubera ko uru ari urwego ruteri imbere umunsi ku muni. Abayobozi b'imishinga bagombye guteganya uburyo bwo guhugura abakozi basanzwe n'abashya hagamijwe kubaha ubumenyi bukenewe. Ubushobozi n'ubushake byo kwiga byagombye kuba mu by'ingenzi bigenderwaho mu gutanga akazi.</p>
Abo igenewe	<p>Iyi mfashanyigisho igenewe abakozi b'imuryango ishyira mu bikorwa imishinga igamije iterambere ry'ikoranabuhanga rinyuze mu matsinda yo kwizigamira, by'umwihariko abayobozi b'imishinga n'abayiteguye, abayobozi b'imuryango ku rwego rw'ighugu n'impuguke mu bijyanyee n'uburinganire n'ubwuzuzanye.</p>
Igihe gikenewe	<ul style="list-style-type: none"><li>• Gusoma imfashanyigisho n'inshingano zisanwe – isaha 1–2</li><li>• Ibiganiro byo mu matsinda mato – isaha 1–2</li><li>• Kurangiza igikorwa cyo gutegura inshingano, gutunganya ibijyanye n'ibihembo, no kuvugurura ibijyanye no gutanga akazi, gushyiraho ingamba zituma abakozi baramba mu kazi n'uburyo bazamurwa mu ntera (igihe kigenwa n'umuyobozi w'umushinga afatanyije n'impuguke mu bijyanye n'imicungire y'abakozi)</li></ul>
Ingingo z'ingenzi	<ul style="list-style-type: none"><li>• Iby'ingenzi byitabwaho mu gushaka abakozi b'umushinga</li><li>• Ingero z'inshingano</li><li>• Ingero z'ibyo umukozi agomba kuba yujuje</li></ul>
Uko iyi mfashanyigisho ikoreshwa	<p>Gusoma ibice byose bigize imfashanyigisho no kubigereranya n'inshingano zisanzwe zigenderwaho hamwe n'amabwiriza asanzwe agenga abakozi b'umuryango, igihe bikenewe inshingano zigakorerwa ubugororangingo. Mumenye ko imiryango myinshi ifite imyanya y'akazi ifite amazina atandukanye kandi ko benshi bagira uburyo bahuriza hamwe imyanya itandukanye y'akazi cyangwa bagafata umwanya umwe bakawugabanyamo myinshi. Koresha inyoborabiganiro igenewe ushinzwe amahugurwa mu gihe uyoboye uyoboye iyi gahunda, uganira ibiganiro n'abantu ku giti cyabo cyangwa mu matsinda.</p> <p><u>Imyanya y'akazi ivugwa muri iyi mfashanyigisho</u> Umuturage bandebereho mu bijyanye n'ikoranabuhanga Ushinzwe amahugurwa Umukozi ukurikirana ibikorwa by'umushinga Umuyobozi w'umushinga Impuguke mu bijyanye n'uburinganire n'ubwuzuzanye Impuguke mu bijyanye n'ikoranabuhanga</p>



## GUSHAKA ABAKOZI B'UMUSHINGA

### Iby'ingenzi byitabwaho mu gushaka abakozi b'umushinga

Iterambere mu bijyanye n'ikoranabuhanga rishobora kuba urugendo rusaba ubuhanga buhanitse, rusaba abayobozi kwibanda ku gutoranya ikoranabuhanga riboneye. Ariko bisaba nanone ko abakozi b'umushinga n'abakorerabushake bahinduka ku buryo bugaragara, mukamenya neza ko bafite icyarimwe imiyitwarire n'ubuhanga bikenewe.

### Ibigomba gukorerwa abakozi basanzwe

Iyo urebye amatsinda yo kwizigamira akoresha ikoranabuhanga, usanga ari byiza kwibuka ko bikenewe kurushaho kongerera ubushpbozi. Ntibazaba bashinzwe gusa gufasha amatsinda kugera ku mpinduka nziza, ahubwo bashobora no kuzakenera kwiga ubumenyi bushya mu bijyanye n'ikoranabuhanga kugira ngo babashe gufasha amatsinda no gutanga icyizere ko umushinga urimo ugenda neza.

Biramutse bikozwe neza, umusaruro wavamo ni abakozi bazi icyo gukora, bifitiye icyizere, bafite ubushake bwo kuzana impinduka mu bijyanye n'iterambere ry'ikoranabuhanga. Ariko rero biramutse nabi, icyavamo ni abakozi batazi icyo gukora, batarangwa n'ubushake, barangwa n'imikorere isanzwe idafite umurongo ufatika. Mu gihe abakozi bakorana mu buryo butaziguye n'amatsinda yo kwizigamira (urugero, Abakozi bakurikirana ibikorwa by'umushinga, Abakozi bakorana n'abaturage, Abashinzwe guhugura abaturage) ubwabo batumva neza impinduka zikenewe mu bijyanye n'iterambere ry'ikoranabuhanga, nta kabuza bazabyanduza abanyanmatsinda, kandi ibi bishobora kuba intandaro yo yo kwanga kwakira ikoranabuhanga rishya.

Turasaba ko uburyo bwo gukurikirana ibijyanye n'impinduka bwibanda ku bakozi. Abakozi bazitwara bate niumva ibijyanye n'impinduka? Ese hari ubwo hazakenerwa amahugurwa? Ni ibiki abakozi bazakenera guhabwa byazabafasha? Hagati aho, ni gute muzubaka ubwumvane cyangwa ihanahanamakuru hagati yanyu n'abakozi?

Hashingiwe ku bumenyi n'ibisanzwe bibaranga, mushobora gukenera kubapangira amahugurwa kugira ngo ibikenewe mu mu mirimo mishya. Mushobora kandi gukenera kuvugurura inshingano no kongera imishahara y'abakozi cyangwa izindi nyungu zifitanye isano n'akazi, by'umwihariko igithe basabwa kwakira inshingano zinyongera ku zo bari basanganwe.

### Aho biba ngombwa gushaka abakozi b'abagore n'uburyo bikorwa

Mu duce twinshi dukoreramo harangwa icyuho kinini mu bijyanye n'iterambere ry'ikoranabuhanga riha agaciro uburinganire. Ibi bivuze ko niba utangije umushinga ugamiye iterambere ry'ikoranabuhanga rinyuze mu matsinda yo kwizigamira, ushobora kuzahura n'ikibazo cyo kubona abakozi cyangwa abakorerabushake b'igitsina gore bafite ubumenyi bukenewe mu bijyanye n'ikoranabuhanga.

'Gushaka umukozi ugomba kubanza kumuhugura no Guhugura umuntu ugamiye kumuha akazi' ni imvugo ishaje ariko ifite icyo isobanuye mu bijyanye n'uyu mushinga. Mu utekereza gushaka abakozi bashya b'umushinga ugamiye iterambere ry'ikoranabuhanga rinyuze mu matsinda yo kwizigamira, ugomba kwibanda ku bagore bafite ubushake kandi basonzeye kwiga ubumenyi bushya, kandi bazanya ubundi bumenyi buzatuma babasha gukurikirana neza no guhugura amatsinda. Kora iteganyabikorwa kandi ntuhite ubinjiza mu ikoranabuhanga ryatoranyijwe, ahubwo batangirire ku bumenyi bw'ibanze mu bijyanye n'ikoranabuhanga.

Korana n'ibiro bishinzwe muzirkane ihame rya diversity, equity, inclusion na belonging. Totanyiriza abakozi ahantu hari abagore bakoresha ibikoresho by'ikoranabuhanga, nko mu bigo bikora ibigendaye na n'ihuzanzira, amashuri makuru n'ibigo by'amahugurwa byigisha ibijyanye n'ikoranabuhanga, ndetse unatangaze hakiri kare ko hari imyanya y'akazi mu bagore bakora umwuga w'ubwanjenti cyangwa abacuruza amaterefoni. Ndetsese uterere ijosho mu muryango wanyu; ushobora gusanga hari abagore mu bagize itsinda ry'ikoranabuhanga banezewa no guhindurirwa imirimbo bakajya aho bazakora ibyo biyumvamo kurushaho, kandi iba bagore hari igithe bazabera abandi bakozi icyitegererezo mu bijyanye n'ikoranabuhanga.

### Uburyo bwo kugumana abakozi

Murebe niba mufite ingengo y'imari n'uburyo bw'imikorere bituma mubasha guhemba abakozi uko bikwiye, kubagezaho ibindi byiza bitandukanye bigendanye n'akazi bakora hamwe n'amahirwe yo kuzamurwa mu nteria hagendewe ku nshingano zabo nshya n'uburyo bujuje ibisabwa. Murebe nanone niba mufite uburyo bwo kubona aho gukorera haboneye ku bagore, abantu bafite ubumuga n'abandi bakozi bafite ibyo bakeneye bitandukanye (urugero, abagore bafite abana bakiri bato).



## GUSHAKA ABAKOZI B'UMUSHINGA

### Inshingano

#### Umuturage 'bandebereho' mu bijyanye n'ikoranabuhanga (Umukorerabushake)

##### Inshingano

- Gukora ubukangurambaga mu banyamatsinda n'abaturage muri rusange ku byiza n'ibibi by'ikoranabuhanga, harimo ibibazo bibangamira uburinganire n'ubwuzuzanye n'uburyo byashakirwa umuti
- Kwereka abari mu matsinda yo kwizigamira uko bakoresha ikoranabuhanga n'ibikoresho by'ikoranabuhanga
- Guteza imbere uburyo bwo kwiga umuntu akora, gufasha abanyamatsinda, by'umwihariko abagore, kwiga ibijyanye n'ikoranabuhanga uko babigizemo uruhare
- Kugira inama abanyamatsinda ku ngaruka ziterwa n'ikoranabuhanga n'uburyo bwo kuzishakira umuti
- Gufasha abanyamatsinda mu ikoresha ry'ikoranabuhanga rigezweho hanze y'inama z'itsinda igihe bikenewe kandi bishoboka

##### Ibyo agomba kuba yujuje

- Umuntu wifitiye icyizere kandi ukoresha ikoranabuhanga rigendanwa n'ibikoresho byaryo, harimo kwandika ubutumwa, mobayiro mani n'imbuga nkoranyambaga
- Umuntu ufite ubushobozi bwo kuzamura abandi, wakwirimira gukorana n'abagore bafite ubumenyi buke cyangwa badafite na mba mu bijyanye n'ikoranabuhanga rigezweho
- Ufite imyumvire myiza ku bijyanye n'ikoreshwa ry'ikoranabuhanga ku bagore
- Ufite ubushake bwo kwiga no kugeza ku bandi ubumenyi bw'ibanze ku bijyanye n'uburinganire n'ubwuzuzanye hakurikijwe umurongo washyizweho n'imishinga igamije iterambere ry'ikoranabuhanga
- Kuba afite azi cyangwa afite ubushake bwo kwiga iby'ibanze byerekeye ibanga ry'amakuru n'uburyo acungirwa umutekano

#### Ushinzwe gutanga amahugurwa

##### Inshingano

- Guhugura no gukurikirana abagize amatsinda yo kwizigamira mu bijyanye n'ikoranabuhanga rigezweho
- Kwigisha abanyamatsinda ibijyanye n'ibiza by'imishinga igamije guteza imbere ikoranabuhanga n'ibibazo ishobora guteza; kuyobora ibiganiro byo mu matsinda bibazo bibangamira iyubahirizwa ry'ihame ryuburinganire n'ubwuzuzanye n'uburyo byashakirwa umuti
- Gukurikirana amatsinda yo kwizigamira mu bibazo bigenda bigaragara bishingiye ku mikoreshereze y'ikoranabuhanga rigezweho; gufasha amatsinda kukemura ibyo bibazo cyangwa akiyambaza umukozi ushinzwe gukurikirana ibikorwa by'umushinga mu gihe kubikemura bitamworoheye
- Gukurikirana no gukemura amakimbirane yose yavuka mu matsinda aturutseku ikoreshwa ry'ikoranabuhanga rigezweho
- Gufasha abayobozi b'amatsinda b'igtsina gore mu bijyanye n'ikoreshwa ry'ikoranabuhanga rigezweho mu kuyobora amatsinda; gushishikariza abagore kujya mu myanya y'ubuyobozi mu matsinda agizwe n'ibitsina byombi
- Gushyigikira uburyo bufasha abantu kwiga kandi bakora mu matsinda, ashishikariza abanyamatsinda, by'umwihariko abagore, gushyira mu bikorwa ubumenyi bwabo mu bijyanye n'ikoranabuhanga rigezweho.

##### Ibyo agomba kuba yujuje

- Yumva neza kandi ashimishijwe n'ikoranabuhanga nk'igikoresho cyawkifashishwa mu gukurikirana amatsinda yo kwizigamira
- Akoresha ku buryo buhoraho ikoranabuhanga kandi yigirira icyizere, by'umwihariko ibikoresho bigezweho na porogaramu z'ikoranabuhanga
- Umuntu ufite ubushobozi bwo kuzamura abandi, wakwirimira gukorana n'abagore bafite ubumenyi buke cyangwa badafite na mba mu bijyanye n'ikoranabuhanga rigezweho
- Afite imyumvire myiza ku bijyanye n'ikoreshwa ry'ikoranabuhanga ku bagore
- Afite ubushake bwo kwiga no kugeza ku bandi ubumenyi bw'ibanze ku bijyanye n'uburinganire n'ubwuzuzanye hakurikijwe umurongo washyizweho n'imishinga igamije iterambere ry'ikoranabuhanga

Urupapuro rwa 1 muri 4

## GUSHAKA ABAKOZI B'UMUSHINGA

### Ingero z'inshingano

#### Umukozi ushinzwe gukurikirana ibikorwa by'umushinga

##### Inshingano

- Guhugura abanyamatsinda ku mikoreshereze y'ibikoresho by'ikoranabuhanga muri rusange n'iby'ikoranabuhanga rigezweho byatoranyijwe
- Guhuza abaturage, abayobozi n'abandi bafatanyabikorwa bagasobanurirwa ibirebana n'amatsinda n'abayagize bakanashishikarizwa kuyashygikira mu rugendo rwabo rw'ikoranabuhanga
- Kuyobora ubukangurambaga mu baturage n'ibiganiro byerekeye ku buringanire mu banyamatsinda n'abo bashakanye hagamijwe kuzamura imyumvire ku bijyanye n'ibiza n'ibibi by'uko abagore bakoresha ikoranabuhanga mu bikorwa by'amatsinda n'ibyabo bwite
- Guhugura abayobozi b'amatsinda n'abanditsi bayo ku bijyanye n'ikoranabuhanga rigezweho mu kuyobora amatsinda, kumenya ko abayobozi b'abagore badahezwa ahubwo bagira uruhare rwuzuye mu rugendo rwo guteza imbere ikoranabuhanga
- Guhindura imfashanyigisho mu rurimi rumenyerewe no kuzihuza n'abo zigenewe
- Gukusanya amakuru afite icyo avuze gikomeye mu bijyanye n'uburinganire no kumenyesha umuyobozi w'umushinga, impuguke mu bijyanye n'uburinganire n'ubwuzuzanye n'uwananze ikoranabuhanga ku uko abanyamatsinda bakoresha ibikoresho by'ikoranabuhanga rigezweho, imbogamizi bahura na zo, n'uburyo ibikoresho ndetse n'uburyo bukoresha byavuguruby'amakuru

##### Ibyo agomba kuba yujuje

- Byibura yumva ku rugero ruringaniye kandi yishimira ikoranabuhanga rigezweho nk'igikoresho cyakwifashishwa mu gucunga amatsinda yo kwizigamira n'amakuru ayerekeyeho
- Akoresha ku buryo buhoraho ikoranabuhanga kandi yigirira icyizere, by'umwihariko ikoranabuhanga rigezweho na porogaramu z'ikoranabuhanga nka Watsapu, Mobayiro Mani, n'izindi
- Afite ubumenyi bw'ibanze ku mikorere y'ikoranabuhanga rihabwa abantu benshi icyarimwe n'ubushobozi bwo kubigeza ku bantu badafite uburyo buhagije bwo kubona ikoranabuhanga.
- Azi gukoresha urubuga rwa Google
- Afite imyumvire myiza ku bijyanye n'ikoreshwa ry'ikoranabuhanga ku bagore
- Afite ubushake bwo kwiga no kugeza ku bandi ubumenyi bw'ibanze ku bijyanye n'uburinganire n'ubwuzuzanye hakurikijwe umurongo washyizweho n'imishinga igamije iterambere ry'ikoranabuhanga
- Azi kuyobora ibiganiro bijyanye n'uburinganire n'ubwuzuzanye hamwe no/cyangwa gukora ubukangurambaga ku nsanganyamatsiko zishobora kuzamura amarangamutima n'ibumviro by'abantu
- Azi kwibwiriza kandi azi guhang a uburyo bwiza bwo gukemura ibibazo hifashishijwe uburyo budasaba byinshi
- Azi gukorana n'abakozi batanga ubufasha mu bya tekiniki; afite ubushobozi bwo kumenya hakiri kare amakuru baba bakeneye ngo bafashe mu gukemura ikibazo cya tekiniki cyavuka.

#### Umuyobozi w'umushinga

##### Inshingano

- Kuyobora itegurwa n'ishyirwa mu bikorwa ry'imirongo migari umushinga ugenderaho hagamijwe kuzana ikoranabuhanga mu matsinda yo kwizigamira mu buryo butekanye, budaheza, kandi bwubahiriza ihame ry'uburinganire n'ubwuzuzanye
- Gufasha mu gikorwa cyo gusobanura no kumva ibyo amatsinda akeneye, n'uburyo byaboneka
- Gufasha mu gikorwa cyo kugaragaza ibibazo n'imbogamizi (harimo ibireba uburinganire) bibangamira amatsinda n'abayagize mu rugendo rwo gukoresha ikoranabuhanga; kuyobora ishyirwaho n'ikurikiranwa ry'ishyirwa mu bikorwa ry'ingamba zigamije gukemura ibyo bibazo n'izo mbogamizi
- Kumenya ko itsinda rishinzwe ikurikiranabikorwa n'isuzumamikorere rifite uburyo bwo kumenya no gusesengura ibijyanye n'iyubahirizwa ry'ihame ry'unuringanire n'ubwuzuzanye mu rwego rwo gukurikirana no gusuzuma umusaruro uva mu ikoreshwa ry'ikoranabuhanga ku bagore, abagabo no ku mikorere y'amatsinda; ibivuyemo bikifashishwa mu gutegura umushinga/kuwuvugurura
- Gukurikirana imikoranire n'ikigo gitanga ikoranabuhanga cyatoranyijwe no kumenya ko icyo kigo gitanga ibisubizo ku bikenewe n'abanyamatsinda, barimo abagore

## GUSHAKA ABAKOZI B'UMUSHINGA

### Ingero z'inshingano

#### Umuyobozi w'umushinga

##### Ibyo agomba kuba yujuje

- Ubumenyi ku makoranabuhanga mashya kandi atera imbere umunsi ku munsi n'uburyo akoreshwa mu gukemura ibibazo bibangamira iterambere (urugero, porogaramu z'ikoranabuhanga, kwiga hifashishijwe ikoranabuhanga cyangwa ikoranabuhanga rishingiye ku butumwa bugufi)
- Ubumenyi mu bijyanye no gategura no gucunga ibikorwa bigamije iterambere ry'ikoranabuhanga
- Ubumenyi n'ubushake byo ku rwego rwo hejuru mu bijyanye no gategura gahunda zigamije guteza imbere uburinganire n'ubwuzuzanye; kugaragaza ubushoboz bwo gukoresha izo ngingo mu kwimakaza ubwuzuzanye mu bijyanye n'imari, iterambere ry'ubukungu hamwe/cyangwa imishimga igamije guteza imbere ikoranabuhanga

#### Impuguke mu bijyanye n'uburinganire n'ubwuzuzanye

##### Inshingano

- Mu mikoranire ya hafi n'abakozi b'umushinga n'abashinzwe guhugura abaturage, uyu ayobora isesengura rigizwemo uruhare n'abantu benshi ku bijyanye n'uburinganire n'ubwuzuzanye, akanayobora itegurwa ry'imirongo ngenderwaho kugira ngo byizerwe ko ikoranabuhanga rigenderewe rigamije guteza imbere uburinganire n'ubwuzuzanye
- Guhugura abakozi ku bijyane no kwinjiza uburinganire n'ubwuzuzanye mu bikorwa bigamije imibereho y'abaturage; gukagakangurira abakozi ku mbogamizi ziterw n'iterambere ry'ikoranabuhanga rryirengagiza ihame ry'uburinganire n'ubwuzuzanye
- Gusoma inyandiko zitandukanye zireba umushinga yibanda ku kureba uburyo harimo uburinganire n'ubwuzuzanye
- Kugira uruhare mu gushaka abakozi hitawe ku ihame ry'uburinganire n'ubwuzuzanye, no mu itegurwa ry'uburyo abakozi abaramba mu kazi
- Kugena no gategura ibikoresho byifashishwa mu mahugurwa ajyanye n'imishinga y'ikoranabuhanga agamije gukemura ibibazo n'imbogamizi bibangamira uburinganire n'ubwuzuzanye
- Kuyobora no/cyangwa gukurikirana ibiganiro bijyanye n'uburinganire n'ubwuzuzanye, ibikorwa bigamije guhwitura abagabo n'ubukanguramabaga rusange ku buringanire
- Gufasha abakozi mu gikorwa cyo kugaragaza no kumva ingaruka z'ihohoterwa rishingiye ku gitsina rikorerwa abari mu matsinda yo kwizigamira bari mu rugendo rwo kwimakaza ikoranabuhanga no gategura ingamba zigamije kuzivanaho
- Gufasha mu gikorwa cyo gushakisha ingorane n'imbogamizi zigendanye no kuba abagore bakoresha ikoranabuhanga rigendanwa; gategura no gukurikirana ingamba zo kubirwanya ku rwego rw'umushinga
- Gufasha itsinda rishinzwe ikurikiranabikorwa n'isuzumamikorere kugaragaza buri gihe ibipimo ngenderwaho hagendewe ku bitsina no kwita ku ngingo zivuze byinshi ku bijyanye n'uburinganire n'ubwuzuzanye mu rwego rwo gusuzuma inyungu ziva mu iterambere ry'ikoranabuhanga ku bagore abagabo no ku mikorere yamatinda; ibivuyemo bikifahihwa mu gategura imihinga/kuyivugurura
- Gutanga ubufaha n'inama mu bya tekniki igithe abisabwe mu rweg rw gushyigikira ibikorwa byamatinda bigamije guteza imbere uburinganire n'ikoranabuhanga.

##### Ibyo agomba kuba yujuje

- Kwiyemeza by'ukuri gushyigikira indangagaciro ziha agaciro umugore, uburenganzira bwa muntu n'uboyobazi abagore bibonamo
- Ubumenyi bwimbite bw'amahame y'uburinganire; gushobora gukoresha ubwo bumenyi mu murongo ugenwa n'imishinga igamije iterambere ry'ikoranabuhanga rinyuze mu matsinda yo kwizigamira
- Ubumenyi mu bijyanye n'amahame y'ubwuzuzanye
- Kumva uruhare rw'abagabo n'uburyo n'imikorere yubakiye ku mpiduka zishingiye ku buringanire zinyura mu mishinga n'ibikorwa bigamije iterambere ry'ubukungu
- Kugaragaza ubushoboz bwo kuyobora amasesengura n'ibikorwa byo gategura imirongo ngenderwaho ku bijyanye n'uburinganire ku rwego rw'umushinga

## GUSHAKA ABAKOZI B'UMUSHINGA

### Ingero z'inshingano

#### Impuguke mu bijyanye n'uburinganire n'ubwuzuzanye

##### Ibyo agomba kuba yujuje

- Ubumenyi mu bijyanye no gutegura no gutanga amahugurwa agamije kongera ubushoboz  
n'uburinganire n'ubwuzuzanye, by'akarusho mu mishanga ikoresha ikoranabuhanga rigezweho
- Ubumenyi mu bijyanye no kuyobora ibiganiro bivuga ku buringanire na/cyangwa ubukangurambaga ku buringanire n'ubwuzuzanye
- Ubumenyi mu bijyanye no gutegura no kuyobora politiki zo gukumira no kurwanya iohotera rishingiye ku gitsina; agomba no kuba yumva iohotera rishingiye ku gitsina, harimo iohotera ritizwa umurindi n'ikoranabuhanga
- Kumva ibyibanze mu bijyanye n'uburyo amatsinda yo kwizigamira akora n'uburyo ayoborwa

#### Impuguke mu ikoranabuhanga

##### Inshingano

- Guhugura abakozi n'amatsinda ku bijyanye n'imikoreshereze ya porogaramu cyangwa urubuga rwifashihwa mu matinda yo kwizigamira
- Gufasha mu gikorwa cyo kwimura amakuru yrerekeye ku matsinda ava ku mpapuro ashirwa kuri porogaramu y'ikoranabuhanga yabugenewe
- Gukorana n'umuyobozi w'umushinga mu gikorwa cyo gutegura porogaramu ifasha mu gukurikiranira hafi ibibazo bishingiye ku ikoranabuhanga amatsinda ashobora guhura na byo no kumenya uburyo byakemurwa hakiri kare
- Gutanga ubufasha bukenewe igithe habayeho kwibeshya mu gukoresha porogaramu
- Gufasha abakozi n'abafatanyabikorwa mu bijyanye n'uburyo bakora amaraporu cyangwa basesengura amakuru avuye kuri dashboard y'amatsinda yo kwizigamira

##### Ibyo agomba kuba yujuje

- Ubumenyi bwimbite mu bijyanye no gushaka, gusuzuma no gusesengura amakuru menshi
- Kumenya guhugura abakozi b'umushinga mu bijyanye no gusuzuma

Urupapuro rwa 4 muri 4



## GUSHAKA ABAKOZI B'UMUSHINGA

### Ingero z'ibibazo bibazwa mu kizamini cyo kuvuga

Ni byiza gutekereza ku bibazo bisuzuma ubumenyingiro n'uburyo umuntu yisobanura mu rwego rwo gusuzuma ubumenyi ibyo umuntu azi cyangwa ashoboye. Hasi aha murahasanga ingeror nke za bene ibyo bibazo:

*Ku bakozi bashinzwe gukurikirana ibikorwa by'umushinga n'abashinzwe guhugura amatsinda:*

- Mbwira amwe mu maporogaramu y'ikoranabuhanga ukoresha n'impamvu uyakoresha

*Gukoresha YouTube na Facebook ntibihagije ngo umuntu abe umukozi mwiza; dukeneyeabantu bakoresha amaporogaramu nk'ibikoresho bibafasha gukora ku buryo bunoze imirimo itandukanye cyangwa gahunda zitandukonye mu buzima bwabo (muri porogaramu zikunze gukoreshwa mubihugu bitandukanye twavuga nka Mpesa, LiveFootball, Runtracker, VoucherMaster, Mobile Money, Shazam or Bolt)*

- Ni ibiki mubona bishobora kubangamira ikoreshwa rya porogaramu z'ikoranabuhanga mu matsinda yo kwizigamira aho mutuye? Muzikemura mute?

*Ni byiza ko abakozi n'abakorerabushake bumva ku buryo buhagije ikoranabuhanga n'aho rikoreshwa kugira ngo babashe ibishobora kubabangamira, nk'ihuzanzira rya murandasi ridahagije n'ikibazo cy'amashanyarazi mu bihe by'imvura, ubumenyi budahagije mu bijyanye n'ikoranabuhanga rigezweho ku rwego rw'agace batuyemo, kudahuza kw'amatsinda ku mikoreshereze y'amakuru, n'ibindi. Dukeneyeabantu bashobora guhangga udushya tugamije kubonera umuti ibibazo.*

- Mbira icyo uzi kuri cloud-based technology and how cloud-based savings group records might be beneficial to a group
- Ni gute wasobanurira cloud-based technology umuntu who has never used a computer or seen a smart phone?

### Ingero z'imyitotoz isuzuma ubumenyingiro:

Mu gihe bihinduka gato ku bakozi no ku bakorera bushake, umwitotoz ku bumenyingiro wagombye kugaragaramo guha umukandida terefoni n'ihuzanzira rya murandasi maze ukamusaba kuvuga uko yakora ikintu ashobora kuba atarakora na rimwe. Agomba kwerekana ko azi uko ubwe yashaka igisubizo kandi akakibona. Urugero:

- (Umukozi) – Gufungura konti ya Google no kureba/kugira icyo ahindura ku cyo umuntu yasangije abandi
- (Umukozi n'umukorerabushake) – Gushaka no kuvana porogaramu kuri Google PlayStore maze akagira icyo akorera muri iyo porogaramu
- (Umukozi na/cyangwa umukorerabushake) – Guhindura igihe kuri terefoni, itariki, ururimi



IMBUMBANYIGIH KU MATINDA  
YO KWIZIGAMIRA AKORESHA  
IKORANABUHANGA:  
**IKURIKIRANABIKORWA**  
**N'ISZUMAMIKORERE**





# IKURIKIRANABIKORWA N'ISUZUMAMIKORERE

## Inyaborabiganiro Igenewe Uhugura

### Gutegura

Gutegura neza uburyo bwo gukurikirana ibikorwa no gusuzuma imikorere mu mishanga igamije kuzana ikoranabuhanga rigezweho mu matsinda yo kwizigamira hitabwa ku ihame ry'uburinganire n'uburinganire bisaba abantu bashyize hamwe bayobowe n'itsinda rizobereye mu bijyanye n'ikurikiranabikorwa n'isuzumamikorere (M&E) n'abantu bazi neza ibijyanye n'uburinganire n'ubwuzuzanye. Uburyo butangwa hasi aha buzafasha itsinda ry'umushinga kuzirkana uburinganire n'ubwuzuzanye haba mu gutegura gahunda y'ikurikiranabikorwa n'isuzumamikorere mu mushinga mushya cynagwa mu kuvugurura gahunda isanzweho ku mishinga igikora.

Uhugura n'abahugurwa bose bagombye gusoma iyi mfashanyigisho hamwe n'inyandiko z'ingenzi zirebana n'umushinga — gahunda y'ikurikiranabikorwa n'isuzumamikorere niba yaramaze gukorwa — kugira ngo yumve niba umushinga winjiza uburinganire n'ubwuzuzanye mu bikorwa byawo n'uburyo bikorwa. Uhugura ashobora nanone guhitamo kuganiriza abahugurwa ku bikubiye mu nyandiko yiswe Bill & Melinda Gates Foundation's (BMFG) **"Uburyo bwiza bwo kongerera ubushobozi abagore n'abakobwa,"** oyangwa ubundi buryo abona ko bukenewe. Uhugura rero gutumira abakozi bagahugurwa.

Ku birebana n'umwitoto wo gutanga amanita, dusanga hasi, ubuyobozi bw'umushinga n'itsinda rishinzwe ikurikiranabikorwa nisuzumamikorere bagombye gutekereza ku mubare w'ibipimo bigendeye ku buringanire byagombye kugaragara mu mushinga. Buri muntu uri mu ihugurwa yagombye guhabwa gusa uwo mubare akawushingiraho mu mwitoto wo gutanga amanota.

Inama: lyi gahunda, harimo n'ihugurwa ry'abakozi, yagombye kuyoborwa n'impuguke mu bijyanye n'ikurikiranabikorwa n'isuzumamikorere afatanyije n'impuguke mu bijyanye n'uburinganire n'ubwuzuzanye.

### Intego

- Kwimenyereza gusuzuma ibikorwa bijyanye n'iterambere ry'abagore n'uburinganire mu mishinga igamije guteza imbere ikoranabuhanga mu matsinda yo kwizigamira
- Gusoma no gusuzuma ishingiro ry'ingero z'ibipimo bikoreshwa mu mushinga ugamije guteza imbere ikoranabuhanga mu matsinda yo kwizigamira
  - Gutoranya ku rutonde rw'ibipimo byatanzwe
  - Kuvuga ibipimo bishya
- Gusuzuma igihe amakuru azakusanyirizwa, agihe azasesengurirwa n'igihe azakoresherezwa n'uko bizakorwa

### Abatumirwa

Abayobozi b'imishinga n'abayiteguye, itsinda rishinzwe ikurikiranabikorwa n'isuzumamikorere n'impuguke mu bijyajye n'uburinganire n'ubwuzuzanye

## Ibikoresho

1. Kopi za BMGF Uburyo bwiza bwo kongerera ubushobozzi abagore n'abakobwa zigeneWE buritsinda rito
2. Urupapuro runini ruriHO inyandiko ya BMGF Conceptual Model
3. Urupapuro runini kuri buri rwego muri eshatu zigize iterambere ry'abagore, zigabanyijemo ibice.
4. Impapuro zifatira ku bahugurwa
5. Dot stickers ku bahugurwa (igihe zidahari, uha abahugurwa amakaramu manini y'amabara atandukanye ukababwira umubare w'ibipimo bashobora gushyira ku rupapuro runini)



### Amabwiriza agenewe uhugura

- Birashoboka ko abahugurwa batoranya ibipimo kuri buri gice muri bitatu. Bashishikarize gutoranya gusa ibipimo bireba ibice bifite kinini bivuze.
- Fasha abahugurwa gukomeza kwibanda ku bipimo birebana n'iterambere ry'abagore, bizaborohera kwinjira gake mu bipimo bireba umushinga muri rusange.

## Ihugurwa ry'abakozi (iminota 105): Uko ihugurwa rigenda



### 1 Iriburiro – iminota 15

Niba abaje guhugurwa batamenyeranye, basabe buri wese avuge amazina ye, icyo ashinzwe, anavuge muri make igithe amakuru y'ikurikiranabikorwa n'isuzumamikorere (uburinganire) yamwigishije ikintu ku bijyanye n'inyungu ituruka ku mushinga runaka.

Bwira abahugurwa intego z'ihugurwa kandi usubize ibibazo bashobora kukubaza.

### 2 Ikiganiro mu itsinda ryagutse (rihuje abahugurwa bose) – iminota 60

**Umwitoto:** Gusoma urugero rwa gahunda y'ikurikiranabikorwa n'isuzumamikorere

**Umukoro:** Gutanga incamake (iminota 10 –15) y'urugero rwa gahunda y'ikurikiranabikorwa no gusaba abahugurwa itangaho ibitekerezo.

#### Ibibazo biganirwa mu itsinda ryagutse:

- Ni gute kuzana ingingo y'uburinganire bishobora kugira uruhare mu gutoranya ibipimo tuzakurikirana mu ishyirwa mu bikorwa ry'uyu mushinga?
- Mu makuru dutanga, twaba twibuka kugaragaza imibare igendeye ku gitsina? Ikurikiranabikorwa ryacu hari ubwo ritanga amakuru agendeye ku bitsina?
- Ni izihe nyungu zitutuka mu gukora gahunda y'ikurikiranabikorwa ryita ku buringanire n'ubwuzuzanye? Ese hari ibibazo bibonekamo?

## Uko ihugurwa rigenda



- Ni izihe nzego n'ibice byitabwaho mbere y'ibindi muri uyu mushinga?
- Ni ibihe bice bitari ngombwa cyangwa bidashobora gufatwa nk'umusaruro utaziguye w'uju mushinga?
- Ni izihe nyungu zishingiye ku buringanire uyu mushinga ushaka kugeraho kuri buri rwego muri ziriya eshatu?

### Gutanga ibitekerezo n'amanotha – iminota 90

3

**Umwitoto:** Gutegura ibipimo kuri buri rwego n'ibice bya ngombwa umushinga uzakurikirana.

**Umukoro:** Guha itsinda iminota 30. Gusaba abahugurwa gutoranya cyangwa gutegura ibipimo bishya kuri buri gice babona ko kiri ngombwa. Gusaba abahugurwa kwandika igipimo kimwe kuri buri gapapuro kamatira maze bakagafatisha ku rupapuro runini. Gukora umwitoto nk'uwo ku zindi nzego ebyiri: 'Resources' na 'Institutional Structures'.

Mu gihe itsinda ririmo gukora kuri izo nzego, uhugura yagombye gusoma buri rwego n'ibipimo bihue byatanzwe. Iyo inzego uko ari 3 zirangiye, uhugura yagombye gukora incamake y'ibisubizo byatanzwe na buri tsinda kuri buri rwego (cyangwa agasaba abahugurwa batandukanye gusoma ibyavuzwe kuri buri rwego).

Inzego zimaze gukorerwa incamake, buri wese mu bahugurwa yagombye guhabwa 'dot stickers' cyangwa ikaramu nini z'amabara atandukanye. Uhugura yagombye gusobanura ko hari umubare ugenwe w'ibipimo umushinga uteganya gukoresha, bityo buri wese mu bahugurwa akaba yahawe umubare w'udupapuro tumatira uhuye n'uw'ibipimo byemewe. Abahugurwa rero bagakoresha udupapuro twabo cyangwa amakaramu manini batora ibipimo.

Nyuma yo gutora, uhugura yagombye gutangaza ibivuyemo maze akayobora ikiganiro cy'itsinda. Uhugura yagombye guca akarongo ku gipimo cyatowe kurusha ibindi. Gerageza gusubiza ibibazo bikurikira:

- Muratekereza iki ku bipimo biyoboye? Murabona se hari igice kiburamo cyangwa ibipimo by'ingenzi bibura? Hari ikibazo biteye?
- Ni gute itsinda rizakusanya amakuru yerekeye ku bipimo byatoranyijwe? Ese itsinda rifite ibikenewe n'uburyo bwo gukusanya ayo makuru?
- Ni gute itsinda rizasesengura rukanakoresha ayo makuru?

### Intambwe zikurikira

Ubuyobozi bw'umushinga n'ubw'itsinda rishinzwe ikurikiranabikorwa n'isuzumamikorere bagombye gusoma ibyavuye mu ihugurwa bagakora urutonde rwa nyuma rw'ibipimo.

Ibipimo bimaze gutoranywa, itsinda rishinzwe ikurikiranabikorwa n'isuzumamikorere rizakenera gutegura ibibazo bizifashishwa na gahunda y'ikusanyamakuru kuri buri gipimo.

## Ikurikiranabikorwa n'isuzumamikorere

Intego	<p>Iyi mfashanyigisho yateguriwe gufasha abashyira mu bikorwa imishinga igamije guteza imbere ikoranabuhanga binyuze mu matsinda yo kwizigamira kurushaho kumva neza inyungu ikoranabuhanga rizana ku matsinda n'abayagize hakoreshejwe uburyo bw'ikurikiranabikorwa n'isuzumamikorere bushyira imbere iburinganire n'ubwuzuzanye. Iyi mfashanyigisho irimo ingeri z'ibipimo hamwe na gahunda y'ikurikiranabikorwa n'isuzumamikorere.</p>
Abo bigenewe	<p>Tlyi mfashanyigisho igenewe abakozi b'umuryango ushyira mu bikorwa umushinga, by'umwihariko itsinda rishinzwe ikurikiranabikorwa n'isuzumamikorere, uwateguye umushinga n'umuyobozi wawo hamwe n'impuguke mu bijyanye n'uburinganire n'ubwuzuzanye. Ishyirwa mu bikorwa ry'iyi mfashanyigisho ryagombye kuyoborwa n'umuntu uzobereye mu bijyanye n'ikurikiranabikorwa n'isuzumamikorere afatanyije n'impuguke mu bijyanye n'uburinganire n'ubwuzuzanye.</p>
Igihe gikenewe	<ul style="list-style-type: none"> <li>• Gusoma iyi mfashanyigisho, gahunda isanzweho y'ikurikiranabikorwa n'isuzumamikorere (niba ihari), n'izindi nyandiko zigendana na byo – amasaha 2</li> <li>• Ihugurwa ry'abakozi – amasaha 3</li> <li>• Intambwe zikurikiraho – igihe kigenwa n'ubuyobozi bw'itsinda rishinzwe ikurikiranabikorwa n'isuzumamikorere.</li> </ul>
Uko iyi mfashanyigisho ikoreshwa	<p>Gusoma iyi mfashanyigisho umuntu azi neza ko atari inyandiko ikora yonyine. Ahubwo, hagombye gukorwa ibishoboka ikinjizwa muri gahunda rusange y'umushinga irebana n'ibijyanye n'ikurikiranabikorwa n'isuzumamikorere.</p> <p>Ibibimo byatanzwe muri iyi mfashanyigisho bitanga amahirwe yo kubasha gukurikirana umusaruro utandukanye uva mu matsinda yo kwizigamira acoresha ikoranabuhanga rigezweho. Kubera ko umubare munini w'abantu bitabira amatsinda yo kwizigamira ku isi yose ari abagore, ibipimo ngenderwaho byashyizwe mu byiciro hagendewe ku bikubiye mu nyandiko ya Bill &amp; Melinda Gates Foundation's "Uburyo bwiza bwo kongerera ubushobozi abagore n'abakobwa." Umushinga ushobora guhitamo gushyiraho ibipimo mu bundi buryo.</p> <p>Urutonde rw'ibipimo ntirufunze, nta n'ubwo ari itegeko kurukoresha uko rwakabaye. Abashyira mu bikorwa iyi mishinga bashobora ndetse bagombye gutoranya ibipimo bifite icyo bivuze kinini ku mishinga yabo. Ibibimo bigamije gukurikirana umusaruro ukomoka ku mushinga kugira ngo habe habaho kuvugurura ibyemezo bifatwa, n'impinduka zishobora gukorwa hitawe ku ihame ry'uburinganire n'ubwuzuzanye kandi hagendewe ku makuru. Ni byiza kwifashisha Inyoborabiganiro igenewe uhugura igihe uyoboye igikorwa cyo gutoranya ibipimo byatanzwe mu mwitozo wo gusoma wakozwe n'abantu ku giti cyabo n'uwakorewe mu itsinda.</p> <p>Hagendewe ku byavuye mu gikorwa cyo gutoranya ibipimo no kubihuza n'imiterere yihariye y'umushinga, titsinda rishinzwe ikurikiranabikorwa n'isuzumamikorere ryagombye gutegura inyandiko zifashishwa mu gukusanya amakuru ya ngombwa (urugero, ibibazo byifashishwa mu bushakashatsi cyangwa inyandiko yifashishwa mu biganiro byo matsinda) no gukorana n'itsinda ryagutse ry'umushinga mu gusesengura amakuru no guhuza gahunda z'ikoranabuhanga. Ibi bizagenwa hagendewe ku mwihariko umushinga ufite.</p> <p>Iyi mfashanyigisho ibereye cyane gukoreshwa mu gutegura imishimga no gukurikirana ibikorwa byawo, ariko ishobora no gukoreshwa mu gushaka amakuru y'ibanze agenderwaho mu gutegura umushinga, akenerwa mu isuzuma ry'umushinga rikorwa ugeze hagati ushyirwa mu bikorwa n'igihe ukorerwa isuzuma risoza.</p>



## INGERO Z'IBIPIMO NA GAHUNDA Y'IKURIKIRANABIKORWA

### Iriburiro

Ingero z'ibipimo ziri hasi aha zigamije gufasha abashyira mu bikorwa umushinga gukusanya amakuru asobanutse atuma umuntu yumva neza inyungu yuzuye yo kuzana porogaramu y'ikoranabuhanga mu matsinda yo kwizigamira. Gahunda y'ikurikiranabikorwa n'isuzumamikorere ikenera icyarimwe amakuru agaragaza mu mibare abagore n'abagabo n'ibipimo bigaragaramo uburinganire. Amakuru agaragaza mu mibare abagore n'abagabo atanga umucyo ku buryo igikorwa kigira ingaruka ku bagore n'abagabo, bikaba ari byiza by'umwihariko mu mishinga ifasha amatsinda arimo ibitsina byombi, mu gihe ibipimo bigaragaza uburinganire byo bituma umusaruro upimwa mu buryo bwihariye hagaragazwa by'umwihariko ingaruka ku buringanire no/ cyangwa ku iterambere ry'abagore.

Amakuru ku buringanire iyo afatanwe ubuhanga n'ubushishozi atuma mu itegurwa ry'umushinga bituma bitanga umucyo bigatuma abawushyira mu bikorwa babona ko ibikorwa byabo bikemura ibibazo byihariye byugarije abagore, ibyo bikagira uruhare mu gutanga umusaruro usaranganyijwe kandi uzaramba. Ibi ni byiza by'umwihariko uhereye ku kuntu byari bigoye kubona amabwiriza yakwifashishwa mu gupima uko iterambere ry'ikoranabuhanga rigira uruhare mu kugaragaza ubushobozi bw'abagore mu kwitabira amatsinda to kwizigamira, kuyayobora no kurya ku byiza biyaturukamo ku rugero rumwe n'abagabo, by'umwihariko muri iki gihe icyaho hagati y'umugabo n'umugore mu bijanye no kwitabira ikoranabuhanga kirushaho kwiyonera.

Mumenye ko usibye ibipimo mpuzamahanga byubahirizwa mu matsinda yo kwizigamira, ibipimo byavuzwe muri iyi mfashanyigisho byiyongeraho, bikagaragaza umusaruro ukomoka ku iterambere ry'ikoranabuhanga.

### Gahunda y'ikurikiranabikorwa n'isuzumamikorere

N'ubwo hari gahunda nyinshi zigamije iterambere ry'abagore, iyi mfashanyigisho ikusanya ibipimo ngenderwaho ihereye ku buryo buvugwa mu nyandiko ya Bill & Melinda Gates Foundation's "Uburyo bwiza bwo kongererwa ubushobozi abagore n'abakobwa" yagaragajwe hasi.



*Igishushanyo: Iki gishushanyo cyakozwe hashingiwe kuri Bill & Melinda Gates Foundation's **Uburyo** bwiza bwo kongererwa ubushobozi abagore n'abakobwa*



## IKURIKIRANABIKORWA N'ISUZUMAMIKORERE

### Iterambere ry'abagore

### Ibipmio

*Icyitonderwa: Igihe ari byo bikwiye (urugero, mu matsinda yo kwizigamira ahuriwemo n'ibitsina byombi), ibipimo byo ku rwego rw'abantu bose byagombye kugaragaza imbare igendeye ku bitsina.*

#### Ibikorwa

Ibipimo byo mu rwego rw'ibikorwa bigamije gupima uko iterambere ry'ikoranabuhanga ryagize uruhare mu kugaragaza ubushobozi bw'abagore mu kwitabira amatsinda to kwizigamira, gufata ibyemezo no gutuma bifatwa ku rwego rw'itsinda n'urw'umuryango no kujya mu myanya y'ubuyobozi mu itsinda no hanze yaro. By'umwihariko, ibi bipimo byagombye gupima impinduka (nziza cyangwa mbi) mu byiciro bikurikira:

- **Ibikorwa by'umuntu ku gitи cye** ("imbaraga zo," urugero, impinduka mu bushobozi bwo gukora amahitamo no gufata ibyemezo bifite icyo bisobanuye bijyanye birebana no kujya mu itsinda)
- **Ibikorwa rusange** ("imbaraga hamwe na," urugero, impinduka mu mushobozi bwo gukorana neza n'abandi mu itsinda)

#### Kugira uruhare rufatika mu bikorwa by'itsinda

- Kuba mu itsinda (urugero, kwitabira inama no kurigumamo umushinga wararangije ibikorwa byawo)
- Guhuza n'abandi mu itsinda (ubwumvane, ubufatanye, gufashanya no gushyigikirana)
- Kugirira icyizere uburyo amakuru y'itsinda yerekeye ku mari abikwa
- Inzego z'itsinda mu bijyanye n'amakimbirane
- Ubumenyi umuntu aba afite ku makuru yerekeye ku mari y'itsinda (urugero, igiteranyo cy'amafaranga itsinda rifite)
- Uburyo inama z'itsinda zikorwa
- Imyitwarire irebana n'ubwizigame n'inguzanyo

#### Ubushobozi bwo gufata ibyemezo (kugira uruhare mu ifatwa ry'ibyemezo n'umudendezo mu kwifatira ibyemezo)

- Ubushobozi bwo gufata ibyemezo ku rwego rw'umuryango (kongera umusaruro no kororoka)
- Ubushobozi bwo gufata ibyemezo ku rwego rw'itsinda

#### Ubuyobozi

- Ubuyobozi mu itsinda
- Ubuyobozi hanze y'itsinda

#### Imitungo

Ibipimo byo mu rwego rw'imitungo bigamije gupima uko uko iterambere ry'ikoranabuhanga ryagize uruhare (rwiza cyangwa rubi) mu bushobozi bw'abagore bwo kubona, gutunga, gucunga no gukoresha imitungo ku rwego rw'itsinda n'urw'umuryango.

#### Ibikoresho (abantu, ibikoresho n'imitungo mbonezamubano; igihe; ubumenyi n'ubumenyingiro)

- Gutunga no/gukoresha terefoni igandanwa wigengaho
- Kubona no/cyangwa gukoresha murandas
- Ububasha mu bijyanye n'ikoranabuhanga, ni ukuvuga, ubumenyi, imyitwarire, (kwigirira icyizere, kwizera abandi) n'ubumenyingiro bikenewe ngo ukoreshe ikoranabuhanga mu buryo butekanye kandi bunoze
- Igihe umuntu amara a) akoresha ibikoresho by'ikoranabuhanga; b) ari mu bikorwa by'itsinda; c) akora inshingano z'urugo; d) akora ibikorwa bibyara inyungu
- Gukoresha no kugenzura umutungo w'urugo (amafaranga yinjira, ubwizigame, inguzanyo)
- Impinduka ku mutungo w'urugo (amafaranga yinjira, ubwizigame, inguzanyo)

Urupapuro rwa 1 muri 3



## IKURIKIRANABIKORWA N'ISUZUMAMIKORERE

### Iterambere ry'abagore

### Ibipmio

#### Ibikoresho – Continued

	<ul style="list-style-type: none"> <li>• Igabana ry'imirimo ku rwego rw'urugo n'urw'itsinda</li> <li>• Gukoresha itumanaho rigezweho</li> <li>• Imibanire n'abandi (urugero, ubucuti, gufashanya n'abandi)</li> </ul>
Imyumvire (kwiyumvisha uburyo ubusumbane bukora mu buzima bwacu; “kubyitwaramo neza”)	<ul style="list-style-type: none"> <li>• Impinduka mu buryo abona ibantu, kwizera no kwigirira icyizere bitewe n gukreha ikranabuhanga</li> <li>• Kwiteza imbere mu bijyanye no gukoresha ibikoresho by'ikoranabuhanga ku rwego rw'urugo n'urw'itsinda</li> <li>• Icyizere mu gukoresha ibikoresho by'ikoranabuhanga</li> <li>• Gucunga umutungo (ni ukuvuga ngo, Ese uwigenge mu gufata ibyemezo ku mikoreshereze umutungo wabo bwite bwariyongereye?)</li> </ul>
Ubuzima butekanye (ubushoboz i bw'abagore bwo kugenzura umubiri n'amarangamutima byabo, kimwe no kwicungira n'umutekano no kwirinda iohoterwa)	<ul style="list-style-type: none"> <li>• Guhohoterwa n'umuntu wita inkoramutima yawe (ubumenyi, imyitwarire n'ubunraribonye)</li> <li>• Ihohotera rishingiye ku gitsina rikorerwa aho utuye (ubumenyi, imyitwarire n'ubunraribonye)</li> <li>• Ihohotera ritizwa umurindi n'ikoranabuhanga (ubumenyi, imyitwarire n'ubunraribonye)</li> <li>• Ibanga n'umutekano by'amakuru (ubumenyi, ubunraribonye)</li> <li>• Ibyaha bikorerwa kuri murandas (ubumenyi, ubunraribonye)</li> <li>• Kumva ko umuntu afite ubumenyi n'ibindi yakenera kugira ngo yirinde ibibazo bifitanye isano n'ikoranabuhanga</li> </ul>
Iimiterere y'inzege	Ibibimo byo ku rwego rw'umuryango bigamije gupima uko ikoranabuhanga ryagize uruhare (rwiza cyangwa rubi) mu mibanire y'abagore n'inzege zitandukanye babarizwamo cyangwa bakoramo. Ibibimo byatoranyijwe bishobora no kwifashishwa mu gihe ibikorwa by'ikoranabuhanga ku rwego rw'umushinga byagize uruhare ruboneye cyangwa ruziguye mu mpinduka mu nzego zo hejuru, urugero, bigira uruhare mu guhindura politiki cyangwa mu kugena ibigenderwaho mu bikorwa bigamije iterambere ry'ikoranabuhanga rinyuze mu matsinda yo kwizigamira.
Umuryango (ubo bashakanye, abagize umuryango muto n'umuryango mugari)	<ul style="list-style-type: none"> <li>• Imyitwarire ifitanye isano n'uburinganire n'ukuntu bigaragara iyo abagore bakoresheje terefoni igendanwa na murandas</li> <li>• Imyitwarire ifitanye isano n'uburinganire n'ukuntu bigaragara iyo abagore binjiye bu bikorwa bigamije iterambere ry'ubukungu no mu matsinda yo kwizigamira akoresha ikoranabuhanga</li> <li>• Imibanire yo mu ngo</li> </ul>
Aho utuye (mu baturanyi, mu musozo, mu muysi, amatsinda)	<ul style="list-style-type: none"> <li>• Imyitwarire ifitanye isano n'uburinganire n'ukuntu bigaragara iyo abagore bakoresheje terefoni igendanwa na murandas</li> <li>• Imyitwarire ifitanye isano n'uburinganire n'ukuntu bigaragara iyo binjiye mu bikorwa bigamije iterambere ry'ubukungu no mu matsinda yo kwizigamira akoresha ikoranabuhanga</li> <li>• Kubona amakuru y'aho utuye hifashishijwe ikoranabuhanga</li> <li>• Kubona no gukoresha serivisi zitangirwa aho utuye hifashishijwe ikoranabuhanga (urugero, imirongo ya terefoni bahamagara igihe habayeho iohoterwa rishingiye ku gitsina cyangwa kubona serivisi ziyyanye no kwivuza n'amahugurwa y'ubumenyingiro hifashishijwe murandas)</li> </ul>

Urupapuro rwa 2 muri 3



## IKURIKIRANABIKORWA N'ISUZUMAMIKORERE

Iterambere ry'abagore

Ibipmio

### Imiterere y'inzezo – Continued

#### Isoko

(ubucuruzi, isoko ry'umurimo)

- Kubona amakuru yerekeye ku isoko hifashishijwe ikoranabuhanga
- Kubona serivisi zijiyanje n'inkunga y'ubucuruzi hifashishijwe ikaranabuhanga
- Kubona no gukoresha serivisi z'ubukungu zemewe hifashishijwe ikoranabuhanga (harimo serivisi z'ubukungu zitangwa hifashishijwe ikoranabuhanga)
- Kwihiwa n'amasonko binyuze ku miyoboro y'ikoranabuhanga
- Kugura no kugurisha wifashishije murandasi (ubucuruzi bukorerwa kuri murandasi)
- Uruhare rw'umushinga mu kugena ibigenderwaho mu bikorwa byo kwinjiza iterambere mu matsinda yo kwizigamira

#### Igihugu

(Leta n'inzezo zayo  
zitandukanye)

- Kubona amakuru aturuka mu nzego za Leta hifashishijwe ikoranabuhanga
- Kubona no gukoresha serivisi zitangwa na Leta hifashishijwe ikoranabuhanga
- Kugira uruhare mu bikorwa mboneragihugu hifashishijwe ikoranabuhanga
- Kwiyandikisha nk'itsinda ryujuje ibisabwa na Leta
- Uruhare rw'umushinga mu mategeko na politiki birebana uruhare rw'abagore mu kugenzura ibikoresho n'imitungo itandukanye

Urupapuro rwa 3 muri 3



IMBUMBANYIGIH KU MATINDA  
YO KWIZIGAMIRA AKORESHA  
IKORANABUHANGA:  
**UBUMENYI BW'ABAGORE  
MU BIJYANYE  
N'IKORANABUHANGA  
RIGEZWEHO**





## UBUMENYI BW'ABAGORE MU BIJYANYE N'IKORANABUHANGA RIGEZWEHO

Intego

Ubushobozi buke – turashaka kuvuga ubumenyi n'ubumenyingiro umuntu akeneye kugira ngo akoresha mu buryo buboneye kandi butekanye terefoni igendanwa – ni imbogamizi ikomeye ku bagore, hndetse no ku bijyanye no kwijiniza ikoranabuhanga mu matsinda yo kwizigamira. Iyi mfashanyigisho ikubiyemo inama ndetse n'ibitekerezo ku buryo bwo kongerera abagore ubushobozi mu bijyanye n'ikoranabuhanga, bifatwa nka kimwe mu bigize umushinga uwo ari wo wose ushingye ku ikoranabuhanga. The tool will be aimed at implementing staff and trainers. Iyi mfashanyigisho izaba igenewe abakozi b'umushinga n'abashinzwe gutanga amahugurwa.

Abo iyi  
mfashanyigisho  
igenewe

Iyi mfashanyigisho igenewe abakozi n'abakorerabushake b'umuryango ufite umushinga wo kwimakaza ikoranabuhanga mu matsinda yo kwizigamira, by'umwihariko abaturage bamenyereye gukoresha ikoranabuhanga, abashinzwe gutanga amahugurwa, ndetse n'abakozi b'umushinga. Yagombye kandi gusesengurwa n'abayobozi b'umushinga hamwe n'impuguke mu bijyanye n'uburinganire n'ubwuzuzanye, bakarebera hamwe n'abakozi b'umushinga ibikenewe kugira ngo iyi mfashanyigisho ikoreshwe neza, nk'ibirebana no guhugura no gukurikirana abanyamatsinda, by'umwihariko abagore, kubongerera ubushobozi mu bijyanye n'ikoranabuhanga, mu yandi magambo kubaba hafi mu rugendo rwo kwimakaza ikoranabuhanga. Izi nama NTIZIGOMBA guhabwa abanyamatsinda – reba mu '[Ibiganiro by'Ukoresha Ikoranabuhanga](#)' inama zisangizwa abanyamatsinda.

Igihe gikenewe

Isubiramo ryihuse – iminota 20 kugeza kuri 30

Gusubiramo ku buryo bwimbitse no kungurana ibitekerezo:

- Gusubiramo ku buryo bwimbitse no kungurana ibitekerezo ku bikenewe ngo iyi mfashanyigisho ikoreshwe – amasaha 2
- Guhugura no hukurikirana abanyamatsinda muri gahunda yo kwimakaza ikoranabuhanga – igihe kigenwa n'abayobozi b'umushinga bafatanyije n'abakozi bagendeye ku bikenewe, umumaro w'iyi gahunda ndetse n'ibhari.

Uko iyi mfashanyigisho ikoreshwa	<p>Soma izi nama uzumve neza kuko ni ingirakamaro. Ganira n'abo mukorana mwungurane ibitekerezo mu buryo mushobora guhindura imikorere yanyu kugirango mubashe kwinjizamo izi nama. Banza umenye neza ko amafaranga yateganyijwe ahagije kuri buri hugurwa cyangwa n'ikindi gikorwa cyose. Ikindi kandi, kora urutonde rw'ibindi bintu biboneka mu muryango cyangwa aho mukorera wakwifashisha mu gikorwa ufite bigatuma udahwndwa cyane.</p> <p>Hitamo zimwe mu nama ziboneye wakwifashisha. Inama zose si ko zakoreshwa, nk'uko bishobora no kuba ngombwa ko hngerwamo izindi ndetse nyinshi. Izi zaza ari nk'inama zakugirira umumaro. Toranya izo ubona za ngombwa ku mushinga wawe kurusha izina abe ari zo ukoresha.</p> <p><b>"Kongerera ubushobozzi abagore batangiye urugendo rw'iterambere ry'ubukungu rishingiye ku ikoranabuhanga"</b>, Women's World Banking, Marina Dimova, Jaclyn Berfond, Sonja Kelly and Whitney Mapes</p>
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## UBUMENYI BW'ABAGORE MU BIJYANYE N'IKORANABUHANGA RIGEZWEHO

### Ibigomba kwitabwaho

#### Nde?

##### **Menya umukiriya wawe, suzuma ubushoboz busanzwe buriho**

Izere ko uzi neza ibyo abanyamatsinda bazi n'ibyo bakeneye mu bijyanye n'ikoranabuhanga kugira ngo ubashe gutegura ihugurwa mu buryo buboneye.

Ni ngombwa kwita ku kijyanye n'ubumuga ndetse n'urwego rwo gusoma, kwandika no kubara mu banyamatsinda, hakanirindwa ko habamo amatandukaniro mu bitsina. Ibyo bizagufasha kugena uburyo butandukanye bwo gutanga ihugurwa (nko kwifashisha ibikoresho bituma abantu buma banarera), ari nab wo buryo buberanye cyane n'abagenerwa bikorwa.

### Ibyo kwifashisha

Mu gihe nta buryo bunoze buriho bwakwifashishwa mu gusuzuma amatsinda yo kuzigama, inama isumba izindi ni ukwita ku bintu bitanu by'ingezi:

**Gutanga amakuru** – harimo guhamagara, ubutumwa bugufi, inzandiko, Feyisibuku, Watsapu cyangwa izindi mbuga nkoranyambaga zikora nka zo.

**Uburyo bwo kugera ku makuru** – dusangamo uko wakoresha uburyo butandukanye bwo gushakisha n' imbuga zinyuzwaho inyigisho zitandukanye; no gushakisha hamwe no gukoresha imbuga nkoranyambaga.

**Gukora imirimo itandukanye** – harimo kohererezanya amafaranga no guhaha hifahihijwe telefoni igandanwa.

**Gukemura ibibazo** – aha harimo uburyo bwo kubona terefoni igandanwa no kuyikoresha ukemura ibibazo; dufate urugero nk'igihe ushaka kugaragaza ibyonnyi bikunze kuboneka mu buhinzi cyangwa gusobanukirwa gahunda runaka ya Leta.

**Kugira umutekanzo kandi hubahirizwa amategeko** – aha harimo kugira ubumenyi bw'ibanze ku bisabwa kugira ngo ukoreshe terefoni igezweho mu mutekano kandi hubahirizwa amategeko; nko kumenya ibijyanye no kubungabunga amakuru-shingiro n'amakuru bwite y'umuntu, n'ihohoterwa rishobora gutizwa umurindi n'ikoranabuhanga (urugero: kubuzwa amahwemo kuri terefoni)

Niba ushaka gutegura isuzuma, amakuru dusanga kuri izi mbuga ashobora kugufasha: **Igitabo gikubiye amoabwiriza y'Isuzuma ry'Ubumenyi bw'ikoranabuhanga rya ITU**

##### **Vana inyigisho mu buryo bwa rusange – koresha ingero z'abagore nyabo**

Koresha abantu, ibintu n'ururimi abahugurwa bamenyereye. Koresha ingero kandi uvuge ku bintu bifite icyo bisobanuye mu buzima bwabo. Bishobora kandi kugira umumaro hakoreshejwe ingero z'abantu runaka ushaka kuvuga ku biba ku bagore mu gihe bakoresha ibikoresho by'ikoranabuhanga. Ibi byagira umumaro mu gihe abagore badashaka kwirekura ngo batange ubuhamya ku byababayeho. Uzagerageza gushyira isano hagati y'abantu uvugaho n'ibyo ushaka kuvuga kugira ngo abo uhugura bumve impamvu yabyo.

Ushobora kwifashisha:

- **Inyandiko ziriho amashusho-muntu ya GSMA MIIST**
- **Amashusho-muntu ya GSMA MIIST ku bumenyi bwa murandasu ngendanwa**
- Amashusho-muntu y'ukoresha y'Abajyanama ku Ngaruka zishingiye ku ngamba

## UBUMENYI BW'ABAGORE MU BIJYANYE N'IKORANABUHANGA RIGEZWEHO

### Ibigomba kwitabwaho

#### Iki?

##### **Tanga ubumenyi bukenewe**

Ibikubiye muri iki cyigisho ku miko reshoreze ya terefoni zigezweho byumvikana neza iyo harimo ibiso banuro bihagije hamwe n'ubu tumwa bwihariye ku cyiciro cy'abagore bagomba guhabwa icyo cyigisho. Ibi bisobanuro bituma uhugurwa akuri kira neza bikanatanga icyizere ko ihugurwa ryaje rikenewe, mbese rijyanye n'ibyifuzo byabo.

### Ibyo kwifashisha

Mushobora gukenera gusoma inyandiko zikurikira ukuba mwagira imwe muri zo mwifashisha mu mushinga wanyu:

- [Uraho neza mushiki wanjiye!: Nyereka Mobile Money](#)
- [Imfashanyigisho mu mahugurwa y'ubumenyi bwa murandasu igendanwa ya GSMA](#)
- [DigiWomen: Porogaramu y'ikoranabuhanga yakorewe guhugura abagore bo mu byaro ku gusoma no kwandika](#)
- [HerVenture: Porogaramu y'abashoramari b'abagore](#)

##### **Ubaka icyizere mu ikoranabuhanga**

Ikoranabuhanga rirashobora kugaragara nk' ikintu gishya ndetse giteye ubwoba ku banyamatsinda.

Ubushakashatsi bugaragaza ko abagore bakunze kutizera ikoranabuhanga bagatinya ko bashobora kugira ibyo bakora bitari byo, ibyo bikabaca intege. Reka abahugurwa bafate terefoni, bitoze kuyikoresha ndetse babisubiremo kenshi; bizatuma bumva batabangamiwe n'ikoranabuhanga, banarusheho kwigirira icyizere. Bashakire abaturage bamenyereye gukoresha ikoranabuhanga bashobora kubafasha.

Inshingano z'umuturage umenyereye gukoresha ikoranabuhanga ziri mu nyandiko yihariye ireba abakozi iboneka mu zigize imfashanyigisho rusange.

Amakuru yerekeye akazi ka Community Digital Champion ari muri porogaramu ya [Umushinga ujyanye n'abakozi](#) y'iyyi mfashanyigisho

##### **Shaka ibisubizo ku nzitizi ushobora guhura na zo, ibihuha ndetse n'ibinyoma**

Isi y'ikoranabuhanga ibonekamo n'imbogamizi, zirimo urugomo, ubujura, kwinjirirwa mu makuru bwhite, kumenya amakuru utagenewe utabishaka n'ibindi. Nyinshi muri izo mbogamizi usanga zuririra ku gitsina. Kubera izi mpamu, kongerera abagore ubushobozi mu bijyanye no gukoresha ibikoresho by'ikoranabuhanga bigomba kubamo no kubafasha kumva uburyo bwiza kandi butekanye bwo kubikoresha. Ni ingenzi by'umwihariko kubigisha uko babungabunga amakuru yabo y'ibanga n'uko bakwirinda ubwabo ibyaha byifashisha ikoranabuhanga n'ihohoterwa ritizwa umurindi n'ikoranabuhanga.

Birashoboka ko mu gace umushinga ikoreramo abantu bagira imyumvire itandukanye ku ikoranabuhanga. Urugero, hari abantu bashobora gukeka ko terefoni zigendanwa zitiza umurindi umuco mubi wo gucana inyuma cyangwa guhuza abagore bakananirwa kwita ku nshingano z'urugo. Ni byiza guha abahugurwa urubuga bakungurana ibitekerezo kuri icyo kintu bakana fata ingamba zo kurwanya iyo myumvire itari yo ifatwa nk'ibihuha.

Baza abahugurwa ibijyanye n'impungenge bafite zerekeye ikoreshwa ry'ikoranabuhanga maze ubigishe kugenzura ishingiro ry'izo mpungenge. Gira icyo ubabwira ku makuru y'ukuri n'atari ukuri.

Koresha inyandiko ziboneka muri iyi mbumbanyigish ([Guhangana n'Ilibazo cy'lholhoterwa Rishingiye ku Gitsina n' Ibiganiro by'Ukoresha Ikoranabuhanga](#)) mu kurebara hamwe izo mbogamizi n'abahugurwa. Wibuke buri gihe ko ari ingezi kwereka uhugurwa uko yisubiriza ibibazo aho kuba ari wowe ubimusubiriza.

Hari nanone isomo rivuga muri iyi ngingo, dusanga muri [Uraho neza mushiki wanjiye!: Nyereka Mobile Money](#)

*Urupapuro rwa 2 muri 5*

## UBUMENYI BW'ABAGORE MU BIJYANYE N'IKORANABUHANGA RIGEZWEHO

Ibigomba kwitabwaho

Ibyo kwifashisha

### Ryari?

**Panga igihe cy'amahugurwa hagendewe kuri gahunda z'abagore, hitabwa ku nshingano zabo z'ibikorwa bibyara inyungu n'izo kwita ku ngo n'abana by'umwihariko**

Abagore bagombye guhabwa amahugurwa mu gihe nta mbogamizi bafite yatuma batiga neza kandi biteguye bihagije gukora icyabazanye kugeza kirangiye. Ni byiza gushakisha ibintu by'ingenzi byashingirwaho harimo no kugerageza kuvanaho imbogamizi zishobora kuboneka mu rwego rwo kuborohereza kwitwara uko byifuzwa. Ibi akenshi bivuga guteganya ibyo tugeza ku bahugurwa mbere gato, mu gihe, cyangwa nyuma gato y'igihe twifuza ko bagira imyitwarire runaka.

**Oroshya ibintu kandi wubahirize igihe– koresha iminota 10-15 kuri buri cyigwa, kandi muri iyo minota ube ari icyo wigisha cyonyine**

Gabanya icyigwa cyawe mo ingingo zoroheje, abagore bumva bitabagoye; wifata nk'aho urimo utanga isomo ritsikambye ry'ubukungu. Cagagura icyigwa cyawe mo, umuntu yafata nk'«amahame» yashingirwaho mu gukemura ibibazo abagore bahura na byo mu gihe bakoresha terefoni n'ibindi bikoresho by'ikoranabuhanga. Urugero, aya 'mahame' ashobora gusobanura intambwe zikurikizwa mu gushyira amakuru y'ibanga kuri terefoni igendanwa, mu gufunguza konti yakirirwaho ikanoherewaho amafaranga cyangwa gukoresha porogaramu y'ikoranabuhanga yifashishwa mu kumenya amakuru ajyanye no kwizigamira. Gukoresha ingero zoroheje byorohereza abagore kumva no gufata ibyo bize, no kubishyira mu bikorwa, ndetse no kurangwa imyitwarire isabwa.

Imfashanyigisho y' Ibiganiro by'Ukoresha Ikoranabuhanga igabanyijemo amasomo magufi ashobora gutangwa nyuma y'inama y'itsinda ryo kuzigama.

### Hehe?

**Hugurira ahantu hizewe**

Toranya ahantu hatekanye kandi hafasha abagore bashobora kwiga ibijyanye n'ikoranabuhanga, aho bashobora kubariza ibibazo bakanatanga ibitekerezo bisanzuye. Ha abahugurwa umwanya uhagije wo gushyira mu bikorwa ubwabo ibyo bize cyangwa uharire buri wese umwanya wo kumwererera no kumukurikirana akora. Ibi ni ingenzi by'umwihariko kubera ko hari abagore bamwe bazaba badashaka ko hagira ubabona biga ibijyanye n'ikoranabuhanga.

Urupapuro rwa 3 muri 5

## UBUMENYI BW'ABAGORE MU BIJYANYE N'IKORANABUHANGA RIGEZWEHO

Ibigomba kwitabwaho

Ibyo kwifashisha

**Hehe?**

**Koresha umubano uri hagati y'abagore nk'umuyoboro bakwifa-shisha biga**  
 Buri muntu agira uburyo butandukanye n'ubw'abandi bwo kwihuta iyo yiga. Ifafashishe abaturage bamenyereye ikoranabuhanga n'abagaragaza ubushobozi bwo kumva vuba ibyo bize kugira ngo bafashe abandi banyamatsinda. Abagore bazanarushaho kwizera ibyo barimo mu gihe babona ko hari abandi na bo bitabira gukoresha ikoranabuhanga rishya aho batuye. No kuba itsinda ryose rizaba ryitabira iyo gahunda nshya, azaba ari ikimenyetso ko ari gahunda ihuriweho na benshi muri ako gace. Jyanisha ubumenyi bw'abahugurwa baba mu matsinda n'ubw'abandi bafite ubumenyi busa n'ubwabo.

Ushobora gukoresha ingero z'abantu zatanzwe haruguru, ugasaba abahugurwa buri wese akinjira mu itsinda ry'umuntu basa. Ntutinye kwimirira abahugurwa mu yandi matsinda mu gihe ihugurwa ryatangiye niba bimaze kugaragara ko urwego rwabo rw'ubumenyi rudahuye n'urwabandi bari kumwe mu matsinda.

**Gute?**

**Sobanukirwa ubumenyi mu bijyanye n'ubukungu bwifashisha ikoranabuhanga**

Ushobora kwifuza gusoma iyi nyandiko: **Amabwiriza y'Imikorere Myiza ku Bushobozi bujyanye n'Ubukungu bw'Ikoranabuhanga bw'Abagore, Ikigo cy'Ubudaheza mu Bukungu**

**Oroshya ibantu, koresha imvugo imenyerewe muri ako gace, kandi umenye neza ko ihugurwa ntawe ryahije kubera ko afite ubumuga cyangwa atari intyoza mu gusoma, kwandika no kubara**  
 Koresha amagambo, imvugo n'ingero byoroshye kandi abagore baje mu mahugurwa bamenyereye. Ifashishe ibikoresho bituma umuntu yumva akanareba ibyo yiga kandi ukorane n'imiryango ikorera muri ako gace izobereye mu bijyanye no kwigisha gusoma, kwandika no kubara ndetse no gukorana n'abafite ubumuga.

*Urupapuro rwa 4 muri 5*

## UBUMENYI BW'ABAGORE MU BIJYANYE N'IKORANABUHANGA RIGEZWEHO

### Ibigomba kwitabwaho

### Ibyo kwifashisha

#### Gute?

**Fasha abahugurwa kwiga bakora; bafashe kwikoresha cyangwa bari kumwe n'uberekera**  
Imishinga igamije iterambere ry'ikoranabuhanga ntiyakagombye guha abagore amahirwe yo kwiga byonyine, ahubwo yagombye no kubatoza gukora.

Kumva cyangwa kwitegerezza ntibihagije kugira ngo umuntu agere ku mpinduka zifatika haba mu bumenyi cyangwa mu myitwarire; bisaba ngo we ubwe abe yibona mu byo arimo, azi kubikora, abasha kubisubiramo, ndetse no kubimenyera.

Ushobora gutiza terefoni y'itsinda abantu badafite uburyo bwo kubona ibikoresho by'ikoranabuhanga.

Reba mu mfashanyigisho Ibiganiro bigenewe ukoresha ikoranabuhanga rigezweho urasangamo imyitotoz mwakwifashisha

### Kureba abajenti b'umumaro

Umugore ugiye kureba umwajenti ashobora gusanga ari we muntu wa mbere agiye kugaragariza unbumenyi bushya yungutse undi muntu, ikeretse kuri ibyo, umuntu batamenyeranye. Abajenti bashobora kubera imbogamizi abagore.

Bisaba gushaka abajenti bake ariko b'umumaro bakorera muri ako gace bazemera gufasha abahuguwe barangwa n'imikorere izira umugayo, nko kutazigera bababaza umubare wabo w'ibanga.

Niba ntacyo bitwaye, kora urutonde rw'abajenti bakorewe igenzura maze urusangize abandi. Bishobotse mwakora ku buryo umubare abagoore ungana cyangwa ukaruta uw'abagabo kubera ko abagore bashobora kwisanzura kurushaho ighe bakorana n'abandi bagore.

Urupapuro rwa 5 muri 5

#### Inyandiko twifashishije

**GSMA, Guteza imbere ubumenyi bw'ikoranabuhanga rigendanwa, mu bihugu bikenneye n'ibiru mu nzira y'amajyambere**

**Ubumenyi bw'ikoranabuhanga rya Google muri Afurika** – Izi porogaramu zikoreshwa n'abafite ubumenyi bwisumbuyeho bw'ikoranabuhanga, kandi zibanda ku bumenyi bw'ubucuruzi n'iyamamaza



IMBUMBANYIGIH KU MATINDA  
YO KWIZIGAMIRA AKORESHA  
IKORANABUHANGA:  
**IHOHOTERA RISHINGIYE  
KU GITSINA: KUGARAGAZA  
IMBOBAMIZI NO  
KUZISHAKIRA UMUTI**





# IHOHOTERA RISHINGIYE KU GITSINA: KUGARAGAZA IMBOBAMIZI NO KUZISHAKIRA UMUTI

Intego	<p>Uko amakoranabuhanga agendanwa n'agezweho arushaho gusakara, ni ko arushaho kongera ibyago byo kubona ihohoterwa rishingiye ku gitsina ritizwa umurindi na yo. Imwe mu ngaruka ziba zitagenderewe ziterwa n'ikoranabuhanga ni ukwiyongera kw'ihohotera rishingiye ku gitsina rigirwamo uruhare n'iryo koranabuhanga. Si ngombwa ko umuntu aterwa ibibazo n'ikoranabuhanga kubera kurikoresha ku buryo butaziguye, kubera ko akensi usanga ikoreshwa rya terefoni zigendantwa na murandasu ku bagore bibangamira imigenzo n'imyumvire gekondo. Hari umwihariko ku ikoreshwa ry'ikoranabuhanga mu matsinda yo kwizigamira; ubushakashatsi buvuga ko amakimbirane yo mu ngo hamwe n'ihohotera bishobora kubaho ighihe uwo mwashakanye amenye amakuru yerekeye ku bwizigame bwite bwa mugenzi we binyuze ku butumwa bugufi yakiriye kuri terefoni bakoresha bombi.</p> <p>Iyi mfashanyigisho yateguve mu rwego rwo kumwnywsha imiryango ishyira mu bikorwa umushinga ibibazo by'ihohotera rishingiye ku gitsina nka kimwe mu bibazo umugore ahura na byo mu rugendo rwe rwo gukoresha ikoranabuhanga rigezweho, n'ingamba zigamije gufasha mu gukemura ibyo bibazo byihariye. Muri izo ngamba hashobora kubamo kwigisha abaturage, ibiganiro ku buringanire n'ubwuzuzanye no kwerekana ahantu hatangirwa serivisi zirwanya ihohotera rishingiye ku gitsina; guteza imbere isakazamakuru ku ikoranabuhanga mu benegihugu muri rusange no kurangwa n'imyitwarire ibineye mu ikoresha ry'ikoranabuhanga; gukangurira abantu gukoresha ikoranabuhanga mu mutekano, mu buryo butenyegeza ibibazo byari bisanzweho; no kugirana inama ku gishobora gukorwa igihe habayeho ihohoterwa.</p>
Abo bigenewe	<p>Iyi mfashanyigisho igenewe abakozi n'abakorerabushake b'imiryango ishyira mu bikorwa imishinga igamije iterambere ry'ikoranabuhanga rinyuze mu matsinda yo kwizigamira, by'umwihariko abategura imishinga, abayobozi bayo n'aimpuguke mu bijyanye n'uburinganire nubwuzuzanye. Iyo miryango, by'umwihariko abakozi bashinzwe gutanga amahugurwa hamwe n'abakorerabushake, ishishikarizwa gukoresha imfashanyigisho iherekeza iyi, yitwa <a href="#">Ibiganiro bigenewe ukoresha ikoranabuhanga</a>, mu rwego rw'ubukangurambaga ku kurwanya ihohotera rishingiye ku gitsina n'ibindi bibazo bijyanye n'umutekano byibasira abagize amatsinda yo kwizigamira akoresha ikoranabuhanga.</p>
Igihe gikenewe	<ul style="list-style-type: none"><li>Gusoma iyi mfashanyigisho, gutoranya ibibazo byumvikana n'ingamba zigamije kubikemura, guhuza imfashanyigisho n'umushinga nyir'izina no gukora iteganyabikorwa ry'ibanzetyagombya kumara amasaha atatu</li><li>Kwemeranya ku bibazo n'ingamba n'abakozi bakorana n'abaturage, abafatanyabikorwa, amatsinda, n'abaturage muri rusange – igihe kigenwa n'umuyobozi w'umushinga agendeye ku bihari mu bikenewe kugira ngo hakorwe isuzuma ryimbitse ry'ibibazo na/cyangwa isesengura ry'ibijyanye n'uburinganire n'ubwuzuzanye</li><li>Kugaragaza ahatangirwa serivisi zo kurwanya ihohotera rishingiye ku gitsina – igihe kigenwa n'umuyobozi w'umushinga agendeye ku bikenewe</li></ul>

Uko iyi  
mfashanyigisho  
ikoreshwa

Iyi mfashanyigisho igizwe n'ibice bibiri: "Ibisobanuro by'amagambo y'ingenzi" n' "Ishusho y'urugendo rw'umuntu ukoresha ikoranabuhanga" bigenewe gukoreshwa ku rwego rw'ubuyobozi bw'unushinga kugira ngo habeho kugaragaza ibibazo byerekeye ku ihohoterwa rishingiye ku gitsina no gutegura ingamba zigamije kubikemura.

Gusoma iyi mfashanyigisho kugira ngo umenye ibibazo byerekeye ku ihohoterwa rishingiye ku gitsina abagore bari mu matsinda yo kwizigamira akoresha ikoranabuhanga bashobora guhura na byo iyo bakoresha ikoranabuhanga. Kumenya ibibazo bishobora kubaho ushingiye ku miterere y'umushinga wanyu no gutoranya uburyo mwakoresha mu gukumira no gikemura ibyo bibazo byagaragaye. Igihe bishoboka, hakorwa isuzuma ry'ibibazo rikorerwa mu baturage mu rwego rwo kumenya ibindi bibazo n'ubundi buryo bwo kubikemura biberanye n'umushinga wanyu. Iri suzuma rishobora kugendana n'isuzuma hamwe n'iteganyabikorwa ku buringanire n'ubwuzuzanye rikorwa ku rwego rw'umushinga. Ubundi, hakorwa ibishoboka ngo ibibazo byatoranyijwe ku bwumvukane n'abakozi bakorana n'abaturage, abafatanyabikorwa n'abanyamatsinda byemezwe (bifatwe uko byatoranyijwe, hagire ibyongerwamo cyangwa ibikurwamo) ndetse bihuzwe n'imiterere y'umushinga.

Ibiganiro by'abakoresha ikoranabuhanga bishobora uburyo bwiza bwafasha abakurikirana amatsinda n'abayagize kuvanaho imigenzo itari myiza n'ibikorwa bibangamye bishobora gutiza umurindi ihohoterwa rishingiye ku gitsina rybasira abagore bakoresha ikoranabuhanga. Igihe bishoboka kandi bikwiriye, habaho gusoma no gukoresha imfashanyigisho ya gatandatu, "Ibiganiro bigenewe ukoresha ikoranabuhanga," igihe uganiriza abanyamatsinda ku bijyane n'ihohoterwa rishingiye ku gitsina n'ibindi bibazo bahura na byo mu rugendo rwabo rw'ikoranabuhanga. Ibi biganiro bishobora gutangwa mu nama nyinshi, uko abanyamatsinda bagenda barushaho kumenyera ikoranabuhanga n'ibiganiro birushaho kubaryahera.

Ibiganiro bigenewe ukoresha ikoranabuhanga ntibibereyeho guca integer amatsinda mu bijyanye no gukoresha ikoranabuhanga, ahubwo ni ukubakangurira kumenya ibibazo bishobora kuvuka no kubasaba gutanga ibitekerezo ku buryo bakomeza gutekana. Nyabuneka, reba neza niba abayobora ibiganiro (abakozi n'abakorerabushake) bishimiye kandi biteguye neza kuyobora ibiganiro byerekeye ku mutekano. Hari ingingo zimwe na ziwe zizaba zishobora kuzamura amarangamutima y'abantu. Mu gihe abayoboye ibiganiro batazaba babifitemo ubumenyi buhagije cyangwa ngo babe bishimiye kubivugaho, abaturage na bo nta kuntu babyishimira. Mbere yo gutangiza ibiganiro, abagomba kubiyobora bagombye kubanza kwitoreza kuri bagenzi babo bakorana. Wibuke ko icy'ingenzi ari ukubungabunga umutekano w'abaje mu kiganiro, ariko nanone ntihabeho gukikira ingingo zigoye, bona n'ubwo bituma uyoboye ikiganiro yumva asa n'ubangamiwe.

Ihohoterwa rishingiye ku gitsina ni insanganyamatsiko kizamura amarangamutima ku kigero cyo hejuru ndetse gishobora gutera ihungabana, by'umwihiroku barikorewe. Kubera iyo mpamvu, iyi mfashanyigisho iteganya inama zafasha abahugurwa kutongera guhura n'ikibazo cy'ihingabana. Mbere yo gutangira ikiganiro, ni ngombwa kwibutsa uhugura ko nta na rimwe agomba gusaba umuntu kuvuga uko yakorewe ihohoterwa, kandi ko akabwira abahugurwa ko bafite ugurenganzira bwo guceceka cyangwa kuva mu kiganiro igihe cyose babyifuje kandi ko nta ngaruka bigomba kubagiraho. Ikindi kandi, ni ngombwa kugaragaza abantu batanga serivisi zijiyanje no kurwanya ihohoterwa rishingiye ku gitsina, urutonde rwabo rugahabwa abahugura, kugira ngo babe bakorana na bo igihe bikenewe. Mushobora nanone gukenera gushaka umuntu w'impuguke mu bijyanye no kurwanya ihohoterwa rishingiye ku gitsina ubarizwa muri ako gace akifashishwa mu gutanga ibiganiro bimwe na bimwe. Mushobora

<p>Uko iyi mfashanyigisho ikoreshwa</p>	<p>guhitamo gutanga ibiganiro byose cyangwa mugahitamo ibijyanye neza n'agace mukoreramo byonyine.</p> <p>Aho bishoboka, abahugura bagombye gusangiza abahugurwa amakuru ya ngombwa ku ihohoterwa rishingiye ku gitsina muri ako gace. Mwitondere uburyo mutangamo ayo makuru mukurikije urwego rwo kujijuka rw'abahugurwa kandi mubibutse ko bagomba kuyagira ibanga ige cyose batinya ko byagera ku bavugwaho guhohotera abandi bikaba byatuma bateza ibindi bibazo.</p> <ol style="list-style-type: none"> <li>1. Nimer za terefoni zakwifashishwa mu gutanga raporo ku ihohoterwa mu gihe abahohotewe bifuje kubikora</li> <li>2. Urutonde rw'abantu batanga serivisi zижyanye n'ihohoterwa rishingiye ku gitsina bakorera muri ako gace</li> </ol>
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## Ibisobanuro by'amagambo y'ingenzi<sup>1</sup>

Iyo bavuze ihohotera rishingiye ku gitsina umuntu yumva ibikorwa bibi bikorerwa umuntu cyangwa itsinda ry'abantu hashingiwe ku gitsina. Harimo ihohoterwa ryibasira umubiri, ihohoterwa rifitanye isano n'imibonano mpuzabitsina, ihohoterwa rishingiye ku magambo akomeretsa, ihohoterwa ritera ihungabana mu marangamutima, ihohoterwa ritera ihungabana mu mitekerereze, n' ihohoterwa ritera ihungabana mu bijyanye n'ubuzima bw'umwuka. Harimo ihohoterwa ryibasira umubiri, ihohoterwa rifitanye isano n'imibonano mpuzabitsina, ihohoterwa rishingiye ku magambo akomeretsa, ihohoterwa ritera ihungabana mu marangamutima, ihohoterwa ritera ihungabana mu mitekerereze, n' ihohoterwa ritera ihungabana mu bijyanye n'ubuzima bw'umwuka; Hari kandi uguhozwa ku nkeke, gutterwa ubwoba, no kubuzwa umudendezo nta mpamvu no kuvutswa amahirwe mu bijyanye n'umutungo cyangwa uburezi, mu gihe ibyo bibaye ku muntu mu buzima asangiye n'abandi cyangwa mu buzima bwe bwite.

Ihohoterwa rishingiye ku gitsina rikorwa mu buryo bwinshi, urugero nk'ihohoterwa rikozwe n'uwo wita incuti, gufatwa ku ngufu, gushyingirwa imburagihe kandi ku ngufu, gukatwa bimwe mu bice by'imyanya myibarukiro ku bagore, kubuzwa amahwemo no gukorerwa ihohoterwa hifashishijwe murandasi.

Ihohoterwa rishingiye ku gitsina ritizwa umurindi n'ikoranabuhanga ni igikorwa cy'umuntu umwe cyangwa bensi bagirira nabi abandi bagendeye ku gitsina cyabo batwaje imigenzo igayitse yerekeye ku buringanire. Ibi bikorwa hifashishijwe murandasi bigizwe n'ibikorwa birimo gutoteza umuntu, kumutera ubwoba, kumububa amahwemo, kumwereka amashusho y'ibikorwa by'urukozasoni, kumushukashuka, kumutesha agaciro, kumubwira amagambo arimo urwango no kumuhindura umucakara w'imibonano mpuzabitsina ugamiye kwishimisha.

Ihohoterwa rishingiye ku gitsina rikorera kuri murandasi ni bumwe mu bwoko bwihihotera rishingiye ku gitsina ritizwa umurindi n'ikranabuhanga kandi rikorwa hifashishijwe murandasi umuntu akishora mu bikorwa bishobora kumbabaza cyangwa kumugirira we ubwe cyangwa mu itsinda ahuriyemo n'abandi kubera igitsina cyab. Ihohoterwa rishingiye ku gitsina rikorera kuri murandasi rishobora kugaragara haba ku murongo w'umuntu ku giti cye cyangwa umurongo uhuriweho n'abantu bensi, ku mbuga nkoranyambaga, mu nzandiko abantu bandikirana, mu butumwa bucaracara ariko buhita bugenda, mu biganiro byo mu matsinda, harimo no gusangira ubumenyi, ibijyanye n'urukundo, imikino itandukanye, n'izindi mbuga zo kuri murandasi.

## Ishusho y'urugendo rw'ukoresha ikoranabuhanga: Kugaragaza ibibazo byuririra ku ikoresha ry'ikoranabuhanga n'ingamba zigamije kubikemura

Mumenye ko n'ubwo abagabo, abahungu n'abandi bantu bafite ibibaranga bitandukanye ugendeye ku gitina bahura na b bahura n'ihhterwa rihingiye ku gitina, iyi mfahanyigiyo yateguve hatekerezwa ku bagre n'abakbwa. Kubera iyo mpamu, ijambu "ukoresha ikoranabuhanga" rivuga abagore bakoresha ikoranabuhanga mu gihe "mugenzi we" bivuga umuntu w'igitsina gabu ukorana bya hafi n'ukoresha ikoranabuhanga (akensi aba ari umugabo we).

Kugura Terefoni no Gufunguza Konti	Iby'ibanze bikoresha terefoni igendanwa (guhagara no kohereza ubutumwa bwanditse)	Gukoresha serivisi z'imari hifashishijwe ikoranabuhanga (gukoresha serivisi za banki hifashishijwe ikoranabuhanga, serivisi za mobayiro mani) na porogaramu z'ikoranabuhanga zifashishwa mu matsinda yo kwizgamira	Gukoresha imbuga nkoranyambaga na porogaramu z'ikoranabuhanga	Gukoresha murandasi igendanwa
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### Ni iki umuntu uteganya gukoresha cyangwa ukoresha ikoranabuhanga rigezweho arimo gukora?

Umugore asaba umugabo we uruhushya rwo kugura terefoni cyangwa simukadi.	Umugore arahamagaracyangwa agahamagarwa akanandikirana n'abo mu muryango we, incuti ze ndetse n'abo bataziranye.	Umugore akora urugendo rwo kujya kujya kuri banki, kureba umwanjenti wa mobayiro mani cyangwa umukozi ubikiraakanabikurira abantu amafaranga.	Umugore areba ibantu akanashyira ibindi kuri Facebook, Twitter n'izindi mbuga nkoranyambaga.	Umugore ashakisha ibantu bitandukanye yifashishije murandasi akanasura imbiga nkoranyambaga.
Umugore ajya aho batangira serivisi ziyanje na terefoni zigendanwa kugura terefoni, amainite no/ cuangwa gufunguza konti.	Umugore asaba umugabo we uruhushya rwo kugura amainite n'/ cyangwa ikarita yo guhamagara.	Umugore yatabira cyangwa akakirira ubutumwa bwanditse kuri terefoni yigengaho cyangwa asangiye n'abandi, buriho amafaranga asigaranye, amakuru yerekeye ku bwizigame n'inguzanyo, ubutumwa bumwibutsa kwishyura, cyangwa bumusaba gusuzuma ibyakorewe kuri konti ye.	Umugore akura cyangwa agashyira kuri porogaramu z'ikoranabuhanga amakuru amwerekeyeho.	Umugore akurikira atabishakaga ibantu bitizewe akanasura imbiga nkoranyambaga zitizewe.
Umugore akorana n'umwajenti w'umugabo.			Umugore ashyira kuri tererefoni ye porogaramau ishobora gutuma umugabo we agira imyitwarire itari myiza.	Atabigambiriye, umugore ashyira ku mbuga nkoranyambaga amakuru bwite ye, cyangwa ashobora kubangamira akaba ayasangije rubanda.
Ajya ku biro bya Leta gushaka indangamuntu ikenewe kugira ngo afunzuze konti ye.				

Urupapuro rwa 1 muri 3

Kugura Terefoni no Gufunguza Konti	Iby'ibanze bikoreshwa terefoni igendanwa (guhagara no kohereza ubutumwa bwanditse)	Gukoresha serivisi z'imari hifashishijwe ikoranabuhanga (gukoresha serivisi za banki hifashishijwe ikoranabuhanga, serivisi za mobayiro mani) na porogaramu z'ikoranabuhanga zifashishwa mu matsinda yo kwizigamira	Gukoresha imbuga nkoranyambaga na porogaramu z'ikoranabuhanga	Gukoresha murandasi igendanwa
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#### Ibyago by'Ihohoterwa rishingiye ku gitsina ni ibihe?

Umugabo yanga gutanga uruhushya, akeka ko ari ugushaka kumuca inyuma cyangwa akemanga impanvu umugore ashaka kugura no gukoreha terefone igendanwa  Umwajenti abwira umugore amagambo yo kumutesha umutwe, rakamusaba ko bakorana imibonano mpuzabitsina cyangwa akamufatirana mu buryo bumwe cyangwa ubundi.	Umugabo akemanga ibyo umugore akora bijyanye no guhamagarana no kwandikirana  Umugabo akurikirana cyangwa agashaka kureba ubutumwa umugore ahanahana n'abo bandikirana ndetse n'urutonde rw'abo bahamagarana  Umugabo akoresha terefoni igendanwa mu buryo butiza umurindi ihohoterwa ryari risanzweho (urugero, ubutumwa bushotorana cyangwa igenzura rya hato na hato)  Umugore yandikirwa cyangwa agahamagarwa n'abo mu muryango we, abo bakorana cyangwa abo batanafite icyo bahuriyeho bagamije kumutesha umutwe  Abashakanye bagirana amakimbirane kubera amafaranga agenda ku ikarita yo guhamagara cyangwa igihe kigenda kuri terefoni cyangwa kuri murandasi.	Umugabo akurikirana cyangwa agasaba kureba ubutumwa buri muri terefoni y'umugore we n'amakuru ajyanye n'uko imari ye ihagaze.  Abashakanye bagirana amakimbirane ashingiye ku buryo imari ikoreshwa cyangwa ashingiye byonyine ku kuba umugore akoresha amafaranga.  Umukozi ushinzwe iby'imari abwira umugore amagambo yo kumutesha umutwe, rakamusaba ko bakorana imibonano mpuzabitsina cyangwa akamufatirana mu buryo bumwe cyangwa ubundi.  Umugore akorerwa ihohoterwa mu ngendo akora, by'umwihariko igihe akresha uburyo bwa ruange.	Umugabo agirira ishyari abo umugore avugana na bo ku mbuga nkoranyambaga akanakurikirana igihe agira ku murongo.  Abashakanye bagirana amakimbirane ahingiye ku ikoreha ry'imbuga nkoranyambaga na porogaramu z'ikoranabuhanga.  Umugore ubwe akorerwa ihohoterwa riwingiye ku gitsina rikorerwa kuri murandasi ry'ubwoko bumwe cyangwa bwinshi, bikozwe n'abo mu muryango we, abo babana cyangwa abo batagira n'icyo bahuriyeho.  Umugabo akurikirana uk umugre akresha porogaramu z'ikoranabuhanga.  Abaturage baterwa impungenge n'amakuru ava hanze, atuma babona abagore nk'abashotoranyi; ntibumva neza abagore.	Umugabo akurikirana uburyo umugore akoresha murandasi n'imbuga nkoranyambaga asura  Umagore akorerwa ihohoterwa rishingiye ku gitsina rikorewe kuri murandasi, ubutekamutwe, birushaho kumuteza umujagararo cyangwa amakimbirane mu muryango.
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#### Ibibazobihuriweho na benshi

- Abaturage batagira terefoni zigendanwa biyumvamo ko basigaye inyuma bikabatera ishyari; batekereza ko umugore agomba kuba yarabonye amafaranga yo kugura terefoni binyuze mu nzira "z'umwijima" cyangwa "zitari zo" maze bakamurwanya kakahava.
- Abagabo haba mu ngo cyangwa mu gace batuyemo muri rusange bumva babuze amahoro ndetse badatekanye bitewe n'uko kuba abagore bakoresha serivisi z'imari hifashishijwe ikoranabuhanga bibangamiye imigenzo gakondo yerekeye ku ruhare rw'umugore n'urw'umugabo, ibyo bigafatwa nko gutesha abagabo agaciro bigatuma barwanya abagore.

**Ni iki umuryango ushyira mu bikorwa umushinga wakora mu rwego rwo gukumira no kurwanya ibibazo bifitanye isano n'ihohoterwa rishingiye ku gitsina?**

Guteza imbere ibiganiro ku rwego rw'umuryango cyangwa rw' itsinda no/cyangwa gukora ubukangurambaga bugamije kurwanya imigenzo gakondo itari myiza n'imigire ibuza abagore gukoresha ikoranabuhanga;

Gukora no gutanga urutonde rw'ibigo na nimero za terefoni kugira ngo uwakorewe iohohoterwa rishingiye ku gitsina abe yabyifashisha igihe ashatse gutanga kubimenyekanisha

Kugaragaza ahantu abatanga serivisi zo kurwa iohohoterwa rishingiye ku gitsina baherereye, gukora urutonde rwabo no kurusangiza abandi

Gukora no gutanga urutonde rw'abakozi ba banki, abajenti ba mobayiro mani cyangwa aba terfoni zigendanwa bizewe.

Kwigisha abanyamatsinda uko bakwikerera ubwabo ibijyanye n'imari bifashishije ikoranabuhanga bakabirangiza mbere yo gusubiza terefoni igihe bayifatanyije n'abandi.

<b>Kugura Terefoni no Gufunguza Konti</b>	<b>Iby'ibanze bikoreshwa terefoni igandanwa (guhagara no kohereza ubutumwa bwanditse)</b>	<b>Gukoresha serivisi z'imari hifashishijwe ikoranabuhanga (gukoresha serivisi za banki hifashishijwe ikoranabuhanga, serivisi za mobayiro mani) na porogaramu z'ikoranabuhanga zifashishwa mu matsinda yo kwizigamira</b>	<b>Gukoresha imbuga nkoranyambaga na porogaramu z'ikoranabuhanga</b>	<b>Gukoresha murandasi igandanwa</b>
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**Ni iki abakoresha ikoranabuhanga (abagore) bakora mu rwego rwu kwibungabungira umutekano igihe bakoresha ikoranabuhanga rigezweho?**

Guhitamo umwajenti wemewe no – igihe bishoboka – gukorana ingendo n'umuntu wo mu muryango cyangwa incuti ariko yizeye.	Gutekereza byimbitse mbere yo guha abandi nimero ya terefoni i yawe. Guhindura nimero yawe ya terefoni igihe hari abakomeje kuguhamagara cyangwa kukwandikira bagutesha umutwe	Gutoranya umukozi ushinzwe ibijyanye n'imari wizewe no – igihe bishoboka – gukorana ingendo n'umuntu wo mu muryango cyangwa incuti ariko yizeye. Igihe cyose bishoboka, ibyo ukorera kuri terefoni yawe ujye ubyikorera wowe ubwawe kandi ubikorere ahantu hatekanye	Kwitondera abo wita "incuti" ku mbuga nkoranyambaga. Gushyira muri terefoni yawe porogaramu z'ikoranabuhanga zizewe cyangwa zizwi neza; kudakurikira ibantu uftiye amakenga bishyirwa ku mbuga nkoranyambaga; amatangazo yamamaza cyangwa imeri.	Gufungura imbuga nkoranyambaga zizewe zonyine Kudakurikira ibantu uftiye amakenga bishyirwa ku mbuga nkoranyambaga; amatangazo yamamaza cyangwa imeri.
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**Ibibazo bikunze kugaragara:**

- Mu gihe ukorewe iohohoterwa, cyangwa wumva uri mu kaga, shaka ubufasha ku muntu w'umwiringirwa cyangwa inzobere muri serivisi ukeneye
- Imenyereze uko batanga raporo ku iohohoterwa kugira ngo igihe uhisemo kubikora bitakugora
- Banza utekereze byimbitse mbere yo kugira undi muntu uha terefoni cyangwa nimero ya terefoni yawe; witondere ko bashobora kubona amakuru yawe y'ibanga igihe terefoni yawe cyangwa porogaramu z'ikoranabuhanga ukoresha zitarinzwe n'ijambo ry'ibanga
- Bika muri terefoni yawe amanimero ushobora kwiyambaza igihe ukeneye ubufasha bwihuse
- Rangwa n'imyitwarire ituma wirinda ighe ukoresha terefoni igandanwa

*Urupapuro rwa 3 muri 3*

## Imyitwarire iboneye mu mikoreshereze y'ikoranabuhanga rigezweho

Kwigisha abanyamatsinda imyitwarire ikwiriye kubaranga mu ikoresha rya terefoni zigandanwa, urugero uko batoranya ijambo ry'ibanga bitoroshye kuvumbura n'uburyo rigomba kugirwa ibanga koko; gusiba ubutumwa wanditse cyangwa wandikiwe n'urutonde rw'abo mwavuganye; gutoranya uburyo bwo gushyira amakuru y'ibanga ku mbuga nkoranyambaga; kugapfa gusangiza amakuru n'amashusho by'ibanga uko wiboneye; kwiga gutandukanya ukuri n'ikinyoma; kumenya uko wavumbura imikorere ifite aho ihuriye n'ihohoterwa cyangwa ubutekamatwe bikorerwa kuri murandas; hagarika, cecekesha, cyangwa wambure ubucuti abakoresha nabi ikoranabuhanga; kandi reka kwinjira mu kigare cy'abantu barangwa n'imyitwarire igayitse ku mbuga nkoranyambaga ahubwo nubamenya ubatangire raporo. Igihe uyoboye ibiganiro kuri izi nsanganyamatsiko ku rwego rw'itsinda ryo kwizigamira, ifashishe imfashanyigisho ya 6 yitwa "Ibiganiro bigenewe ukoresha koranabuhanga rigezweho"

Refer to the companion tool, [Ibiganiro by'Ukoresha Ikoranabuhanga](#), to facilitate conversations about these topics at the group level.

<sup>1</sup> Ibi bisobanuro byatanzwe hifashishijwe inyandiko zikurikira: U.S Department of State and United States Agency for International Development (USAID), United States Strategy to Prevent and Respond to and Gender-Based Violence Globally (2016); American Bar Association Rule of Law Initiative (ABA ROLI) and RIWI Corp., Global Perceptions of Gender-Based Violence Online: Survey Findings and Call To Action (2019); International Center for Research on Women (ICRW), Technology Facilitated Gender-based Violence: What Is It, and How Do We Measure It? (2018).



IMBUMBANYIGIH KU MATINDA  
YO KWIZIGAMIRA AKORESHA  
IKORANABUHANGA:  
**IBIGANIRO BIGENEWE  
UKORESHA  
IKORANABUHANGA  
RIGEZWEHO**

*KUYOBORA ABANYAMATSINDA KU MPINDUKA  
ZISHINGIYE KU IKORANABUHANGA  
RIGEZWEHO*





# IBIGANIRO BIGENEWE UKORESHA IKORANABUHANGA RIGEZWEHO

**KUYOBORA ABANYAMATSINDA KU MPINDUKA  
ZISHINGIYE KU IKORANABUHANGA RIGEZWEHO**

Intego	<p>Terefone zigandanwa ni igikoresho gikora ibirenze kure guhamagara. Bitewe n'ubwoko — terefoni isanzwe cyangwa terefoni igezweho — zituma abantu babasha guoresha imbuga nkoranyambaga, kohereza amafaranga, gushyira porogaramu zitandukanye kuri terefoni no no guoresha murandasi. Ibi bikoresho by'ikoranabuhanga bishobora gutanga inyungu zinyuranye ku babikoresha, ariko bisaba ubuhanga n'ubumenyi byihariye kugirango ukoresha terefone igandanwa neza kandi mu buryo butekanye.</p> <p>Inyandiko n'ingero z'ibiganiro bitangwa muri iyi mbumbanyigisho, bwateguwe hagamijwe gufasha abahugura kugaragariza abanyamatsinda umumaro n'imikorere bya terefone zigandanwa hamwe na murandasi, baha abazikoresha ubumenyi bw'ibanze mu bijyanye no kwicungira umutekano, no kubungabunga amakuru shingiro n'amakuru y'ibanga igihe ukoresha terefoni igandanwa.</p>
Abo bigenewe	<p>Abakozi b'imiryango ishyira mu bikorwa umushinga, abakozi bakorana n'abaturage, abashinzwe gutanga amahugurwa, abaturage bamenyereye guoresha terefoni zigezweho n'abanyamatsinda.</p> <ul style="list-style-type: none"><li>• Abakozi b'imiryango ishyira mu bikorwa umushinga, abakozi bakorana n'abaturage, abashinzwe gutanga amahugurwa, abaturage bamenyereye guoresha terefoni zigezweho n'abanyamatsinda.</li></ul>
Abo bigenewe Igihe	<p>Iyi mfashanyigisho yubatse nk'ibiganiro bigaragaza urugendo rw'umuntu ukoresha ikoranabuhanga rigezweho bigamiye guha abanyamatsinda ubumenyi n'ubumenyingiro mu bijyanye no guoresha terefoni zigandanwa, uko babungabunga amakurushingiro yabo n'uko bashobora gutahura no kwirinda iohohoterwa rishingiye ku gitsina rishobora kugendana n'ikoranabuhanga.</p>
Imiterere	<p>Iyi mfashanyigisho iteguye nk'aho ari urugendo rukura abahugurwa ku bumenyi bw'ibanze rukabageza ku bumenyi burushijeho gukomera nko guoresha porogaramu zitandukanye na murandasi. N'ubwo muri rusange iyi mfashanyigisho ari uku iteye, iteguye ku buryo buri somo rigaragara nk'iriri ryonyine. Ibi bituma uhugura agira uburenganzira bwo guhitamo amasomo bitewe n'icyo abona gikenewe akurikije abagenerwabikorwa afite.</p>
Uko iyi mfashanyigisho ikoreshwa	<p>Biteganyijwe ko iyi mfashanyigisho izakoreshwa n'abakozi b'imiryango ishyira mu bikorwa uyu mushinga mu guhugura abakozi bakorana n'abaturage n'abaturage bahugura bagenzi babo bashobora kuyikoresha mu gihe bayoboye ibiganiro bagirana n'abanyamatsinda ku bijyanye</p>

Uko iyi  
mfashanyigisho  
ikoreshwa

n'umutekano mu ikoranabuhanga, kubungabunga amakurushingira  
n'amakuru y'ibanga.

Abahugura bakwiriye gusoma neza ibiganiro biri muri iyi mfashanyigisho  
bakabikorera ubugororango kugira ngo bisanishwe n'abo bahugura  
kandi byumvikane koko nk'ibyimakaza uburinganire n'ubwuzuzanye  
kandi bitavangura. Abahugurwa bakwiriye gusoma neza ingero n'ibibazo  
byatanzwe kugira ngo bamenye neza ko biberanye n'abahugurwa.  
Bakwiriye kandi gusuzuma porogaramu zikunze gukoreshwa mu gace  
bakoreramo bakabigenderaho mu gutegura ibiganiro.

Abakozi bakorana n'abaturage hamwe n'abaturage bahugura bagenzi  
babo bagombye gutegurirwa bihagije kuzageza izi nyigisho ku matsinda  
bafasha. Bagombye kwigirira icyizere mu bintu byose berekera  
abanyamatsinda, nko guhagarika nimo.

Iyi mfashanyigisho irimo ibiganiro bitandukanye ikagira n'inyandiko nto  
zishobora kwerekwa cyangwa guhabwa abanyamatsinda n'abaturage  
bamenyereye ikoranabuhanga, kugira ngo mu gihe uwabahuguye azaba  
atakiri kumwe na bo babe banonosora amasomo bahawe cyangwa  
bibafashe mu gihe bahuye n'imbogamizi.

**Kungurana ibitekerezo ku bibazo bijyanye n'ihohoterwa rishingiye ku  
gitsina hifashishijwe ibiganiro by'ukoresha iyi mfashanyigisho**  
Ibiganiro by'ukoresha iyi mfashanyigisho bishobora kubera abahugura  
abanyamatsinda n'abanyamatsinda ubwabo uburyo bwiza bwo kuzana  
ibiganiro ku ihohoterwa rishingiye ku gitsina abagore bashobora  
gukorerwa biturutse ku kuba bakoresha ikoranabuhanga, ndetse n'uburya  
ryakwirindwa. Ibi biganiro bishobora gutangwa mu nama zitandukanye,  
uko amatsinda agenda arushaho kumenyera ikoranabuhanga, ku buryo  
bagenda barushaho kuryoherwa n'ibice bikigize. Iyi mfashanyigisho ifatiye  
ku gishushanyo kiyobora uyikoresha kigaragara mu mfashanyigisho ya 5  
ivuga Gukemura ibibazo bijyanye n'ihohoterwa rishingiye ku gitsina.

Ibiganiro ntibigamije guca intege amatsinda mu bijyanye no gukoresha  
ikoranabuhanga, ahubwo ikigamijwe ni uko abagore n'amatsinda yabo  
bagombye kumenya ingaruka bashobora guhura na zo. Aha ni ngombwa  
kumenya ko abahugura (abakozi n'abakorerabushake) bafiteubushoboz  
kandi biteguye gutanga ibiganiro bishoboba kuzamura amarangamutima.

Ihohoterwa rishingiye ku gitsina ni insanganyamatsiko kizamura  
amarangamutima ku kigero cyo hejuru ndetse gishobora gutera  
ihungabana, by'umwihariko ku barikorewe. Kubera iyo mpamvu, iyi  
mfashanyigisho iteganya inama zafasha abahugurwa kutongera guhura  
n'ikibazo cy'ihingabana. Mbere yo gutangira ikiganiro, ni ngombwa  
kwibutsa uhugura ko nta na rimwe agomba gusaba umuntu kuvuga  
uko yakorewe ihohoterwa, kandi ko akabwira abahugurwa ko bafite  
ugurenganzira bwo guceceka cyangwa kuva mu kiganiro ige cyose  
babifufe kandi ko nta ngaruka bigomba kubagiraho. Ikindi kandi, ni  
ngombwa kugaragaza abantu batanga serivisi zijiyanne no kurwanya  
ihohoterwa rishingiye ku gitsina, urutonde rwabo rugahabwa abahugura,  
kugira ngo babe bakokorana na bo ige bikenewe. Mushobora nanone  
gukenera gushaka umuntu w'impuguke mu bijyanye no kurwanya  
ihohoterwa rishingiye ku gitsina ubarizwa muri ako gace akifashishwa  
mu gutanga ibiganiro bimwe na bimwe. Mushobora guhitamo  
gutanga ibiganiro byose cyangwa mugahitamo ibijyanye neza n'agace  
mukoreramo byonyine.

	<p>Aho bishoboka, abahugura bagombye gusangiza abahugurwa amakuru ya ngombwa ku ihohoterwa rishingiye ku gitsina muri ako gace. Mwitondere uburyo mutangamo ayo makuru mukurikije urwego rwo kujijuka rw'abahugurwa kandi mubibutse ko bagomba kuyagira ibanga ige cyose batinya ko byagera ku bavugwaho guhohotera abandi bikaba byatuma bateza ibindi bibazo.</p> <ol style="list-style-type: none"> <li>1. Nimeron za terefoni zakwifashishwa mu gutanga raporo ku ihohoterwa mu gihe abahohotewe bifuje kubikora</li> <li>2. Urutonde rw'abantu batanga serivisi zijiyanie n'ihohoterwa rishingiye ku gitsina bakorera muri ako gace</li> </ol> <p>Inyandiko iri mu mbonerahamwe musanga hepfo ni incamake y'inama z'ingenzi zigenewe abahugura.</p>
Ibikoresho bikenewe	<p>Inyandiko ikubiyemo inama ku mutekano Inyandiko ikubiyemo uko umutekano ukorwa</p>
Gushimira	<p>Iyi mfashanyigisho yateguve hifashijije inyandiko zitandukanye, zirim <b>"Sosiyete ihujije: Imfashanyigisho mu mahugurwa y'ubumenyi bwa murandasi igandanwa"</b> yakozwe na GSMA (the Groupe Speciale Mobile Association).</p>

## INAMA KU MUTEKANO ZIGENEWE UHAGURA



### Ibuka

Zimwe mu nsanganyamatsiko ushobora kuganiraho ashobora kuzamura amarangamutima ku rwego rwo hejuru. Niba utiyumva neza mu gihe uziganiraho, urumva ko n'abahugurwa bataziyumva neza. Mbere yo gutangira, geza icyo kibazo kuri bagenzi bawe bakugire inama. Icyo ugomba gushyira imbere ni umutekano w'abantu bawe, ariko ntugomba kureka kuganira kuri izo nsanganyamatsiko, bona n'ubwo byasa n'ibikugora.

Ibiganiro ku ihohoterwa rishingiye ku gitsina bishobora gutuma habaho kwibuka ibiherutse kubaho, bikaba byatera ihungabana, by'umwihariko ku barikorewe.

### Ntuzigere:

- Usaba umuntu gutanga ubuhamya bw'ukuntu yahohotewe
- Uhatira uhugurwa gusangiza abandi ibirenze ibyo yumva ko bitamubangamiye
- Ubara inkuru yerekeye ku mugore atabanje kubiguhera uburenganzira
- Ukoresha amazina y'abantu bakorewe ihohoterwa rishingiye ku gitsina cyangwa andi makuru yatuma batahurwa aho batuye

### Buri gihe:

- Menyesha abaje mu kiganiro ko bashobora guhitama guceceka cyangwa kuva mu kiganira ige cyose babishatse kandi nta nkuruikizi
- Garagariza umuntu urimo gitanga ubuhamya ko wifatanyije na we mu kababaro
- Tanga abandi amakuru, nk'ayerekeye ahantu hafi hatangirwa serivisi zijiyanie n'ihohoterwa rishingiye ku gitsina, aho umuntu umuntu utanga ubuhamya ashobora kubona ubufasha bw'inyyongera.

**Amasomo abiri:**

*Gufunguza konti igendanwa* | Iby'ingenzi mu gukoresha terefoni | Mobayiro mani | Imbuga nkoranyambaga | Porogaramu z'ikoranabuhanga | Murandasu yo kuri terefoni igendanwa | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | Ibiguzi bya data

**Gufunguza konti igendanwa**

*Sobanura muri make uko umuntu yatunga bwa mbere terefoni igendanwa n'uko yagafungura konti.*

**Sobanura:**

"Gutunga terefoni ku ncuro ya mbere bishobora kunezeza, ariko bishobora kugendana n'imbogamizi. Urugero, hari abagore bashobora kubyangirwa cyangwa bikaba intandaro y'amakimbirane hagati yabo n'abo bashakanye cyangwa abo mu miryango yabo mu gihe hari n'abashobora kwibasirwa n'abakozi batanga serivisi z'ikoranabuhanga. Ni ngombwa ko kwita kuri izo mbogamizi mu rwego rwo kwicungira umutekano.

Hari ibantu bitari bike ushobora gukora ukarinda umutekano wawe mu gihe ugura terefoni nshya unagena imikoreshereze yayo. Ibuka ko ufite uburenganzira bwo kubahwa n'umuntu uwo ari we wese, harimo n'uwo mwashakanye, abo mu muryango wawe, incuti, abaturanyi ndetse n'abakora umurimo w'ubucuruzi."

**Inyungu**

Tanga ubuhamya bwawe bwite bw'ukuntu wowe (uhugura) wafunguye konti yawe ya mbere ya terefoni igendanwa. Garagaza inyungu wakuye mu gufungura konti yawe ya mbere n'uburyo wibungabungiye umutekano. Babwire ikiganiro wagiranye nincuti zawe hamwe n'abo mu muryango wawe.

**Ibyago**

Saba abaje mu kiganiro gutanga ubuhamya ku byo bumvise cyangwa ibyababayeho uwababo igihe baguraga terefoni. Nib anta wubonetse wo gutanga ubuhamya, babwire ibyo wowe uzi. Ibyo bishobora gutuma ikiganiro kijya mbere. Mu mbogamizi zishobora kuvuka harimo:

- Uwo mwashakanye cyangwa abandi bantu bo mu muryango ntibashygikira ko umugore atunga terefoni maze ibyo bikaba intandaro y'amakimbirane ndetse mu rugo hakaba hakwaduka iohoterwa rishingiye ku gitsina.
- Umwajenti afata nimero y'umugore akayikoresha amuhamagara cyangwa amwoherereza ubutumwa bugufi bumutesha umutwe.
- Umwajenti yiienza ku mugore, akamuhenda cyangwa agahaka kumwikundihah mbere yo kumuha simukadi.

**Mu nama dutanga harimo**

- Gusobanura ibyangombwa umuntu agomba kuba afite kugirango agire terefone na nimero no gusobanura uko yabibona hari ibisabwa adafite.

## IBIGANIRO BIGENEWE UKORESHA IKORANABUHANGA RIGEZWEHO

### Amasomo abiri:

*Gufunguza konti igendanwa* | Iby'ingenzi mu gukoresha terefoni | Mobayiro mani | Imbuga nkoranyambaga | Porogaramu z'ikoranabuhanga | Murandasi yo kuri terefoni igendanwa | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | Ibiguzi bya data



### Mu nama dutanga harimo – ibikurikira

- Kuganira ku byiza n'ibibi byo gusangira terefoni igendanwa n'ababndi cyangwa gutunga terefoni yakoreshejwe n'abandi. Urugero, terefoni ishaje ishobora kutemera ko umuntu ahindura amakuru arebana n'umutekano w'uyikoresha, nk'uko ishobora no kuba yaragiyemo za virusi zikaze zishobora kwandiza amakuru ayishyizwemo.
- Gusobanura ko mu gihe ugiye gukoresha terefoni yabanje gukoreshwa n'abandi ari byiza kubanza gukuramo uburyo bwo kuyikoresha bwashyizwemo n'abayikoreshje mbere ugashyiramo ubushyashya uhoreye ku bwatanzwe n'uruganda rwayikoze.
- Gutinda ku ngingo y'uko ari ngombwa gushyira muri terefoni umubare bwite w'ibanga mu rwego rwo kwirinda ko abandi bazaja bagera uko bishakiye ku makuru bwite y'umuntu ari muri terefoni batabiherewe uburenganzira na nyirayo.
- Kugaruka ku kuntu ari ngombwa gusuzuma uburyo bwo kubika amakuru y'ibanga muri terefoni bumeze no kubuhindura mbere yo gutangira kuyikoresha.

### Sangiza abandi

Niba bishoboka kandi bikenewe, sangiza abari mu kiganiro amakuruakurikira. Witondere uburyo utanga ayo makuru hitawe ku rwego rwabo rwo kujijuka. Bibutse ko bagomba kubigira ibanga mu gihe batinya ko hari ababyumva bagateza ibibazo.

- Urutonde rw'abajenti bemewe bakorera muri ako gace.
- Nimeronza terefoni zakoreshwa mu gutanga raporo ku ihohoterwa mu gihe abahohotewe bifuza kubikora.
- Urutonde rw'ahantu haboneka amakuru n'ahatangirwa serivisi zerekeye ku ihohoterwa rishingiye ku gitsina muri ako gace.
- Urutonde rwa nimeron z'ibigo bitanga serivisi z'ikoranabuhanga bikorera muri ako gace abantu bakwifashisha batanga raporo ku bantu babahamagara babatesha umutwe.

### FATA UMUTEKANO NK'IKINTU CY'INGENZI

Ganira n'abaje mu kiganiro uburyo ari ikintu cy'ingenzi kubungabunga umutekano wawe igihe ugura terefoni cyangwa ufunguza konti.

#### Baza uti:

*"Waba warabwiye abagize umuryango wawe ko ugiye kugura terefoni?"*

Bafashe kwisanzura bavuge imbogamizi iyo ari yo yose bahuye na yo iturutse ku bo mu miryango yabo cyangwa abo bashakanye. Abanfi babyitwayemo bate?

*"Ese haba hari ikintu kiguhangayikisha iyo ugiye kugura terefoni nshya?"*

Bafashe kumva uko babungabunga umutekano wabo mu gihe bimeze gutyo.

**Amasomo abiri:**

Gufunguza konti igendanwa | *Iby'ingenzi mu gukoresha terefoni* | Mobayiro mani | Imbuga nkoranyambaga | Porogaramu z'ikoranabuhanga | Murandasi yo kuri terefoni igendanwa | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | Ibiguzi bya data

**Iby'ingenzi mu gukoresha terefoni**

*Abantu bensi bakoresha terefoni zabo zigendanwa bahamagara, bitaba, bohereza cyangwa bakira ubutumwa.*

**Sobanura:**

"Terefoni igendanwa ni uburyo bwo kuvugana n'incuti zawe, abagize umuryango n'abakora bizinesi zitandukanye. Ishobora kukubera igikoresho cy'agaciro kigufasha kubaka bizinesi yawe no gukomeza kuba hafi y'incuti zawe. Terefoni nyinshi zigendanwa zizagufaha kandi kubona amakuru na serivisi zitandukanye kuri murandasi.

Terefoni yawe ishobora ariko gutera n'ibibazo. Guhamagara no kohereza ubutumwa bishobora kugutwara amafaranga, bitewe n'uburyo ubikora. Ushobora kandi guhamagarwa no kwakira ubutumwa buteye impungenge by'abantu bashaka kugutesha umutwe cyangwa kukwiba. Jya wibuka ko ari wowe mugenga wa terefoni yawe. Ushobora kuyifungura cyangwa kuyifunga no guhitamo kwitaba cyangwa kutitaba uguhamagaye, gusubiza cyangwa kudasubiza ukwandikiye. Ushobora kandi guhagarika amanimero no gutoranya abo uha nimero yawe."

**Zana inyungu z'ikiganiro mu buzima bwa buri munsi**

Tanga ubuhamya bwawe bwite ku byiza ugerraho ku bwo gukoresha terefoni, urugero nk'igihe wabashije guhamagara umuryango wawe cyangwa gukora bizinesi.

**Zana imbogamizi zikomoka ku byo z'ibyo uvu z'ikiganiro mu buzima bwa buri munsi**

Baza abaje mu kiganiro niba bazi umuntu bazi wigeze kugira ibibazo bitewe na terefoni, urugero akaba yarahamagawe cyangwa akakira ubutumwa bwanditse buteye impungenge cyangwa wigeze kwibaza ku bijyane n'amafaranga agenda ku gukoresha terefoni. Niba nta muntu igize icyo asangiza abandi, geregeza kubasangiza ibyo wowe wumvise, Ibi bishobora gutuma ikiganiro kijya mbere. Dore zimwe mu mbogamizi zishobora kubaho:

- Kugirana amakimbirane n'uwo mwashakanye bitewe n'amafaranga utanga uhamagara cyangwa igithe umara kuri terefoni
- Uwo mwashakanye agira impungenge ku bo uhamagara cyangwa wandikira
- Umwo mwashakanye ashaka kumenya abo muba mwavuganye cyangwa mwandikiranye
- Kwakira ubutumwa utifuzaga, guhamagarwa cyangwa kwandikirwa n'abantu bagamije kugutesha umutwe
- Guhamagarwa cyangwa kwandikirwa n'abtekamutwe

**Dore zimwe mu nama dutanga:**

- Kuganira ku bibi n'ibiza byo gusangira n'abandi terefoni yawe igendanwa

bikomereza kurupapuro rukurikira

## IBIGANIRO BIGENEWE UKORESHA IKORANABUHANGA RIGEZWEHO

### Amasomo abiri:

Gufunguza konti igendanwa | *Iby'ingenzi mu gukoresha terefoni* | Mobayiro mani | Imbuga nkoranyambaga | Porogaramu z'ikoranabuhanga | Murandasu yo kuri terefoni igendanwa | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | Ibiguzi bya data



#### Dore zimwe mu nama dutanga – ibikurikira

- Kuvuga ku buryo bwo kugira imyitwarire yatuma ukoresha terefoni igendanwa utekanye, urugero :
  - Ushyira amakuru bwite n'ay'ibanga muri terefoni mu buryo buboneye
  - Uhitamo umubare w'ibanga ugoye kandi ukaba ibanga
  - Gutanga raporo kuri nimero utifuza no kuzihagarika, by'umwihariko mu gihe hari umuntu ugutesha umutwe
  - Gusiba ubutumwa wakiriye n'ubwo wohereje hamwe na nimero wahamagaye cyangwa zuguhamagaye ; cyangwa
  - Gushyira muri terefoni yawe porogaramu zimenyekanisha umwirondoro w'uhamagaye cyangwa izikunira abatekamutwe, urugero iyitwa "Truecaller".
- Kubaza abaje mu kiganiro icy obo bakora mu rwego rwo kwibungabungira umutekano.
- Kuganira ku buryo bwo gutangira raporo umuntu uhamagara agamije gutesha undi umutwe.

#### FATA UMUTEKANO NK'IKINTU CY'INGENZI

'Ubutekamutwe' buvugwa aha ni izina rihabwa imigirire yo igamije gukorera amanyanga kuri terefoni cyangwa murandasu, basaba umuntu gutanga amakuru bwite cyangwa y'ibanga amwerekeyeho. Ikibabaje ni uko iyo migirire imaze gukwira, kuko igihe icyo ari cyo cyose ushobora guhamagarwa cyangwa kwakira ubutumwa bwanditse usabwa gutanga amakuru bwite akwerekeyeho n'abantu utazi. Dore bimwe mu byo abatekamutwe bakora:

- Kugerageza kumenya amakuru yerekeye konti yawe ya banki cyangwa mobayilo mani: "Turashaka kukohererera amafaranga, none dukeneye kumenya nimero yawe ya konti"
- "Watsindiye amafaranga. Dukeneye kumenya amakuru ajyanye na konti yawe kugira ngo tukugezeho ibyo watsindiye."
- Ubutumwa nk'ubu usanga busa n'aho buturutse mu kigo kizwi: "Hano ni muri Airtel, dukeneye umubare wawe w'ibanga. Zirikana ko ibigo byemewe bidashobora gusaba umuntu umubare w'ibanga, nimero ya konti binyuze mu kumuhamagara, kumwoherereza ubutumwa cyangwa kumwandikira. Mu gihe ugize gushidikanye ku busabe ubonye, wahamagara ikigo kivugwa ukoresheje nimero iba iri ku birango byacyo byemewe cyangwa ku rubuga rwocyo."

#### Erekana

- Erekana uko bahagarika nimero ya terefoni n'uko basiba ubutumwa. Niba bishoboka, koresha indi terefoni woherereze abari mu kiganiro ubutumwa bwanditse, hanyuma ubereke uko bahagarika nimero n'uko basiba ubutumwa

*bikomereza kurupapuro rukurikira*

## IBIGANIRO BIGENEWE UKORESHA IKORANABUHANGA RIGEZWEHO

### Amasomo abiri:

Gufunguza konti igendanwa | *Iby'ingenzi mu guoresha terefoni* | Mobayiro mani | Imbuga nkoranyambaga | Porogaramu z'ikoranabuhanga | Murandasi yo kuri terefoni igendanwa | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | Ibiguzi bya data



bwanditse. Ntukoreshe nimero yawe bwite, kuko ushabora gukenera ko bazajya babasha kukuvugisha mu gihe kiri imbere.

- Erekana uko bareba amafaranga ari kuri terefoni na data zisigaye.
- Erekana uko bareba ibijyanye n'ihuzanzira, urwego ihuzanzira riraho n'umuriro uri muri batiri ya terefoni.

### FATA UMUTEKANO NK'IKINTU CY'INGENZI

Ganira n'abaje mu kiganiro ku byiza byo kwibungabungira umutekano igahe umuntu akoresha terefoni:

Baza uti:

*"Ese waba warigeze ubwira uwo mwashakanye uburyo uzishyura ikiguzi cyo guhamagara cyangwa amafaranga uzishyura mu gihe cy'icyumweru?"*

Bafashe kuganira ku buryo babangamirwa n'abo bashakanye mu bijyanye n'amafaranga batanga bahamagara. Abandi babyitwayemo bate?

*"Waba warigeze uteshwa umutwe kuri terefoni cyangwa se hari undi muntu waba uzi byabayeho?"*

*"Waba warigeze wakira ubutumwa bw'abatekamutwe: bukubwira ko wahawe amafaranga y'ubuntu, ko watsindiye amafaranga cyangwa usabwa gutanga umubare wawe w'ibanga cyangwa amakuru yerekeye konti? Niba byarabayeho, wakoze iki"*

*Fasha itsinda kumva uko bashobora kugira umutekano mu bijyanye n'ikoranabuhanga*

#### Sobanura:

- Terefoni yawe ikwemerera guhamagara no koherereza ubutumwa incuti, abagize umuryango, n'abomukorana bizinesi. Ushobora no koherereza ubutumwa abantu mutarahura bari ku mpera y'isi. Nyamara rero, ibi bivuze ko rimwe ma rimwe abantu bashobora kukohereza ubutumwa utifuza kwakira."
- "Bika neza amakuru yawe, hagarika amanimero udashaka kandi wigishe abana bawe na bo kubigenza gutyo niba bakoresha terefoni yawe."
- "Kuri terefoni yawe cyangwa kuri murandasi ufite ububasha bwo guhagarika ubutumwa ubwo ari bwo bwose buje igahe utabushaka."

Ereka abaje mu kiganiro uko boherereza abandi ubutumwa kuri terefoni zigendanwa.

Erekana uko bahagarika nimero n'ubutumwa butifuzwa kuri terefoni zabo na porogaramu nka WhatsApp, Gmail na Facebook.

Ku mugereka mushobora ibishushanyo byanditweho ngo "Uko bahagarika." Bisangize abari mu kiganiro.

**Amasomo abiri:**

Gufunguza konti igendanwa | Iby'ingenzi mu gukoresha terefoni | *Mobayiro mani* | Imbuga nkoranyambaga | Porogaramu z'ikoranabuhanga | Murandasi yo kuri terefoni igendanwa | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | Ibiguzi bya data

**Mobayiro Mani**

*Mobayiro mani ituma ubasha kohereza no kwakira amafaranga ukoresheje terefoni yawe igendanwa.*

**Sobanura:**

"Mobayiro mani ni kimwe mu bigize terefoni bikoreshwa kenshi. Ukoreshheje konti ya mobayiro, ushobora kohererezanya amafaranga n'abandi bantu abo ari bo bose, bona n'ubwo baba badafite terefoni. Muri abo harimo abagize umuryango, incuti, abafite ibyo bacuruza n'abo mukorana bizinesi.

Mobayiro mani ifite ibyiza byinshi, ariko ntibura ibibazo n'imbogamizi. Amafaranga woheresa ukoresheje terefoni ni amafaranga nyayo. Ugize ingorane ukayohereza kuri nimero utashakaga kuyoherezah, bihobra kukugora kuyaubizwa. Ikindi kandi hari abagre bahbra guhura n'ikibazo cyo kubangamirwa n'abagabo babo cyangwa ab mu muryango wabo mu bijyanye no khereza cyangwa kwakira amafaranga kuri terefoni, cyangwa bagatehwa umutwe n'abajenti ba mobayiro mani. Ni byiza gushakira izi mbogamizi umuti utajenjetse kugira ngo babashe gutekana. Ibika ko ufile uburenganzira bwo kwitabwaho no kubawa na buri wese, harimo n'uwo mwashakanye, abagize umuryango wawe, incuti, abaturanyi, n'abafite ibyo bacuruza."

**Zana inyungu zo gukoresha mobayiro mani mu buzima bwa buri munsi**

Tanga ubuhamya bwawe bwite bw'ukuntu gukoresha mobayiro mani byakugiriye umumaro, urugero nk'igihe wabashije kohereze cyangwa kwakira amafaranga yo gukemura ikibazo cyihutirwaga.

**Zana imbogamizi ziboneka mu gukoresha mobayiro mani mu buzima bwa buri munsi**

Baza abaje mu kiganiro niba hari umuntu bazi wigeze guhura n'ibibazo biturutse kuri mobayiro mani. Niba nta n'umwe ubonetse wo kugira icyo avuga, basangize ubuhamya wumvise. Ibi bishobora gutuma ikiganiro kijya mbere. Mu mbogamizi zishobora kubaho harimo izi:

- Umugabo we akurikirana ibyo akora byose bijyanye no kohereza no kwakira amafaranga kuri terefoni maze akamubuza gufata ibyemezo ku mikoreshereze y'ukutungo.
- Guteshwa umutwe n'umwajenti wa mobayiro mani, cyangwa mu gihe aba ari mu nzira ajyayo
- Abaturanyi bumva babangamiwe cyangwa bakabona gukoresha mobayiro mani ku mugore nko kwivanga mu nshingano z'umugabo
- Kwibwa terefoni cyangwa amafaranga nyuma yo kuyabikuza

## IBIGANIRO BIGENEWE UKORESHA IKORANABUHANGA RIGEZWEHO

### Amasomo abiri:

Gufunguza konti igendanwa | Iby'ingenzi mu gukoresha terefoni | *Mobayiro mani* | Imbuga nkoranyambaga | Porogaramu z'ikoranabuhanga | Murandasi yo kuri terefoni igendanwa | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | Ibiguzi bya data



#### Dore zimwe mu nama:

- Gusobanura ikigomba gukorwa ngo umuntu afunguze konti ya mobayiro mani cyangwa kubwira abaje mu kiganiro aho bashobora kubona ayo makuru.
- Kuganira ku kuntu ari byiza ku kuba umuntu ari we ubwe ugomba kwikorera bijyanye no kohereza cyangwa kwakira amafaranga no gutanga inama yo kutigera bagira undi muntu baha terefoni ngo abibakorere. Mu gihe umuntu akeneye inama cyangwa uwamwibuta uko bikorwa, yagombye kubaza umuntu yizerye mu ncuti ze, mu bagize umuryango we cyangwa mu baturanyi be. Kuganira kandi ku byiza byo kubanza kurangiza neza ibyo ukeneye gukora bijyanye no kohereza cyangwa kwakira amafaranga mbere yo gutanga terefoni iyo ujisangije n'abandi.
- Kuvuga ku kuntu umuntu akwiriye kwitwara kugira ngo agire umutekano kuri terefoni ye mu rwego rwo kubungabunga mobayiro mani ye hanwe n'andi makuru, urugero:
  - agahitamo umubare w'ibanga ugoye kandi akawugira ibanga; ntagire undi awuha, baba abajenti ba mobayiro mani, incuti ze cyangwa abo mu muryango.
  - akirinda kwandika imibare y'ibanga, by'umwihariko ku gifuniko cya terefoni ye, ahantu hagaragara cyangwa ahantu abandi bashobora kuyigwaho.

Kubaza abaje mu kiganiro icyo bo bakora mu rwego rwo kwibungabungira umutekano.

- Kungurana ibitekerezo ku buryo umuntu ashobora kuganira n'uwo bashakanye cyangwa abandi bagize umuryango ibijyanye na mobayiro mani n'ifatwa ry'ibyemezo ku bijyanye n'umutungo, bigakorwa mu buryo butekanye, butarimo imberekane kandi butanga umusaruro.
- Kuganira ku buryo umuntu yatangira raporo umwajenti ugize imyitwarire itari myiza cyangwa ukoze amanyanga mu bijyanye na mobayiro mani.
- Kuganira ku kuntu umuntu yatanga raporo iyo yibeshye mu kohereza cyangwa kwakira amafaranga kuri mbayiro mani no gutanga urutonde rwa nimo z'ibigo bitandukanye bitanga serivisi ya mobayiro mani umuntu yahamagara.

#### Erekana

Ereka abaje mu kiganiro ukuntu bashobora kherereza amafaranga incuti.

Baza abahari niba hari uwaba akeneye kohereza amafaranga akoreheje konti ye akaba yifuzaga kwerekana uko kohereza amafaranga bikorwa. Niba hari ubonete, mubwire abikore avuga n'ijwi rirenga, ku buryo abari aho bose babasha kumva, ariko yirinde ko hagira amakuru y'ibanga amenyekana mu gihe abikora. Buri gihe ajye ategereza ko haza ubutumwa bwinditse bwemeza ibimaze gukorwa.

Mu gihe nta wushatse gutanga urugero, erekana kuri terefoni yaye bwite uko bikorwa.

*bikomereza kurupapuro rukurikira*

## IBIGANIRO BIGENEWE UKORESHA IKORANABUHANGA RIGEZWEHO

### Amasomo abiri:

Gufunguza konti igendanwa | Iby'ingenzi mu gukoresha terefoni | **Mobayiro mani** | Imbuga nkoranyambaga | Porogaramu z'ikoranabuhanga | Murandasi yo kuri terefoni igendanwa | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | Ibiguzi bya data



#### Sangiza abandi

Mu gihe bishoboka kandi bikenewe, sangiza abaje mu kiganiro amakuru akurikira.

Witondere uburyo utanga amakuru bitewe n'urwego rwo kujijuka bariho.

- Urutonde rw'abajenti bemewe bakorera muri ako gace.
- Inyandiko y'incamake ku **"Kubungabunga umutekano mu gihe ukoresha Mobayiro Mani."**

Sangiza abaje mu kiganiro indi nama cyangwa icyifuzo wizeye ko byabagirira umumaro.

**MOBAYIRO MANI:** Ibuka ko umubare wawe w'ibanga ari uwave bwite. Ni byiza kuwugira ibanga kuko ari bwo buryo butuma winjira muri konti yawe. Witondere kugira uwo uwuha, bona n'ubwo yaba umwajenti wa mobayiro mani cyangwa umukozi ushinzwe kwakira abakiliya, haba kuwumubwira imbona nkubone, gukoresha ubutumwa bugufi cyangwa kumwandikira kuri murandasi.

**Amasomo abiri:**

Gufunguza konti igendanwa | Iby'ingenzi mu gukoresha terefoni | Mobayiro mani | [Imbuga nkoranyambaga](#) | Porogaramu z'ikoranabuhanga | Murandasi yo kuri terefoni igendanwa | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | Ibiguzi bya data



## Imbuga nkoranyambaga

*Imbuga nkoranyambaga zigufasha guhura n'incuti n'umuryango ku buryo bworoshye.*

**Sobanura:**

"Mu mbuga nkoranyambaga harimo zaporogaramu nka ncludes apps Facebook, Instagram, YouTube, TikTok na Twitter. Izi mbuga zitanga amahirwe menshi yo kuvugana n'incuti n'umuryango, kwiga ibintu byinshi (akensi ku buntu), ndetse umuntu akaba yakoreraho bizinesi. Zimwe muri zo, nka WhatsApp, zishobora guhenduka kurusha gukoresha ubutumwa bugufi bwanditse.

Imbuga nkoranyambaga zishobora ariko guteza ibibazo harimo kutamenya buri gihe urimo kurebaamakuru yawe. Abantu utazi bashobora kukwandikira bagusaba "ubucuti," bikaba byatuma babasha kubona amashusho n'amakuru atandukanye wasangije ku mbuga nkoranyambaga. Abantu batari inyangamugayo bashobora gukoresha imbuga nkoranyambaga bakiba amafaranga y'abandi. Byongeye kandi, hari abantu, batangaza amagambo yuzuye urwango, bagakoresha imbuga nkoranyambaga bagatesha umutwe cyangwa bagaharabika abandi. Ibi byitwa ihototera ryifashishiye ikoranabuhanga, kandi akensi usanga ryibasira abagore n'abakobwa. Ni ngombwa kwita kuri ibi bibazo nta kujenjeka niba umuntu ashaka kugira umutekano mu gihe akoresha imbuga nkoranyambaga. Ibuka ko ufite uburenganzira bwo kwitabwaho no kubahwa na buri wese, harimo n'abo utazi muhurira ku mbuga nkoeranyambaga."

- Ushobora kwiyemeza kugena abemerewe kureba ibyo "ushyira" ku mbuga nkoranyambaga. Mu gihe ushaka ko ibyo ushyiraho bizajya birebwa gusa n'incuti za bugufi cyangwa abo mu muryango wawe, ushobora gukumira abandi ntibabashe kureba ibyo ushyiraho unyuze mu nzira zagenwe zo kubika amakuru y'ibanga.
- Ibuka ko murandasi aari ahantu hahurirwa n'abantu benshi, kandi ko udashobora kugena ibiba ku makuru igihe wamaze kuyasangiza abandi. Wagombye gutangaza gusa ibintu ushaka ko abantu bareba muri iki gihe no mu gihe kizaza. Hari abavuga ko 'Ikigiye kuri murandas, kiguma kuri murandas,' kubera ko ikintu wamaze gusangiza abandi ku mbuga nkoranyambaga, bitapfa kukorohera kugikuraho mu buryo budasubirwaho.
- Jya wibutsa abana bawe ko niba hari ikintu badashaka ko abayobozi b'aho biga cyangwa ba nyirakuru bamanya, batagomba gukora ikosa ryo kugishyira ku mbuga nkoranyambaga.

## Zana mu buzima busanzwe ibyiza byo gukoresha imbuga nkoranyambaga

Tanga ubuhamya bwawe bwite bw'ukuntu gukoresha imbuga nkoranyambaga byakugiriye umumaro. Koresha urugero rw'ukountu wabashuje guhura n'itsinda ry'incuti cyangwa umuryango icayrimwe.

### Amasomo abiri:

Gufunguza konti igandanwa | Iby'ingenzi mu gukoresha terefoni | Mobayiro mani | [Imbuga nkoranyambaga](#) | Porogaramu z'ikoranabuhanga | Murandasi yo kuri terefoni igandanwa | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | Ibiguzi bya data



### Zana mu buzima busanzwe ibibazo bishobora guterwa no gukoresha imbuga nkoranyambaga

Sabaabantu bawe gusangiza abandi niba hari icyo baba bazi ku muntu waraboneye ibibazo ku mbuga nkoranyambaga. Niba ntawubinetse, tanga ubuhamya bw'ibyo wumvise. Ibi bishobora gutuma ikiganiro kijya mbere. Mu bibazo bishobora kuvuka harimo ko:

- Uwo mwashakanye ashobora kugirira ishyari umuntu muvugana cyangwa mwandikirana
- Ushobora guhura n'abagutesha umutwe cyangwa abaguharabika
- Abantu utazi bamanya ibywae
- Ushobora guhura n'abatekamutwe

### Dore zimwe mu nama dutanga

Imbuga nkoranyambaga, nka Facebook, zihinduka ibikoresho bifite ububasha buhambaye. N'ubwo zishobora kuba uburyo bw'ingirakamaro bwo guhura n'abantu, zishobora no guteza ibibazo. Izi rero ni zimwe mu nama zagufasha gutekana:

- **Irinde gushyira ku mbuga nkoranyambaga ibintu byinshi.** Gushyira ku mbuga nkoranyambaga amakuru menshi yawe bwite bishobora kugukururira ibibazo. Ibintu nk'aho ubarizwa, igithe wavukiye, gahunda zawe n'ibindi byerekeye ku buzima bwawe bishobora kwifashishwa n'uwaba ashaka kukwiba cyangwa kugutesha umutwe. Wagombye buri gihe kwibaza niba nta bantu baba batishimira kumenya ibyo utangaza.
- **Jya uvugurura amakuru bwite akwerekeyeho.** Imbuga nkoranyambaga nyinshi zikwemerera kugenzura ku kigero runaka ababona ibyo utangaza. Nyamara rero, hari ibibasoba. Wagombya guhora ugenzura kugirango umenye uko amakuru utanga agaragazwa, n'ushobora kuyabona. (Aha wakwifashisha inyandiko nto ivuga ivuga ku buryo bwo gushyira amakuru y'ibanga ku mbuga nkoranyambaga)
- **Guhagarika konti zitizewe cyangwa abakoresha nabi imbuga nkoranyambaga.** **Igihe usabwe ubucuti n'umutu utazi, ntuzabumuhe.** Umuntu uzi nagusaba ubucuti, uzabanze ubitekerezeho neza, niba hari ikintu wumva ufitiye impungenge, ushabora guhagarika iyo konti, bivuze ko idashobora kuzongera gukorana nawe. Ikindi kandi, ushabora ushabora guhagarika umuntu wese ugutesha umutwe cyangwa wishoye mu bindi bikorwa bitari byiza cyangwa imyitwarire idahwitse. Ushobora kandi gutangira raporo uwo muntu ku rubuga ayo makosa yakoreweho, kugira ngo ikigo kibe cyagira icyo kibikoraho (urugero, gusiba ibyo yatangaje ndetse konti ye ikaba yanahagarikwa). Aha wakwifashisha inyandikonto ivuga ku guhagarika konti. [Reba inyandiko zifashishwa ziboneye ku mugereka.](#)

Saba abatu bawe icyo bakore mu rwego rwo kwbungabungira umutekano ku mbuga nkoranyambaga.

bikomereza kurupapuro rukurikira

## IBIGANIRO BIGENEWE UKORESHA IKORANABUHANGA RIGEZWEHO

### Amasomo abiri:

Gufunguza konti igendanwa | Iby'ingenzi mu gukoresha terefoni | Mobayiro mani | *Imbuga nkoranyambaga* | Porogaramu z'ikoranabuhanga | Murandasi yo kuri terefoni igendanwa | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | Ibiguzi bya data



#### Erekana

Ereka abantu bawe uko bashobora gukura umuntu kuri WhatsApp.

Wifashishije indi terefoni cyangwa indi nimero, gira abantu mu bari aho usaba ko mwavugana, maze bbyemere. Andikirana na bo rimwe cyangwa kabiri. Noneho babwire bagusibe — irinde kubibakorera. Sobanura ko imbuga nkoranyambaga zose zibemerera guhagarika cyangwa kwambura ubucuti umuntu no kumutangira raporo. Basobanurire ko nta mpamvu yo gushenguka bashira.

Hanyume ubereke uko basiba n'uko batanga raporo — wibategeka gusiba no gutanga raporo — ahubwo bereke ko ari kimwe mu byo bashobora gukora igihe babangamiwe.

### FATA UMUTEKANO NK'IKINTU CY'INGENZI

Ungurana n'abaje mu kiganiro ku byiza byo kugira umutekano igihe ukoresha imbuga nkoranyambaga:

#### Baza uti:

*"Wumva uwo mwashakanye yakwitwaraho gute igihe yumvisenuvugana n'incuti cyangwa abantu mutaziranye ku mbuga nkoranyambaga?"*

Bafashe gutanga ibitekerezo ku buryo bazitwara imbere y'ibyifuzo by'abo bashakanye.

*"Ese haba hari umuntu muzi wigeze guteshwa umutwe binyuze ku mbuga nkoranyambaga? Mwaba se mwarigeze mukorerwa ibintu bitari byiza ku mbuga nkoranyambaga?"*

Mubwirane uko byagenze munavuge uko mwabyitwayemo. Nyuza amaso mu cyiswe "Inama zigenewe Uhugura ku buryo bwo kubungabunga umutekano" kiri mu iriburiro ry'iyi mfashanyigisho mbere yo gutangira iki kiganiro.

Fasha abantu bawe kumva uko bashobora kwibungabungira umutekano ku mbuga nkoranyambaga.

**Amasomo abiri:**

Gufunguza konti igendanwa | Iby'ingenzi mu gukoresha terefoni | Mobayiro mani | Imbuga nkoranyambaga | **Porogaramu z'ikoranabuhanga** | Murandasu yo kuri terefoni igendanwa | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | Ibiguzi bya data

**Porogaramu Z'Ikoranabuhanga**

*Ni porogaramu ishobora gushyirwa muri terefoni yawe.*

**Sobanura:**

"Hari porogaramu ibihumni n'ibihumbi zishobora gukora buri kimwe, kuva ku gutanga inyigisho zitandukanye n'imyidagaduro kugeza ku cohoreza no kwakira amafaranga ndetse no gucunga amakuru y'amatsinda yo kwizigamira.

Porogaramu zigira ibyiza n'ibibi kandi si hari izo bitari byiza gushyira kuri terefoni, kuko hari izo ushabora gushyiraho zikajya ziba amakuru kuri terefoni yawe. Izindi zigira uburyo buhishe bwo gutwara amafaranga ku buryo bishobora kurangira bigutwaye akayabo. Ibi bibayeho ntibyabura guteza ibibazo haba kuri wowe cyangwa ku muryango wawe, bikaba byaba intandaro y'amakimbirane n'ubwumvikane buke mu rugo. Ikindi ni uko porogaramu nyinshi zikusanya amakuru y'ibanga zikayakwirakwiza cyangwa zikaba zayagurisha ku bindi bigo. Hari na porogaramu zishobora kukwerekwa amashusho utifuza kureba cyangwa utagenewe, kugukorera iteshamutwe, ndetse zikaba zanashakisha kugeza ziguye ku makuru yose n'uburyo ubayeho. Ni byiza rero kwita kuri izi mbogamizi nta kujenjeka kandi umuntu agashyira kuri terefoni ye prorgaramu zivuye mu bubiko bwizewe zonyine."

**Zana mu buzima busanzwe inyungu zo gukoresha porogaramu z'ikoranabuhanga**  
Tanga ubuhamya bwawe bwite bw'ukuntu gukoresha porogaramu runaka byakugiriye umumaro.

**Zana mu buzima busanzwe ibibazo bishobora guterwa no gukoresha porogaramu z'ikoranabuhanga**

Baza abantu bawe niba hari icyo baba bazi ku muntu wahuye n'ingorane zitewe no gukoresha porogaramu z'ikoranabuhanga. Nib anta wubonetse wo kugira icyo asangiza abandi, basangize ubuhamya bw'ibyo wumvise, ibi bishobora gutuma ibiganiro bijya mbere. Mu bibazo bishobora guterwa no gukoresha porogaramu z'ikoranabuhanga harimo ibi bikurikira:

- Guteshwa ukutwe no gukatwa amafaranga mu buryo buhishe
- Kugirirwa ishyari n'incuti cyangwa abagize umuryango babona "ukabije" gутера imbere ku bwo gukoresha terefoni
- Amakimbirane mu rugo

**Dore zimwe mu nama dutanga**

- Kuganira ku buryo butekanye bwo gushyira kuri terefoni porogaramu z'ikoranabuhanga, kuzisiba no gufunga konti ziba zibitse amakuru y'umuntu y'ibanga ku buryo atifuza
- Kuvugana n'abaje mu kigamiro uko umuntu yagira imyitwarire iboneye ku buryo agira umutekano kuri terefoni ye, urugero kurinda porogaramu hifashishijwe umubare w'ibanga ugoye kuvumbura kandi ukaba ibanga koko. *bikomereza kurupapuro rukurikira*

# IBIGANIRO BIGENEWE UKORESHA IKORANABUHANGA RIGEZWEHO

## Amasomo abiri:

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### Dore zimwe mu nama dutanga – ibikurikira

- Hari porogaramu zikata amafaranga ku buryo buhishe; menyesha abantu bawe ko kuri buri porogaramu iri kuri terefoni yabo bashobora gufunga idirishya ry'ibijyanye no gukata amafaranga mu rwego rwo gukumira ko habaho gukatwa amafaranga umuntu yafata nk'impanuka.
- Porogaramu zose zikusanya amakuru atwerekeyeho iyo tuzikoresha. Muri ayo makuru harimo ayo twishyiriramo ubwacu (izina, igihe twavukiye, igitsina, n'ibindi.) n'amakuru tudashyiramo, nk'aho tubarizwa, n'amakuru yerekeye ku buryo dukoresha porogaramu.
- Amwe muri ayo makuru aba akenewe kugira ngo porogaramu ikore neza. Urugero, kugira ngo porogaramu ikurikirane neza imikorere y'itsinda ryo kwizigamira, iba ikeneye kugira amazina y'abagize itsinda, amakuru yerekeye uko kwizigamira bikorwa n'uko inguzanyo zitangwa. Amakuru y'inrongera ashobora gushakwa akaba yakoreshwu mu kwamamaza ibindi bintu ku muntu ukoresha iyo porogaramu.

Baza abaje mu kiganiro icyo bakora mu rwego rwo kwibungabungira umutekano.

### Erekana

Bwira abantu bawe itandukaniro riri hagati yo gukura porogaramu kuri terefoni aho igaragara, kuyisiba kuri terefoni no gusiba konti ifitanye isano na porogaramu runaka.

Mbere yo gutangiza ikiganiro, Before the session, shyira porogaramu nyinnshi kuri terefoni yagenewe kwerekadirwaho. Zengurutsa terefoni washyizeho izo porogaramu mu bari mu nama maze usaba buri wese gusiba imwe muri izo porogaramu.

Sobanurira abantu bawe icyo porogaramu iba ishaka iyo isaba gusangiza amakuru cyangwa igasaba ko habaho kwishyura ikintu runaka, erekana uko muri icyo gihe biba bimeze. Basobanurire ko batagomba kwemera Sobanurira abantu bawe ko badategetswe gukora ibyo basabwa kugira ngo bakoreshe iyo porogaramu, basobanurire neza ibyo porogaramu ishaka kugeraho ubabwire n'impamvu.

### FATA UMUTEKANO NK'IKINTU CY'INGENZI

Ganira n'abaje mu kiganiro impamvu iri byiza kubungabunga umutekano igihe umuntu ashayira porogaramu muri terefoni n'igihe ayikoresha:

#### Baza uti:

*"Hari umuntu uri hano waba warigeze gukoresha porogaramu y'ikoranabuhanga?  
Byakugendekeye gute?"*

*"Ni izihe porogaramu mukunda gukoresha?"*

*"Ni izihe mbogamizi mukunze guhura na zo igihe mukoresha porogaramu z'ikoranabuhaga?"*

Muganire ibibazo umuntu ashobora guhura na byo n'uburyo abari aho bashobora kubishakira umuti.

**Amasomo abiri:**

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**Murandasi yo kuri terefoni igendanwa**

*Murandasi yo kuri terefoni igendanwa ituma umuntu yunguka ubumenyi, akagera ku makuru n'imyidagaduro bibera hirya no hino ku isi, akabibona kuri terefoni ye.*

**Sobanura:**

Murandasi yo kuri ituma umuntu yunguka ubumenyi, akagera ku makuru n'imyidagaduro bibera hirya no hino ku isi. Itugezaho imyidagaduro, igatuma tubona serivisi zitandukanye, ndetse igatuma abantu bakora bizinesi bibereye iwabo, ibatembereza ku masoko mpuzamahanga.

Murandasi ni igikoresho cy'agahebuzo gishobora kwifashishwa mu kugeza umuntu ku makuru, serivisi n'andi mahirwe atandukanye, ariko ntibura no kugira ibibazo bigendana na yo. Ni urubuga ruhurirwaho n'abantu benshi, bityo mu kuyikoresha umuntu akaba agomba kwitwara nk'uri mu ruhame. Gerageza ubungabunge umutekano w'amakuru yawe y'ibanga ndetse n'ajyanye n'umutungo ari kuri murandasi. Kandi wibuke ko mu by'ukuri utamenya abantu muhurira kuri murandasi; bashobora kuba batandukanye n'abo biyita.

Mu gihe hari abantu benshi bubatse ubucuti buhamye binyuze kuri murandasi, abantu batari inyangamugayo bashobora gukoresha murandasi bagatekera imitwe abandi. Hari n'abakoresha murandasi bagatesha abandi umtwe, bakabaharabika, mbese bakaba babagirira nabi mu buryo butandukanye, ugasanga babavugaho amagambo yuje urwango n'ubushotoranyi ndetse ntibatinye no kugoreka amakuru aberekeyeho bagamije kwangiza isura yabo bifashishije ikoranabuhanga. Ibi ni byo bita ihohotera rikorerwa kuri murangasi kandi usanga akensi ryibasira abagore n'abakobwa. Ni ngombwa guhangana n'izi mbigamizi nta kujenjeka kugira ngo umuntu agire umutekano. Ibuka ko ufite uburenganzira bwo kwitabwaho no kubahwa na buri wese, harimo n'abo utazi muhurira muri murandasi. Hanyuma rero, ugomba kwitondera ko umuntu weseukoresha terefoni yawe aba ashonora kubone imbuga uba winjiyemo, bityo niba wumva utabohokeye gushyuraho aya makuru, ibyiza ni uko wasiba aho umuntu yabonera ibyo uba wakoze. Ngaho ryoherwa na murandasi, ariko ukomeze kuba maso.

**Zana inyungu zo gukoresha murandasi mu buzima busanzwe**

Tanga ubuhamya bwawe bwite bw'ukuntu gukoresha murandasi byakugiriye umumaro. Sangiza abandi ibintu bitandukanye wakoze wifashishije murandasi.

Saba abaje mu kiganiro basangizanye uko bakoresheje murandasi n'uburyo yabagiriye umumaro.

- "Mwumva murandasi mwayikoresha iki?"
- "Ni izihe nyungu mukeka ko zaturuka mu gukoresha murandasi?"

*bikomereza kurupapuro rukurikira*

## IBIGANIRO BIGENEWE UKORESHA IKORANABUHANGA RIGEZWEHO

### Amasomo abiri:

Gufunguza konti igendanwa | Iby'ingenzi mu gukoresha terefoni | Mobayiro mani | Imbuga nkoranyambaga | Porogaramu z'ikoranabuhanga | **Murandasi yo kuri terefoni igendanwa** | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | Ibiguzi bya data



- “Ni irihe tandukaniro riri hagati ya murandasi, Facebook na porogaramu z'ikoranabuhanga?”

### Zana mu buzima busanzwe ibibazo bishobora guterwa no gukoresha murandasi

Saba abaje mu kiganiro kuvuga niba hari icyo bazi ku muntu waba yarahuye n'ingorane kuri murandasi. Niba nta muntu uvuze, babwire ibyo wumvise. Ibi bishobora gutuma ikiganiro kijyaa mbere. Dore zimwe mu ngorane zishobora guterwa no gukoresha murandas:

- Iteshamutwe, iterabwoba, n'ubundi bwoko butandukanye bw'ihohoterwa ryifashisha ikoranabuhanga
- Ubutekamutwe, ubujura, kwiba imyirondoro
- Kubona amakru utifuzaga kubona (inyandiko, amashusho n'amavidewo)

### Dore zimwe mu nama dutanga

Vugana n'abaje mu kiganiro uko umuturage yagera ku iterambere rishingiye ku ikoranabuhanga mu buryo buboneye n'uko yakoresha murandasi atekanye kandi bikamugirira umumaro.

- Murebere hamwe uko umuntu asubira inyuma cyangwa akaja aho batangirira igihe hari ikintu abonye kuri murandasi ariko atifuza kukireba.
- Murebere hamwe uburyo murandasi ibika amakuru yerekeye imbuga umuntu aba yafunguye. Ushobora gusiba ayo makuru ku buryo nta wundi ubasha kuyabona. Tanga inyandiko y'incamake yitwa “Kureba imbuga zafunguwe”
- Nyinshi mu mbuga kandi zikoresha inyandiko zihinnye zibutsa umuntu uko aba yakoresheje izo mbuga. Ushobora gufunga iringa dirishya rikurikirana ibyo wakoze nk'uko ushobora gusiba iyo nyandiko ihinnye ubonye igihe ukoresha terefoni uhuriyeho n'abandi.
- Mwibukiranye ko ibyo mubona kuri murandasi atari ko byose aba ari ukuri. Muvuge ku mbuga zizewe abantu bashobora gufungura bakahasanga amakuru yizewe.
- Murebere hamwe uko umuntu yatanga raporo ku bijyanye no gukoresha nabi cyangwa gutanga amakuru adakwiriye ku mbuga nkoranyambaga nka Facebook cyangwa YouTube.
- Sobanura uko umuntu yumva amenya niba urubuga rutekanye cyangwa rwizewe (urugero, akamenyetso k' ingufuri). Nureba ku murongo w'imyirondoro w'imbuga nyinshi uri mu kuboko kw'ibumoso, uzahabona akamenyetso k' ingufuri. Bivuze ko urwo rubuga rufite ubuziranenge mu bijyanye n'umutekano, imbuga nyinshi zirayigira. Ntuzigere winjiza amakuru yawe y'ibanga ku mbuga zidafite akamenyetso k'ingufuri.
- Menya ko hari uburyo bwinshi dutangamo amakuru yacu y'ibanga (cyangwa amakuru shingiro atwerekeyeho) igihe cyose dukoresheje murandasi. Ibi bisobanuye ku buryo nurambuye mu kiganiro ku Kubungabunga amakuru shingiro n'Umutekano. Umutekano n'Uburinzi bw'Amakuru.

bikomereza kurupapuro rukurikira

## IBIGANIRO BIGENEWE UKORESHA IKORANABUHANGA RIGEZWEHO

### Amasomo abiri:

Gufunguza konti igendanwa | Iby'ingenzi mu gukoresha terefoni | Mobayiro mani | Imbuga nkoranyambaga | Porogaramu z'ikoranabuhanga | **Murandasi yo kuri terefoni igendanwa** | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | Ibiguzi bya data



### Erekana

Fungura urubuga nkoranyambaga maze wereke abari mu kiganiro akamenyetso k'ingufuri kerekana urubuga rufite umutekano. Noneho ufungure urubuga rudafite kariya kamenyetso k'ingufuri.

Baza abantu bawe icyo bakora mu rwego rwo kwibungabungira umutekano mu ikoranabuhanga.

Erekana uko bafungura idirishya ry' Ishakisha ritekanye (SafeSearch) kuri Google Chrome. Niba ukoresha ubu buryo, Google Chrome izakwereka gusa imbuga zikwiye gukoreshwa n'abagize umuryango bose. Ushobora nanone kwerekana uko umuntu yakoresha uburyo bw'ibanga bwa Google Chrome.

**Ha (cyangwa wereke) abaje mu kiganiro icyapa gisobanura uburyo 5 bw'ingezi umuntu yamenya amakuru atari ukuri ku mbuga nkoranyambaga.** [Reba igishushanyo](#)

1. Ikintu cyose kiri kuri murandasi si ko kiba kiri icyo cyiyita. Mwitonde!
2. Abantu bashobora guhimbita urubuga nkoranyambaga cyangwa porogaramu y'ikoranabuhanga bagamije kubigaragaza ibigo cyangwa imiryango by'akataraboneka (urugero, ikigo cyakoze terefoni yaye, ighugu cyawe). Niba utizeye ko urubuga uru n'uru ari urw'ukuri, baza umuntu wizeye.
3. Rimwe na rimwe abantu bashyira amakuru atari ukuri kuri murandasi cyangwa bakayahererekanya kuri WhatsApp cyangwa Facebook. Ntuzasangize abandi ikintu utabanje kubitekerezaho bihagije.
4. Suzuma amakuru ubona kuri murandasi unyuze ku zindi mbuga zizewe.
5. Niba ukeka ko ikintu ubonye gishobora guteza ibibazo, habayeho gukoresha nabi urubuga cyangwa hashyizweho ibintu bitari byiza, ushobora kubimenyesha ikigo (urugero, WhatsApp).

### FATA UMUTEKANO NK'IKINTU CY'INGEZI

Ganira n'abaje mu kiganiro impamvu iri byiza kubungabunga umutekano igithe umuntu akesha imbuga nkoranyambaga:

#### Baza uti:

*"Ni izihe mbogamizi mukunze guhura na zo igithe mukoresha murandasi?"*

Muganire kuri izo mbogamizi n'uburyo abari aho bumva babikemura.

**Amasomo abiri:**

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**Kubungabunga amakuru bwite y'umuntu n'ay'ibanga**

*Ni byiza cyane kubungabunga amakuru shingiro n'umutekano*

**Sobanura:**

Iyo dukoresha porogaramu z'ikoranabuhanga, imbuga nkoranyambaga cyangwa murandasi dusangiza abandi amakuru yacu bwite atandukanye – akensi yiwa "amakuru shingiro", cyangwa "amakuru". Hari ibimenyetso dusiga iyo dukoresheje murandasi, dutangaje ibantu ku mbuga nkoranyambaga cyangwa dukoresheje porogaramu z'ikoranabuhanga. Iyo dukoze ibi bintu, ibigo bikusanya amakuru atwerekeyeho. Bitewe n'umumaro wabyo, ni ngombwa kumenya uko wabungabunga amakuru yawe.

**Ingingo nyamukuru:**

- Hafi buri gihe, iyo dukoresha terefoni zacu cyangwa murandasi, tuba dusangizanya amakuru. Ibi bikaba bibaho mu gihe wuzuza amakuru y'ibanze asabwa n'igihe ureba ku rubuga, ureba amavidewo cyangwa wumva imiziki.
- Iyo usangiza abandi amakuru yawe bwite ku mbuga nkoranyambaga cyangwa kuri za porogaramu, amakuru utanze aba ashobora gukoreshwa n'ibigo bitandukanye. Bimwe muri ibyo bigo bishobora kuyakoresha iby'mumaro, ariko hari ighe ayo makuru yakoreshwa mu kukugirira nabi.
- Kubera ko amakuru ushyira ku mbuga nkoranyambaga aba ashobora kubonwa n'abantu batandukanye, ugomba kwitondera ibyo ushyiraho. Iyo wamaze kuayashyiraho, ntuba ushobora kuyagarura.
- Hari uburyo ushobora kurinda amakuru yawe, ariko ugomba nyine kubigiramo uruhare kuko bitikora.
- Iyo amakuru yawe yibwe, hari ibyo uba ushobora kandi ugomba gukora kugira ngo wirinde. Hari byinshi ushobora gukora mu rwego rwo kubungabunga amakuru bwite yawe. Reka turebe uko amakuru bwite yacu akoreshwa n'impamvu kuyabungabunga ari ngombwa.

**INYANDIKO YIHARIYE**

Muri iyi mfashanyigisho, **kurinda amakuru** byumvikana nk'uburyo bwashyizweho kugira ngo burinde amakuru aba yashyizwe kuri terefoni zigendanwa. Aha harimo gukumira kuvogerwa no gukoreshwa nabi kw'amakuru abakoresha terefoni baba bemeye gusangiza abandi. **Ibanga ry'amakuru** byo bisobanurwa nk'uburenganzira abakoresha terefoni igendanwa baba bafite bwo kumenya uko amakuru yabo bwite (harimo imyirondoro yabo n'amakuru ajyanyee n'ubukungu) afatwa, abikwa ndetse akoreshwa.

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### INYANDIKO YIHARIYE – ibikurikira

Ijambo 'data' rishobora gusobanura ibintu bitandukanye bitewe n'uburyo ryakoreshjejwe.

Igisobanuro kimwe kivuga "amakuru bwite" y'umuntu aba yafashwe n'ikigo cyakoze terefoni ukoresha cyangwa binyuze ku mbuga nkoranyambaga na murandasi. Aha dusangamo:

- Amakuru bwite utanga binyuze kuri terefoni yawe iyo ushaka gukoresha urubuga uru n'uru, ugiye gufunguza konti ya mobayiro mani cyangwa gukoresha porogaramu ibika amakuru y'amatsinda yo kwizigamira.
- Amakuru bwite ibigo bikora terefoni zigendanwa, imbuga nkoranyambaga na porogaramu z'ikoranabuhanga zigufataho igihe ugiye kubikorasha, nk'amakuru yerekeye aho ubarizwa, amakuru ku byo uba wakoze n'amakuru yerekeye uburyo ukoresha imbuga nkoranyambaga cyangwa porogaramu z'ikoranabuhanga.

Iki Kiganiro cy'ukoresha terfoni kivuga ku byo ushobora gukora mu rwego rwo kubungabunga amakuru bwite.

Ubundi buryo ijambu "data" rikoreshwa ni ukuvuga ikiguzi ukenera kugira ngo ukoreshe murandasi – ibi ni byo bakunze kwita 'bando' kandi zishobora kugurwa nk'uko bagura ikarita cyangwa amainite byo guhamagara. Ubu bwoko bwa data n'ikiguzi bisobanurwa neza mu Kiganiro gikurikia.

### Amakuru bwite ni iki?

Amakuru bwite ni amakuru ayo ari yo yose akwerekeyeho. Aha harimo amakuru ashobora gutuma umenyekana nk'umuntu. Igihe ugize ikintu icyo ari cyo cyose kikwerekeyeho usangiza abandi ku mbuga nkoranyambaga cyangwa kuro progaramu z'ikoranabuhanga, ibigo cyangwa abandi bashobora gufata ayo makuru. Urugero, mu bigize amakuru bwite yawe harimo:

- Izina ryawe, igihe wavukiye cyangwa igitsina
- Nimer ya terefoni cyangwa iy'ikikuranga, nka nimer ya paseporo cyangwa iy'indangamuntu cyangwa iy'ubwishingizi
- Nimer ya terefoni yo mu rugo cyangwa mu biro cyangwa nimer ya terefoni igendanwa. Aho ubarizwa cyangwa aho terefoni ugendana iri (hashobora kumenywa na porogaramu zitandukanye)
- Ikikuranga icyo ari cyo cyose kibitse mu ikoranabuhanga, nka imeri yawe cyangwa ibiranga terefoni yawe.
- Amakuru yerekeye ku bukungu harimo arebana n'ubwizigame bwawe, inguzanyo n'uburyo zishyurwa (ingero urazisanga hasi).

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Hari kandi ubundi bwoko bw'amakuru agomba kwitonderwa nay o afatwa nk'amakuru bwite y'umuntu:

- Ubwoko bwawe
- Ibitekerezo byawe mu bijyanye na politiki, idini, imyizerere
- Amakuru acukumbuye ku buzima bwite bwawe n'akazi ukora, umuryango wawe, incuti zawe, abo mukorana imirimio itandukanye harimo n'ubucuruzi
- Amakuru ku bindi bishobora kukuranga, nk'igikumwe, n'ibiranga isura yawe
- Amakuru yerekeye impaagrike yawe n'ubuzima bwawe bwo mu mutwe.

Baza uti:

"Ni ubuhe bwoko bw'amakuru mutekereza ko yaba amakuru bwite y'umuntu?"

"Ese mwumva mutabangamiwe iyo mutanga aya makuru mu bigo bitandukanye? Naho iyo muyasangiza abantu mutazi ku mbuga nkoranyambaga?"

***Hari inzira nyinshi umuntu yacamo akabungabunga amakuru shingiro. Reka tureba uko amakuru shingiro akoreshwa n'impamvu ari ngombwa kuyabungabunga***

### Ni gute amakuru bwite yanyu ashobora gukoreshwa?

Sobanura

Ibigo bikoresha amakuru bwite y'abantu mu rwego rwo gushaka kumenya neza ababigana no kubagezaho ibyo bakora na serivisi batanga. Igihe cyose ukoresheje terefoni yawe uba uremye amakuru ashobora kukugirira umumaro cyangwa akaguteza ibibazo, bityo akaba ari byiza kumenya ayo makuru ayo ari yo. Dore bumwe mu buryo ibigo bokoresha amakuru bwite yanyu:

### **Kwamamaza**

Imbuga na porogaramu zitandukanye bishobora kumenya igithe ushakira ibicuruzwa cyangwa ukagira ibyo ugura wifashishije ikoranabuhanga. Bikoresha ayo makuru bakakwamamazaho ibyo bakora bias n'ibyo babonye ko ukeneye. Porogaramu nyinshi zitangwa zikanakoreshwa ku buntu, ariko ibigo byinshi akensi bikusanya amakuru yerekeye ku bakoresha izo porogaramu bakayagurisha n'ibigo byamamaza. Bashobora kumenya byinshi kuri wowe, ariko ntibizababuza kugushyira mu bo bamamazaho.

Urugero rufatika ni serivisi z'umuziki. Uko wumva indirimbo, abamamaza baboneraho gukora indirimbo zisa n'izo ukunda kumva. Kuva ubwo, bashakisha indirimbo ziyanye n'amahitamo yawe ariko utarumva. Ibi ushobora kubikunda kubera ko bikugezaho imiziki mishya cyangwa ukabyanga bitewe no kubona ko bantu bazi byinshi kuri wowe.

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Ku bagize amatsinda yo kwizigamira, hari inzego zitandukanye z'amakuru bwite ashobora gutangwa mu gihe itsinda rikoresha porogaramu yagenewe gukurikirana bene ayo matsinda. Mu makuru ashobora gufatwa n'iyo porogaramu harimo:

- Izina ry'itsinda
- Amazina y'abagize itsinda
- Aho inama ibera n'igihe ibera
- Amakuru yerekeye ku bikorwa mu itsinda mu rwego rw'ubukungu (ubwizigame, inguzanyo)
- Amafaranga amaze kwizigamwa n'inguzanyo zimaze gutangwa ku rwego rw'itsinda no ku rwego rw'abantu ku git cyabo
- Amakuru ku buryo inguzanyo zishyurwa
- Agaciro k'umugabane
- Inyungu z'itsinda
- Inyungu ku munyetsinda

Amakuru yerekeye ku itsinda ashobora gusangizwa abandi, ariko igithe mwemera ko kubikora ntacyo bitwaye. Ibi bizwi nko gutanga uburenganzira. Gusangiza bandi amakuru yanyu bigira ibyiza n'ibibi nk'uko bisobantuwe mu mbonerahamwe iri hasi aha.

UVUGWA	IBYZA	IBIBI
Umuryango utari uwa Leta ushyira mu bikorwa umushinga	Umuryango ushabora gutanga amahugurwa yihariye n'inkunga bikenewe n'amatsinda hagendewe ku makuru yerekeye ku banyetsinda aba yarafashwe. Aya makuru asangizwa yegeranyijwe ku rwego rw'itsinda (ni ukuvuga, igiteranyo cy'ubwizigame bw'itsida, inguzanyo), ntabwo ari ku rwego rw'umunyetsinda ku git cye.	Umuryango ushabora kutagira uburyo bukomeye bwo kurinda amakuru ku buryo amakuru yanyu ashobora kwibwa. Umuryango ushabora gusabwa gutanga amakuru ku bikorwa byawo muri Leta cyangwa mu baterankunga.
Banki cyangwa Ikigo cy'imari iciriritse	Banki n'ibigo by'imari iciriritse bishobora gukoresha ayo makuru mu kumenya ushabora kuba umukiliya mwiza wahabwa inguzanyo cyangwa agakorerwa ibintu bitandukanye bijyanye n'ubukungu.	Banki zishobora gushora abantu bagafata inguzanyo batazabasha kwishyura.
Leta	Leta yakoresha ayo makuru ishaka karushaho kumenya serivisi za banki zishobora kuza zikenewe.	Hari abantu baba badashaka ko amakuru yabo ahabwa Leta.

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#### *Isuzuma ry'imikorere*

Hari ibigo bizareba uburyo ukoresha terefoni yawe kugira ngo bimenye niba byaguha inguzanyo. Bashobora gusuzuma amakuru y'inshuro utanga amakuru, incuro ukoresha mobayiro mani n'uko witwara mu bindi bikorwa bitandukanye birebana n'ubukungu.

#### *Gutanga raporo ku mikorere*

Muri iki gihe hari serivisi nyinshi ushabora kuboneramo inguzanyo ntoya binyuze kuri terefoni yawe (urugero, MoKashi). Iyo ugize ubukererwe mu kwishyura bene izi ngizanyo, ayo makuru arafatwa, kandi ashobora gutangwa mu kigo gisuzuma ibijyanye n'imikorere. Ikivamo, ni uko ushabora kugorwa no kongera guhabwa inguzanyo mu gihe kiri imbere.

#### **Impamvu ugomba kurinda amakuru yawe?**

**Ubujura.** Ibyaha byifashisha ikoranabuhanga biriyongera, bityo kurinda amakuru yawe bikaba bigufasha kuba abantu kwinjira muri konti zawe. Iyo umuntu afite amakuru yimbitse yerekeye banki yawe, ashobora kuyakoresha akaba yakwiba.

**Igenzura.** Noneho, kurinda amakuru yawe bivuze ko ugomba kugira ububasha bwo kugenzura ukoresha amakuru n'uburyo ayakoresha. Iyo yibwe, bikunze kugorana kongera kuyagiraho ubugenzuzi bwuzuye.

Baza uti: "Mwaba mwarigeze kumva abantu bibwe amakuru?" "Ni iki kibahangayikisha ku bijyanye n'ibyo abantu bashobora gukoresha amakuru yanyu?"

**Uburenganzira bwanyu n'ubwisanzure.** Ufite uburenganzira bwo gutunga amakuru aberekeyeho. Ufite kandi uburenganzira bwo kugena amakuru bwite ushabora gusangiza abandi. Hari imbuga nkoranyambaga na porogaramu z'ikoranabuhanga zisaba amakuru make yo kuzifasha gukora akazi kazoo mu gihe hari izindi zisaba amakuru acukumbuye. Buir gihe ni wowe ugomba niba gutanga amakuru nta mpungenge biguteye. Buri gihe uba ufite uburenganzira bwo kwanga gukoresha porogaramu runaka, cyangwa gutanga gusa amakuru make mu yo usabwa. Kurinda amakuru bwite yawe bivuze ko uba ufite ubwirinzi. Bikurinda kubona hari itsinda ry'abantu cyangwa umuntu ku gitit cye bakurwanya bifashishije amakuru yawe.

#### **Uko warinda amakuru bwite yawe**

Ubwo mumaze kumva impamvu ari ngombwa kurinda amakuru bwite y'umuntu, reka noneho tuvuge ku kuntu umuntu yarinda amakuru ye. Aha icy'ingenzi ni ukumva bumwe mu buryo amakuru yanyu ashobora kubura umutekano, bituma mufata umwanzuro wo gukora igikenewe ngo arindwe.

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#### Kuri terefoni yawe

##### *Itondere imibare n'amagombo y'ibanga*

Amagambo y'ibanga ni yo ari ku isonga mu bwirinzi bwawe. Ushobora gukoresha ijambo rimwe ku mbuga zose cyangwa porogaramu z'ikoranabuhanga, ariko kuri konti zifite icyo zivuze kinini, ugomba kugergeza gukoresha amagambo y'ibanga atandukanye. Mu gihe ukoresha ijamo rimwe hose, iyo hagize umenya ijambo ukoresha aba ashobora kugera kuri konti zawe zose. Mu rwego rwo gukora ijambo ry'ibanga bigoye kuvumbura, ushobora kuvanga inyuguti nto n'inkuru, imibare n'ibimenyetso bitandukanye. Ugomba kugira ibanga ijambo ryawe ry'ibanga kandi ukirinda kuryandika ahantu abandi bashobora kuribona.

##### *Itondere amakuru utanga*

Imbuga nkoranyambaga nyinshi na serivisi z'ikoranabuhanga zitandukanye bizagusaba gutanga amakuru bwite yawe ndetse n'ay'ibanga igithe wifuza kubikoresha. Ugomba kwitonda ukamenya ibiri ngombwa ugereranyije n'ibisabwa. Ushobora gusanga atari ngombwa gutanga ibirenze izina ryawe na imeri. Kimwe n'uko ushobora kugergeza kumenya icyo urwo rubuga ruzakoresha ayo makuru n'abo ruzayasangiza. Imbuga nyinshi zibigaragaza mu mirongo migari yazo zikunze gushyira ku gice cyo hasi cya buri rupapuro.

##### *Jya witodera murandasi zidakenera umugozi zikoreshwa mu buryo bwa rusange*

Iyo ukoresha murandasi rusange idakenera umugozi, haba hari ibyago byinshi by'uko amakuru wohereza ashobora kubangamirwa n'abandi. Uzitondere gukorera ibijyanye na banki cyangwa gutanga amakuru agomba kwitonderwa mu gihe ukoresha murandasi rusange idakenera umugozi.

##### *Jya ukoresha gusa imbuga nkoranyambaga zizewe ku bijyanye n'umutekano*

Nufungura urubuga nkoranyambaga, akensi uzabona akamenyetso k'ingufuri ahagana hejuru. Ibi bivuze ko amakuru utanga cyangwa wakira kuri urwo rubuga afite umutekano kandi ko hari amahirwe menshi ko adashobora kwibwa. Ibyo ariko ntibikubuza gukomeza kugira amakenga, n'ubwo ako kamenyetso kaba gahari. Gusa, menya ko utagomba gushyira amakuru bwite yawe ku mbuga nkoranyambaga zidafite akamenyetso k'ingufuri.

##### *Ntugafungure imeri cyangwa ubutumwa bugufi ugizeho gushidikanya*

Uburyo bukunze kwifashishwa mu kugergeza kwinjira mu makuru bwite y'abandi ni icyo bita "ubutekamutwe bureshya". Ibi bikunze kunyuzwa mu butumwa bugufi cyangwa imeri bakagerageza kukubeshyabeshya kugeza utanze amakuru bwite yawe. Bikunze kugaragara nk'ibiturutse ku muntu uzi, kandi akensi baba bagusaba gufungura ubutumwa cyangwa kureba ikintu kiba kiri ku mugereka. Ntugomba kubikora kugeza igihe umenyeye neza ko atari ubutekamutwe.

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#### *Jya ukoresha porogaramu zica amavirusi*

Abatekamutwe bifashisha ikoranabuhanga bakoresha porogaramu z'ingome zishobora kwangiza igikoresho cyawe (terefoni) zikanakwibira amakuru. Ni ngombwa gushyira muri terefoni yawe porogaramu zemewe zica amavirusi na porogaramu z'ingome mu rwego rwo kurinda terefoni yawe ibyo byonnyi. Ntugafungure imbuga nkoranyambaga utizeye cyangwa ngo ufungure imeri cyangwa ubutumwa bugufi ushidikanyaho. Uku ni ko ibyonnyi byinjira muri terefoni yawe, ntumenye uko byagenze.

#### *Jya usiba amakuru usanze muri terefoni zakoreshejwe n'abandi*

Mbere yo kugurisha terefoni yawe ishaje, jya ubanza usibe amakuru ariho, unabigenze utyo igihe uguze terefoni yakoze. Uburyo bworoshye bwo guhanagura terefoni ni ukuyisubiza ku miterere yavanye mu ruganda rwayikoze.

#### *Jya uvugurura porogaramu ukoresha*

Porogaramu zituma terefoni ikora zigenda zivugururwa mu rwego rwo kurushaho kuzirinda kuvogerwa n'ibyonnyi no guhangana n'ubutekamutwe. Hari terefoni zibwiriza kuvugurura porogaramu no gushyiramo izigezweho, ariko birashoboka kubifunga. Iyo utavuguruye terefoni yawe ku gihe, ugomba kwizera ko biza kwikora. Akensi porogaramu zivugurura terefoni yawe ziba zikoreye muri terefoni yawe.

#### *Jya witondera ibintu byo guhanahana porogaramu z'ikoranabuhanga*

Iyo ushyize porogaramu kuri terefoni yawe, akensi ubona ubutumwa bugusaba uburenganzira bwo gusangiza abandi amakuru amwe n'amwe, harimo n'aho ubarizwa. Ni ngombwa kumenya porogaramu zitanga amakuru n'ubwoko bw'amakuru zitanga, kuko hari abashobora kurengera.

#### *Jya uhunika amakuru yawe*

Igihe ufite ubwoba bwo gutakaza ibintu biri kuri terefoni yawe, nk'ubutumwa cyangwa amafoto, wagombye gutekereza guhunika amakuru yawe. Hari uburyo butandukanye bwo guhunika amakuru, ukizera ko utatakaza amakuru agufitiye umumaro.

#### **Erekana**

Ereka abari mu kiganiro uko umuntu ahindura ijambo ry'ibanga maze usabe buri wese kubikora bahindura amagambo bakoresha, hanyuma bakongera kuyagarura. Ijambo ry'ibanga ni ikintu kigomba kwitonderwa, bisaba ko umuntu ugiye kurishyira muri terefoni ye ku ncuro ya mbere agomba gufasha kugira ngo abikore neza. Ariko nti byemewe kureba ibyo akora bwa nyuma. Ni ngombwa gushyira mu ngiro ibyo twigisha mu bijyanye n'umutekano w'ijambo ry'ibanga.

### Amasomo abiri:

Gufunguza konti igendanwa | Iby'ingenzi mu gukoresha terefoni | Mobayiro mani | Imbuga nkoranyambaga | Porogaramu z'ikoranabuhanga | Murandasi yo kuri terefoni igendanwa | **Kubungabunga amakuru bwite y'umuntu n'ay'ibanga** | Ibiguzi bya data



### MUGANIRE: Icyo wakora igihe amakuru yawe yibwe

N'ubwo uzi uko warinda amakuru bwite yawe, bishobora kubaho ko hagira uyabona utabimuhereye uruhushya. Dore bimwe mu byo ushobora gukora:

- **Guhindura amagambo y'ibanga.** Mu gihe umenye ko hari umuntu winjiye muri terefoni yawe, cyangwa yabonye amakuru bwite yawe, ikintu cya mbere wagombye gukora ni uguhindura amagambo y'ibanga. Ntugomba gутekereza gusa ijambo rya terefoni, ahubwo n'amagambo y'ibanga ya porogaramu z'ikoranabuhanga, imbuga nkoranyambaga cyangwa murandas.
- **Suzuma niba nta bujura wakorewe.** Igihe hari umuntu wageze kuri konti za terefoni yawe, suzuma konti zawe za mobayiro mani na banki kugira ngo wizere ko nta muntu urimo kuzinjiramo. Bibaye ngombwa, wajya kuri banki cyangwa ku mwajenti wa mobayiro mani ugahindura amagambo yvabanga.
- **Tanga raporo.** Niba ukeka ko amakuru bwite yawe yibwe, bivuge. Niba yibiwe ku rubuga nkoranyambaga, ushobora kubihavugira. Ushobora nanone kubimenyesha banki yawe n'ibindi bigo kugira ngo bakaze umutekano wa konti yawe.

**Amasomo abiri:**

Gufunguza konti igendanwa | Iby'ingenzi mu gukoresha terefoni | Mobayiro mani | Imbuga nkoranyambaga | Porogaramu z'ikoranabuhanga | Murandasi yo kuri terefoni igendanwa | Kubungabunga amakuru bwite y'umuntu n'ay'ibanga | *Ibiguzi bya data*

**Ibiciro bya data – Amainite yo guhamagara na bando za murandasi****Ibyo bivuze iki?**

Igihe cyose ukoreshheje murandasi kuri terefoni yawe, uba urimo gukoresha data, ibi bikaba bivuze ko ugomba kugura amainite cyangwa bando za murandasi ku muyobora wa terefoni ukoresha. Hari ibantu bikoesha murandasi nyinshi, nk'imiziki cyangwa amavidewo.

Ushobora kugura bando zo gukoresha murandasi. Bando za murandasi zishobora kugurirwa ku mwajenti ukorera mu gace utuyemo cyangwa ku mucuruzi w'amainite wayagushyirira kuri terefoni yawe.

Hari na bando zigurirwa hifashishijwe 'ikarika' cyangwa ukayagura ukoreshheje mobayiro mani.

**Ni ibihe bikorwa bikoresha data?**

Kwerekana icyapa/ikiményetso kigaragaza ibiciro. Reba igishushanyo kiri ku mugereka "Ibikorwa byinshi bikenera data ku bigero bitandukanye. Kureba ubutumwa bugufi bikoresha data nke cyane, mu gihe kurena amashusho, gukina no kuyibika imiziki n'andi mavidewo byo data nyinshi. Urebye amavidewo akoresha data nyinshi kurusha ibindi bikorwa bikorerwa kuri murandasi, akaba ari yo mpamvu ugomba kwitonda igihe ureba videwo kuri murandasi."

Sobanura ko "kuvugurura porogaramu na byo bikoresha data."

**Uko ureba ibiguzi bya data wakoreshheje?**

"Ni byiza kureba data zawe kugira ngo umenye izo wakoreshheje, n'icyo ibikorwa bitandukanye wakoze byagutwaye."

Ushobora kumenya data uftite, nk'uko ubigenza igihe wandika umubare cyangwa ijambo ry'ibanga kuri terefoni yawe cyangwa igihe usoma ubutumwa ugiye kohereza cyangwa umaze kohererezwa n'umurongo wa terefoni ukoresha."

**Erekana**

Ereka abje mu kiganiro uko bareba data. Ibi bigenda bihinduka bitewe n'igihugu urimo n'umuyoboro waterefoni ukoresha; bikugoye wakwegera umwajenti waterefoni zigendanwa akagufasha.



IMBUMBANYIGIH KU MATINDA  
YO KWIZIGAMIRA AKORESHA  
IKORANABUHANGA:  
**IBANGA RY'AMAKURU**  
**N'UMUTEKANO WAYO**  
*IBIBAZO BY'INGENZI BIBAZWA ABATANGA*  
*SERIVISI Z'IKORANABUHANGA*





# IBANGA RY'AMAKURU N'UMUTEKANO WAYO

## IBIBAZO BY'INGENZI BIBAZWA ABATANGA SERIVISI Z'IKORANABUHANGA

Intego	<p>Impinduka zishingiye ku ikoranabuhanga zigirira umumaro ukomeye abagize amatsinda yo kwizigamira n'abayashinga, ariko rizana n'ibibazo bishya bifitanye isano n'umutekano w'abarikoresha. Muri byo harimo ikibazo cyo kuvogerwa kw'amakuru y'ibanga no kugangamira umutekano wayo, gishobora kwangiza imibereho y'umuntu n'ubukungu bwe, hagati aho kikaba cyateza ibibazo bikomeye byo mu rwego rw'amategeko ubukungu ndetse bikagera no ku bafaha amatinda harimo imiryango n'abakorana na yo. Mu mitegurire yayo, ikoranabuhanga rigenewe amatinda yo kwizigamira rikusanya amakuru menshi aturutse mu banyamatsinda, arimo ayerekeye ku bukungu n'avuga ku bibaranga, amazina, amafoto, nimerro za terefoni n'iz'indangamtu.</p> <p>Abatanga serivisi z'ikoranabuhanga, bahita baba nk'abarinzi b'amakuru yerekeye ku matsinda n'abayagize, ibihobora kuba inzira yo kwibwa amakuru, kuyakoresha ibyo bishakiye no kugabwaho ibitero by'ikoranabuhanga igihe hadahyizweho imirongo ihamye igenderwaho mu gukusanya amakuru, kuyabika, kuyatunganya, kuyakoresha, kuyatanga, kuyahindura, kuyashyira ku karubanda cyangwa kuyasiba. Imiryango ishyira mu bikorwa umushinga igomba kumva ibi bibazo maze ingamba zo kubungabunga amakuru zikinjizwa muri gahunda mbere yo kubigeza ku matsinda yo kwizigamira.</p> <p>Iyi mfashanyigisho yateguriwe imiryango ishyira mu bikorwa umushinga kubaza abatanga serivisi z'ikoranabuhanga ibibazo biboneye ku buryo bashyizeho bwo kubungabunga amakuru, hagamijwe kurinda uburenganzira ku ibanga ry'amakuru bugomba kugirwa n'abanyamatsinda.</p>
Abo iyi mfashanyigisho igenewe	<p>Iyi mfashanyigisho igenewe abakozi b'umuryango, by'umwihariko abategura imishinga, abayobozi b'imishinga, abashinzwe ibijyanye n'ikoranabuhanga, impuguke mu kubungabunga amakuru n'abajyanama rusange.</p>
Igihe gikenewe	<ul style="list-style-type: none"><li>• Gusoma imfashanyigisho – iminota 30</li><li>• Ibiganiro no gukusanya amakuru ava ku batanga serivisi z'ikoranabuhanga – igihe kigenwa n'abayobozi b'umushinga</li><li>• Ubushekashatsi bw'inyyongera bwerekereye ku mabwiriza agenga umutekano w'amakuru ku rwego rw'ighugu no ku rwego mpuzamahanga – igihe kigenwa n'abayobozi b'umushinga bafatanyije n'impuguke mu bijyajye n'umutekano w'amakuru n'abajynama rusange.</li></ul>
Uko iyi mfashanyigisho ikoreshwa	<p>Iyi mfashanyigisho ivuga uburyo bwo kubungabunga ibanga n'umutekano by'amakuru hakurikijwe umurongo umushinga ugenderaho kandi irimo urutonde rw'ibibazo bibazwa abatanga serivisi z'ikoranabuhanga mu gihe cyo gusuzuma ubusabe bwabo. Imiryango ishobora gushyira ibi bibazo muri dosiye isaba abantu gupiganira isoko ikanabyifashisha mu</p>

bikomereza kurupapuro rukurikira

	<p>biganiro igirana na bo n'igihe bategura amasezerano. Uko byagenda kose, imiryango yagombye gusaba abashako gutanga serivisi gusubiza ibi bibazo mu nyandiko. Hari ibibazo bigoye gukemura, rero ni byiza gusaba ko bisobanurwa neza kugeza uwababajije anyuzwe n'ibisubizo ahawe.</p> <p>Ikirusha ibindi kuba cyiza, ni uko ibibazo byatanzwe muri iyimfashanyigisho byabazwa mu gihe cyo gutoranya ikoranabuhanga rizifshishwa mu matsinda yo kwizigamira, mbere y'uko umushinga utangira gushyirwa mu bikorwa. Iyi mfashanyigisho kandi izagirira umumaro imiryango yamaze gutangira gukoresha ikoranabuhanga mu matsinda yo kwizigamira, by'umwihariko igehe bafite imbogamizi mu bijyanye n'ibanga n'umutekano by'amakuru cyangwa igehe uzatanga ikoranabuhanga ateganya kuzana porogaramu nshya zishobora kongera ibibazo birebana n'ibanga n'umutekano by'amakuru.</p> <p>Abashyira mu bikorwa umushinga bashishikarizwa kandi gukoresha imfashanyigisho ya 6 iherekeza izindi, yitwa "Ibiganiro bigenewe ukoresha ikoranabuhanga," mu gihe baganira n'abanyamatsinda ku bijyanye n'uburyo amakuru yabo azakoreshwa, azabungabungwa n'ibyo basabwa gukora mu rwego rw'itsinda n'urw'umuntu ku gitu cye kugira ngo amakuru yabo arusheho kubungabungwa.</p> <p>Abashyira mu bikorwa umushinga n'ababahaye ikoranabuhanga bagombye gusoma amategeko agenga umutekano w'amakuru akoreshwa ku masoko yo mu gihugu ikoranabuhanga rikoreshwamo. Bagombya kandi kwifashisha ingero nziza n'amabwiriza yemewe ku rwego mpuzamahanga yerekeye ku ibanga ry'amakuru, mu gihe atari byo bategetswe gukurikiza. Aha harimo nk'urugero, Amabwiriza rusange agena uburyo amakuru arindwa akoreshwa mubihugu bigize Umuryango wUbumwe bw'Uburay.</p>
Inyandiko zifashishijwe	<p>Inshamake y'Amasomo yerekeye Ibigo by'ubwizigame byo mu buryo bw'ikoranabuhanga (2.020)</p> <p>Kwihutira gutahura ibyago bishobora kugera ku makuru (2.022)</p>

## Ibisobanuro by'amagambo

N'ubwo amagambo "ibanga ry'amakuru" n' "umutekano w'amakuru" rimwe na rimwe akoreshwa rimwe mu mwanya w'irindi, burya aratandukanye. "Ibanga ry'amakuru" bivuga ko hari uburenganzira bugomba kubahirizwa mu gihe amakuru bwite y'umuntu akoreshwa, akusanya, abikwa cyangwa asibwa. Naho Naho "umutekano w'amakuru" bisobanura politiki, n'uburyo bukoreshwa mu kurinda amakuru bwite y'umuntu.

### *Ibanga ry'amakuru*

Kurinda amakuru bwite y'umuntu abatagombye kuyamenya no kubasha kugena abemerewe kuyamenya.  
(Inkomoko: CloudFlare, Data Privacy Manager)

### *Umutekano w'amakuru*

Amabwiriza agena uburyo amakuru agenzurwa n'uburyo arindwa ibibazo bitandukanye, birimo kwinjirirwa n'abatabifitiye uburenganzira, gutakara cyangwa kwangirika kw'amakuru mu buryo bw'impanuka.  
(Inkomoko: Digital Guardian, Data Privacy Manager)

Muri iyi mfashanyigisho, "umutekano w'amakuru" wumvikana nk'uburyo bwashyiriweho kubika amakuru y'ibanga yafashwe hifashishijwe terefoni zigendanwa no kuyabungabunga. Aha twavuga nko gukumira abayamenya kandi batabyemerewe amakuru abakoresha terefoni baba bemeye ko asangizwa abandi cyangwa abayakoresha uko bidakwiriye. "Ibanga ry'amakuru" bisobanurwa nk'uburenganzira bw'abakoresha terefoni zigendanwa bwo kumenya no gukurikirana uko amakuru bwite yabo (harimo amakuru yerekeye ibibaranga n'ayerekeye umutungo), akusanya, uko abikwa n'uko akoreshwa.

## Ibibazo byerekeye ibanga n'umutekano by'amakuru bibazwa abatanga serivisi z'ikoranabuhanga

1. *Mwaba mufite politiki yerekeye kugira ibanga? Ryaba riri ahantu rishobora kubonwa n'abantu babikeneye? Ese mushobora kuridusangiza?*
2. *Mufite umukozi ushinzwe kubungabunga umutekano w'amakuru?*
3. *Bimeze bite ku bijyanye n'amategeko agena imicungire y'umutekano na porogaramu yanyu?*

Amategeko agenga umutekano w'amakuru ni amabwiriza agena uburyo abakozi bakoresha cyangwa bagera ku makuru yakusanyijwe binyuze ku mbuga nkoranyambaga cyangwa porogaramu z'ikoranabuhanga, nk'izikoreshwa mu gucunga amatsinda yo kwizigamira akoresha ikoranabuhanga. Abatanga serivisi z'ikoranabuhanga bagombye kugira umurongo ugaragara uburyo bakoresha mu kurinda amakuru.

Uburyo bwo gucunga umutekano bwagombye kuba bubasha kugerwaho na buri wese ubikeneye. Niba utanga serivisi y'ikoranabuhanga ayategura ari uko mubimusabye cyangwa bimugora kuyasobanura, bivuze ko nta buryo bufatika afite bwo kurinda amakuru.

4. *Mwaba marakoze data mapping ya porogaramu yanyu? Niba mwarayikoze, mushobora kuyidusangiza? Niba mutarayikoze, turabasaba gusubiza ibibazo bikurikira.*

Gukora data mapping ni intambwe yingirakamaro mu kubahiriza amategeko agenga ibanga ry'amakuru, amabwiriza y'ubuziranenge n'ingero abantu bakurikiza. Ni ngombwa kumenya ubwoko bw'amakuru asabwa mu matsinda yo kwizigamira hifashishijwe ikoranabuhanga, uko ayo makuru azabikwa hanyuma agatangwa aho akenewe, niba hari umuntu wo mu matsinda cyangwa uwo hanze yaryo ubayabona n'ingamba zirihozigamije kubungabunga ayo makuru. Mumenye ko utanga serivisi y'ikoranabuhanga ashobora gusaba ko amategeko adashyirwa hanze cyangwa akagirwa ibanga igithe cyose batarayatangaza, kandi biremewe.

- a) Ni ayahe makuru porogaramu yanyu isaba abanyamatsinda? Murasabwa gushyiramo amakuru asanzwe hamwe n'ashobora kuzamura amarangamutima, harimo amakuru yose yerekeye ibiranga umuntu n'amakuru yerekeye aho abarizwa niba tuyasaba.
- b) Ni gute mwubahiriza uburenganzira bw'abanyamatsinda nka ba nyir'amakuru?
  - Uburenganzira bwo guhabwa amakuru
  - Uburenganzira bwo kugera ku makuru
  - Uburenganzira bwo kwemeza amakuru
  - Uburenganzira bwo gusiba amakuru
  - Uburenganzira bwo kugabanya ibiyakorwaho
  - Uburenganzira bwo kugendana amakuru
  - Uburengazira bwo kugira icyo uvuga ku makuru
  - Uburenganzira bwo kumenyeshwa ko amakuru yinjiwemo
  - Uburenganzira bwo kwanga ifatwaryibyemezo rikozwe ku makuru rikorwa nabi

- c) Amakuru yerekeye ku matsinda no ku bayagize azabikwa he?

Uwatanze ikoranabuhanga ashobora kubika amakuru ahantu hatandukanye. Ugomba kuba uzi neza aho amakuru y'amatsinda abitse n'uburyo abitse.

Ibigo bifite abakozi bigoye kugeraho byagombye gushyira imbaraga mu ikoreshwa rya terefoni n'koreshwa rya murandas, ibyo bikajyana no kuba gihbra kubahyiririah uburyo buhozaho kandi bwizewe bwo kugera ku makuru.

- d) Ni gute muzajya mutunganya mukanakreha amakuru y'abanyamatinda?
- e) Ni nde uzaba afite ubushobozi bwo guhindura, gushyingura cyangwa kuvanaho amakuru y'abanyamatsinda?

5. *Mwaba mwarigeze kugera ku gipimo icyo ari cyo cyose kizwi mu bijyanye no kubungabunga amakuru?*

Hari ibigo byinshi byemeza ubuziranenge mu bijyanye n'umutekano w'amakuru bitanga ibipimo ngenderwaho: nka ISO 27001, SSAE16, na Safe Harbor ni ibigo bigena uko amakuru arindirwa umutekano. ISO 27701 ni ikigo

mpuzamahanga gishya mu bijyanye n'ibanga ry'amakuru kandi kirizewe. Cyashinzwe hagendewe ku mahame ya General Data Protection Regulation's (GDPR), kikaba cyubahiriza ku buryo bwuzuye ibipimo bigezweho by'ubuziranenge mu bijyanye n'ibungabungwa ry'amakuru.

Ikigo cyabahaye ikoranabuhanga gishobora kuba ari gito kitabasha kwemerwa n'ikigo na kimwe muri ibi, ariko ni byiza kubibaza. N'ubwo kitemewe, ni byiza kumenya niba hari ibipimo runaka by'ubuziranage gikurikiza.

**6. Ni gute musuzuma ubumenyi bw'abakozi banyu mu bijyanye n'umutekano w'amakuru?**

Bimwe mu bisa ku isonga mu kwangiza amakuru biterwa n'amakosa abantu baba bakoze. Aho bimeze neza, uwabahaye ikoranabuhanga azajya atanga amahugurwa ahoraho ku kubungabunga amakuru, cyangwa ibe imwe mu nshingano z'umukozi mushya.

**7. Mwaba mutandukanya amakuru y'umukiriya n'ay'ikigo?**

Igihe amakuru y'ikigo yinjiwemo, mwagombye kumenya ko amakuru y'amatsinda yo ari mataraga.

Iyo amakuru abitswe ku buryo butandukanye, biba binavuze byinshi ku bijyanye no gukurikirana uburyo amakuru amenyekana. Ni byiza ko abantu bangombwa mu bakoresha ikoranabuhanga ari bo bonyine baba bashobora kugera ku makuru y'umukiriya.

**8. Mwaba mukorana n'abandi b'iruhande mu gutanga ikoranabuhanga ryanyu? Ese baba bashobora kugera ku makuru y'abanyamatsinda? Niba ari ko bimeze, ni ayah masezerano mufitanye na bo mu bijyanye n'umutekano w'amakuru?**

Abacuruza ikoranabuhanga benshi baha agaciro kenshi abandi bantu b'iruhande mu byo bakora, kandi ugasanga bafatanye amasezerano afatika yerekeye ku micungire y'umutekano w'amakuru. Gukoresha umuntu wo ku ruhande ni ibintu bimenyerewe kuri porogaramu z'ikoranabuhanga. Mugomba kubaza ibijyanye n'amasezerano bagiranye n'umuntu wo ku ruhande yerekeye ku kurinda amakuru n'ubuziranenge.

**9. Ni gute muteganya gukemura ibibazo ikoranabuhanga ryanyu rishobora guhura na byo?**

Hatitawe ku buryo umutekano ucunzwe, buri gihe biba bishoboka ko hazavuka ikibazo kijyanye n'umutekano w'amakuru. Iyo bigenze bityo, hakenewe ko baba bafite uburyo buhamye bwo gukemura ikibazo. Ibi ntibazafasha gusa kurinda amakuru y'abanyamatsinda, ahubwo bivuze ko mu gihe gito gishoboka baba bashobora kuyagarura igithe yagiye.

**10. Ese mujya musuzuma ku buryo buhoraho ko mushobora kugarura amakuru yabuze muri gahunda y'ikoranabuhanga ryanyu?**

Gahunda iba nziza bitewe n'uburyo ishyirwa mu bikorwa. Gukora isuzuma rihoraho byerekana ko umutekano uri mu bintu bishyirwa imbere, bigatuma bizera no buri wese amenya icyo bamumarira mu gihe havutse ikibazo. Gusuzuma ubushobozi bwo kugarura ibyagiye bitanga icyizere ko gahunda iriho kandi ikorwa neza bitanagoranye.

**11. Ese mwubahiriza GDPR?**

Hakurikijwe ibisabwa n'umuterankunga wanyu, mushobora gukenera ko uwabahaye ikoranabuhanga yubahiriza GDPR. GDPR ikoreshwa ku bigo byose bigira ibyo bikorana n'abakiriya mu Muryango w'Ubumwe bw'Uburayi.

**12. Ni ibiki iyubahirizwa ry'ibanga ku makuru yanje rikeneye ku rwego rw'amategeko n'umuco?**

Iki ni ikintu mwagombye kumenya mbere y'uko muvugisha uwo mushaka ko abaha ikoranabuhanga. Ariko nyir'ikoranabuhanga yagombya na we kuba ashobora kubagira inama ziyyanye n'iyubahirizwa ry'amategeko, ndetse mwagombye kumenya no kwizera ko ibyo murimo byubahirije amategeko.

Ibihugu bigenda birushaho kugira amategeko yerekeye ku busugire bw'amakuru agena uburyo amakuru

yakuwe mu baturage ashobora kubikwa no gukoreshwa. Mushobora gushaka umujyanama mu by'amategeko, bona n'ubwo mwaba mukenera umuntu ubafasha mu bijyanye no gucunga no kubika amakuru wo mu kigo gitanga serivisi, mugomba kugirirwa icyizere n'amategeko. Mwizere ko mukurikirana neza uburyo uwabahaye ikoranabuhanga abika amakuru kugira ngo mwizere ko afite ubushobozi bwo kubahiriza ibyo mumusaba bujyanye n'umutekano w'amakuru.

**13. Ni iyihe politiki yanyu yo kuvugurura porogaramu yanyu?**

Porogaramu zishaje zishobora gushyira sisitemu n'ihuzanzira mu kaga ko kugabwaho ibitero by'ikoranabuhanga. Ni yo mpamvu ari igitekerezo cyiza kubaza ugurisha porogaramu niba bafite uburyo porogaramu yabo ijya yivugurura.

**14. Mwaba mufite porogaramu zizajya zirinda abanyamatsinda guhura n'ibibazo bikunze kuboneka kuri murandas?**

Porogaramu yanyu yaba ikoranye ubwirinzi buhagarika ibibazo birimo nk'ibyonnyi n'ubutekamutwe bushingiye ku kureshya?

**15. Ni bande bazabasha kugera ku makuru y'abanyamatsinda? Aha ni ngombwa gushyiramo ab'imbere n'ab'inyma bose.**

Ni ayahé makuru y'abanyamatsinda musangiza cyangwa muteganye gusangiza abandi bantu bo ku ruhande (ni ukuvuga, imiryango ishyira mu bikorwa umushinga cyangwa abitanga serivisi zijiyanne n'ubukungu) ?

Mu gutoranya umuceruzi w'ikoranabuhanga, mugomba kumenya ubarizwaho amakuru y'abakiriya (abanyamatsinda). Ni nyiri porogaramu y'ikoranabuhanga cyangwa ni umuryango ushyira mu bikorwa umushinga ? Niba ari nyiri porogaramu (nk'uko bishobora kuba bimenyerewe), ni ubuhe burenganzira ufite (nk'umuryango ushyira mu bikorwa umushinga), bwo kugera ku makuru, kuyatunganya cyangwa kuyakoresha? Ese uzagira uburenganzira bwo kubona amakuru y'ibanze cyangwa ubona gusa raporo zakozwe na porogaramu y'ikoranabuhanga? Ese uzagira uburenganzira bwo kugera ku makuru bwite y'abanyamatsinda (urugero, amazina cyangwa nimero za terefoni) cyangwa uzajya ubona guza amakuru yok u rwego rw'itsinda (igiteranyo cy'ubwizigame bw'amatsinda)?

Mbere yo gushyira umukono ku masezerano, ni byiza kumenya niba nyiri porogaramu yiteguye gusangiza abandi amakuru y'abanyamatsinda n'uko azabikora cyangwa se kuyagurisha. Nyiri porogaramu yagombye kugira politiki y'ibanga ry'amakuru yagombye kubasangiza.

**16. Ni gute porogaramu yanyu yizeza ko uyikoresha amenya akanemera ibijyanye no gokusanya amakuru, kuyatunganya no kuwasangiza abandi?**

Imbuga nyinshi zikoreha amatinda yo kwizigamira zikoze ku buryo zishobora gusangiza amakuru abandi bantu b ku ruhande mu rwego rwo kongerera abanyamatsinda amahirwe yo kubona serivisi zijiyanne n'ubukungu. Ariko uwo mukorana wese yagombye kuba afite inyandiko yifashisha asaba ukoresha porogaramu kumwemerera gusangiza abandi bantu amakuru arimo amakuru amuranga (amazina, nimero y'icyangombwa kimuranga, nimero ya terefoni cyangwa aho abarizwa).

Baza ku buryo bwimbite ibijyanye n'ubusabe bw'icyemezo, harimo n'umwandukuro wa politiki yabo yerekeye ku "kwemera" k'ukoresha ikoranabuhanga. Icyemezo cyo gusangiza amakuru gitanzwe muri dosiye isaba nticyagombye kwemerwa kandi akensi ntikiba cyubahirije amategeko yaba ku rwego rw'ighugu no ku rwego mpuzamahanga, harimo na GDPR. Ubusabe bw'icyemezo cy'ukoresha porogaramu bugomba kuba gutangwa mu buryo bwumvikana neza kandi buhinnye, bukoresha imvugo yoroshye kumva kandi bugomba kuba bushobora gutandukanya neza n'andi makuru nk'inyandiko ikubiyemo ibigomba gukorwa n'ibisabwa. Ubusabe bugomba kugaragaza icyo amakuru bwite y'abantu azakoreshwa kandi bukagaragaramo izina ry'ikigo kigera kuri ayo makuru. Icyemezo kigomba gutangwa ku bushake, kikagaragaraho ugitanze, gifite amakuru ahagije kandi kitarimo urujijo.