

**REPUBULIKA Y'RWANDA**



**IKIGO CY'IGIHUGU CY'UBWISHINGIZI BW'INDWARA CYA  
GISIRIKARE (MMI)**

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**IGITABO GIKUBIYEMO SERIVISI ZIHABWA ABATURAGE**

**Ukuboza, 2011**

## **IRIBURIRO**

Nejejwe no kubagezaho iki gitabo gikubiyemo serivisi z'Ikigo cy'Ubwishingizi bw'Indwara cya gisirikare (MMI).

Iki gitabo cyateguwe hashingiwe kuri gahunda ya Leta y'Ivugurura ry'Inzego z'Imirimo ya Leta, kikaba kigamije gusubiza ibyifuzo by'Abaturage, gukorera mu mucyo no gukangurira abakozi kwita ku nshingano zabo bubahiriza ibyo bagomba gukorera Abaturage.

Iki gitabo kigaragaza uruhare rw'Ikigo cy'Ubwishingizi m'Ubuwuzi cya gisirikare, cyerekana serivisi zitangwa nibisabwa kugira ngo umuntu abone izi serivisi, Urutonde rwaho izo serivisi zitangirwa nibyo amategeko yemerera aba habwa serivisi.

Ishyirwaho ry'Iki gitabo gikubiyemo serivisi zihabwa abaturage byerekana Ubushake iki kigo gifite bwo kwakira neza abayigana serivisi hagamijwe kugirana nabo umushyikirano no guha imbaraga ibijyanye no gutanga serivisi nziza.

**Dr Col RUDAKUBANA Charles**

**Umuyobozi Mukuru wa MMI**

Iki Gitabo kigaragaza serivisi MMI igenera abayigana. Ni muri urwo rwego musanga gikubiyemo serivisi zitandukanye n’aho zitangirwa, uburyo zitangwa, igihe zitangirwa, n’Uburyo abatanyuzwe na Serivisi bahawe banyuramo bagaragaza ibibazo kugira ngo barenganurwe. Iki gitabo kigaragaza izi ngingo zikurikira:

- icyerekezo n’Intego bya MMI byerekana ubushake bwo gutanga serivisi nziza kandi zinoze muri ubu buryo bukurikira:
  - Ubunyangamugayo
  - Hubahirizwa amategeko
  - Mu bwitonzi n’Ubupfura
  - Mu bwumvikane
  - Mu kuri no kudatoranya
  - Mu mucyo
  - Kugaragaza ibyo ikora
  - Gukorera ku gihe
  - Gutanga serivisi nziza kandi ku gihe cyabigenewe.
- Isesengura rya serivisi zitangwa na MMI:
  - Kugaragaza neza serivisi zitangwa na MMI,
  - Kwerekana Ishami serivisi zitangirwamo. Muri ubu buryo Abaturage bazamenya neza Ishami cyangwa Ibiro bagana, bityo bahabwe serivisi badatakaje igihe n’Ingufu zo gutegereza;
  - Kugaragaza igihe nyacyo bitwara buri serivisi itangwe. Ibi bizaha abaturage amakuru y’ingirakamaro bibarinde guhora mu nzira no gukubita amaguru y’ubusa.
  - Gushyiraho ibipimo bya serivisi nziza hagaragazwa amasaha bitwara kugira ngo umuturage abone icyo serivisi, uburyo izo serivisi ziboneka, ukuri kuba kuri mu itangwa ry’izo serivisi, icyizere cyo gukomeza kubona izo serivisi, niba umuturage ashobora kuyigeraho, uburyo yumvikanishwa, mu kuri, uburemere bifite n’ubwitonzi mu gutanga serivisi; Hashingiwe kuri ibi, Abaturage bashobora kwizera gutera imbere
  - Amakuru nyayo ku nyandiko zisabwa n’uburyo bwo kubona serivisi muri MMI. Urugero, ibyangombwa bikeneye kwerekanywa, n’impapuro zigomba kuzuzwa n’umuturage ushaka serivisi.
- Gusobanura neza Abaturage, ibyiciro by’abantu bemerewe kwaka buri serivisi itangwa na MMI.
- Kugaragaza Abakozi bashinzwe gutanga izo serivisi n’aho babarizwa ndetse n’uburyo bwo kubahamagara cyangwa kubandikira igihe bibaye ngombwa.

- Uburyo bwo kurenganurwa igihe udahawe iyo serivisi cyangwa se uburyo wayihawemo butakunogeye.
- Uko umuturage ashobora gutanga inama n'ibitekerezo ku buryo buhoraho hagamijwe guteza imbere no kunoza imitangire ya serivisi muri MMI.
- Amakuru n'uburyo bwatuma serivisi za MMI zimenyekanishwa kandi zikajya ahagaragarira buri muturage wazikenera.

Iki Gitabo kirimo serivisi zihabwa abaturage ni igikoresho cyo kugeza amakuru ahagije kandi asobanutse ku bagana serivisi za MMI no gushyiraho ibipimo hagamijwe kwimakaza umuco wo gukorera m'ukuri Nzego za Leta. Iki Gitabo gikubiyemo Serivisi zihabwa Abaturage kizatuma abagana serivisi za MMI bazahabwa serivisi zihuse binarandure umuco wo gutinza serivisi byagaragaraga mu itangwa rya serivisi mu Nzego za Leta.

Hashingiye ko ko serivisi zigomba kujyana n'ibyifuzo by'Abaturage, MMI yiyemeje kubamenyesha Serivisi bashobora gusaba, inshingano n'uburenganzira bwabo igihe bashaka izo serivisi.

Kubera ko MMI isanga itakora ibi yonyine, niyo mpamvu isaba Abaturarwanda guhoza ijisho ku bakazi bayo kugira ngo bakorere ibibakwiye, bibereye, kandi bifite ireme no gutanga amakuru asobanutse kuri serivisi bifuzwa no gukuraho inzitizi zose zatuma itangwa rya serivisi ridatera imbere.

Mu by'ukuri, kugira ngo ishyirwamubikorwa ry'iki Gitabo gikubiyemo serivisi rishoboke, MMI yizeye ko hazakomeza kubaho ubufatanye no guhana amakuru n'abaturage bayigana bashaka serivisi. Kubera iyi mpamvu MMI yashyizeho uburyo bunoze bwo bwo kugisha inama abagana serivisi zayo:

- Ifishi cyangwa urupapuro byandikwaho ibitekerezo n'inama zitangwa muri buri Shami;
- Agasanduku k'ibitekerezo kaboneka aho binjirira;
- Umunsi w'Imurikabikorwa
- Amatsinda ngishwanama ahuriwemo n'Abagana serivisi za MMI
- Umurongo wa telefoni utishyurwa;
- Gukora anketi n'iperereza ku bagana serivisi za MMI gusesengura imibare n'imiterere y'ibibazo by'abatishimiye serivisi bahawe
- Uburyo bwo kurenganurwa no gukemura ibibazo bugaragaza inzira abagana MMI banyuramo batanga ibitekerezo kuri serivisi bahabwa.

Iki Gitabo cyerekana neza ingamba zafatwa igihe serivisi zidatanze uko bikwiye. Niyo mpamvu rero MMI ishishikariza abagana serivisi zayo gutanga inama ku bibazo babinyujije mu buryo buhari bwagenwe bwo kugaragaza ibibazo, bworoshye gukoreshwa kuri buri wese. MMI izakira ibyo bibazo by'abayigana ibigire ibyayo ikabikemura kandi mu gihe kitarambiranye. Mu buryo bushoboka, igihe cyo kwakira no gukemura ibibazo cyashyizweho. MMI irifuzza gufatanya mu buryo bunoze n'abayigana mu gukemura ibibazo by'imitangire ya serivisi. Izi ngingo z'ingenzi nizo zizubahirizwa mu gihe cyo gushyira mu bikorwa iki gitabo gikubiyemo serivisi zitangwa na MMI:

- Gutangiza uburyo buhoraho abasaba serivisi batangamo ibibazo. Uburyo bushoboka buzakoreshwa bugizwe n'urubuga rwa interineti, kohereza ubutumwa bwanditse kuri telefoni, no gukusanya amakuru ku basaba serivisi aho zitangirwa, udusanduku tw'Ibibazo, iyakure hamwe na telefoni.
- Kugena abashinzwe gukemura ibibazo no kwerekana uburyo bwo gukemura ibibazo imbere hagamijwe gukemura buri kibazo bakiriye.
- Gushyiraho uburyo bugezweho bukoreshwa imbere muri MMI mu gutondeka ibibazo. Ibibazo bishoboka ko byakwandikwa mu buryo busanzwe cyangwa ubushobozi bwaboneka, hagakoreshwa mudasobwa mu buryo butuma ibona igihe nyacyo cyo guhuza imibare.
- Gushyiraho ingengabihe yo gukemura ibibazo, harimo n'igihe cyo kumenya kwakira ibibazo, igihe gikenewe cyo kurangiza iperereza kuri buri rwego, n'igihe cyo kumenyesha abasaba serivisi aho MMI igeze mu iterambere.
- Kwemeza uburyo buzakoreshwa mu gihe habayeho kutubahiriza ibipimo mu itangwa rya serivisi.
- Gushyiraho uburyo bwo gukurikirana no kugenzura inzira zo gusesengura imibare n'imiterere y'ibibazo by'abatishimiye serivisi bahawe.

Mu rwego rwo gushyigikira guhanahana amakuru, inama no kungurana ibitekerezo ku ishyirwa mu bikorwa ry'iki Gitabo, MMI yiyemeje gukoresha itangazamakuru n'ikoranabuhanga rishya, n'ubundi buryo bugezweho nk'ubutumwa bwanditse kuri telefoni, umurongo wa interineti, n'ubundi nka twitter na facebook, n'ibindi binyuranye, cyangwa uruhurirane rw'iyi miyoboro y'ikoranabuhanga.

Mu guteza imbere imitangire ya serivisi, MMI iteganya gukoreshwa ibikoresho tekini zikurikira mu ishyirwa mu bikorwa ry'iki Gitabo gikubiyemo serivisi zihabwa Abaturage:

- Gukora iperereza hagamijwe gukusanya no kumva icyo Abaturage bavuga kuri serivisi bahabwa;
- Gukurikiza ibyiza byakozwe ahandi;
- Isuzumamikorere;
- Amahugurwa, gucunga no kongera ubumenyi;
- Guha ubushobozi no gutanga uburenganzira ku nzego zo hasi zitanga serivisi;
- Kwihutisha ikemurwa ry'ibibazo byabagejejweho;
- Gucunga amakuru.

Hashingiwe ko amakuru ari inkingi nkuru mu gushyirwa mu bikorwa no gukurikirana uko serivisi zigera ku baturage, iki Gitabo gikubiyemo serivisi zitangwa na MMI kizagera ku baturage hifashishijwe uburyo bunyuranye bw'itumanaho no guhana amakuru, bityo gitangazwe ku mugaragaro binyujijwe ku rubuga rwa interineti, radio, ibinyamakuru n'izindi nzira zishoboka kugira ngo kigere ku bantu bose. Kubera iyi mpamvu, MMI irashaka gukoresha iyi miyoboro ikurikira hamwe n'uburyo bwose bwatuma serivisi zimenyekanishwa kandi zikajya ahagaragarira buri muturage wazikenere :

- Serivisi ishinzwe kwakira abagana Inzego no guhuza amakuru.
- Umunsi w'Imurikabikorwa /Umunsi wo kugaragaza ibyagezweho
- Gutegura no kunyuza mu icapiro inyandiko n'ibikoresho byamamaza:
  - Inyandikompine zitandukanye zamamaza,
  - Ibyapa
  - Ibiganira mbwirwa ruhame cyangwa bigenewe abanyamakuru
- Kwandika no gusohora udutabo: gukora inyandiko zamamaza cyangwa udutabo. Amakuru ari muri utu dutabo agomba kuba asobanura ingingo nyazo, zisobanutse kandi yoroshye kumva. Izi nyandiko zikazajya ziboneka ku buryo bworoshye;
- Gusohora Igitabo gikubiyemo Serivisi zihabwa Abaturage kikamanikwa imbere y'Iburo kikanashyirwa ku rubuga rwa interineti;
- Kubinyuza mu matangazo no kubicisha mu binyamakuru bitandukanye;
- Ubutumwa bwo gucishwa kuri radiyo na televiziyo;
- Ibiganiro mbwirwa ruhame kuri radiyo na televiziyo;
- Interineti n'Uburyo buhoraho bwo kuvugurura imiyoboro n'imbuga za interineti z'Inzego za Leta:
  - Gushakisha imiyoboro
  - imbuga za interineti rusange
  - imbuga za interineti ahuriweho n'Inzego zitandukanye

➤ urubuga rwa interineti rwihariye

- Ubutumwa bugufi bwanditse buyobora abantu aho bajya bagahabwa serivisi;
- Gukwirakwiza kopi z'nyandiko mu bahagarariye inzego za Leta n'abafatanyabikorwa;
- Amakuru mu binyamakuru;
- Inama n'ibindi bikorwa bigamijwe guteza imbere itangwa rya serivisi.
- Amahugurwa agamije gutanga imirongo migari ku bakozi n'ababahagarariye ku birebana n'itangwa rya serivisi.
- Ubundi buryo (urutonde rw'inyandiko, n'ihuriro ry'Imbuga za interineti).

Muri make, Abagana serivisi zacu bagizwe Abanyamuyango ba MMI (Ingabo z'Igihugu ) n'abandi bo mu miryango yabo babikwiye ; Abaturage, Inzego z'ibanze, n'Abaturarwanda muri rusange.

**Ibyo Twiyemeje gukorera abagana serivisi zacu:**

Iki Gitabo gikubiyemo Serivisi zihabwa Abaturage kigaragaza ubushake bwa MMI bwo kuba indashyikirwa mu guha Abaturage n'abafatanyabikorwa serivisi zinoze kandi mu buryo bwihuse. Ni muri urwo rwego twitangiye kubaha serivisi neza uko bikwiye, mu mutuzo n'umutekano kandi mu bushishozi. Tuzaharanira gutanga serivisi zacu mu bunyangamugayo.

**Ibyo dutegereje ku bagana serivisi zacu:**

Kugira ngo tubahe serivisi neza, mwadufasha kuzamura imikorere mu buryo bukurikira:

- Gufata neza abakozi ba MMI mu bwitonzi kandi mubahesha icyubahiro;
- Kubaha amategeko n'amabwiriza agenga Imitangire ya serivisi mu Nzego z'Ubuzima n'iz'ubwishingizi;
- Gutanga inama ku buryo kunoza serivisi zitangirwa muri MMI;
- Guhanahana amakuru ku buryo serivisi zitangwa muri MMI binyujijwe mu miyoboro inyuranye ry'itumanaho rikoresha Ikoranabuhanga rigezweho;

- Kwakira ibibazo byose, inama n'ibitekerezo birebana na buri serivisi no kubishakira ibisubizo bikwiye.

**Aho wabariza:**

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Tuzakira, twemere kandi tunashakire ibisubizo ibibazo byose twakiriye mu gihe cy'iminsi itatu (3) y'akazi.

Mu gihe ikibazo kizaba gisaba gukorerwa iperereza rihagije n'igihe cyo kugikemura, tuzakumenyesha igihe nyacyo cyo kuza gufata igisubizo.



## **INTANGIRIRO**

Ishyirwaho ry'Uburyo bw'Ubwisungane bw'Indwara yaba ku bushake cyangwa ari ngombwa ni igice cy'Icyerekezo 2020 cya Leta y' u Rwanda. Ni igice kandi cya politiki y'Igihugu y'Ubuzima kandi ni imwe mu bigize gahunda y'Iterambere mu mbaturabukungu (EDPRS). Bikubaka kandi biteza imbere abantu banagira uruhare mu kwivuzza hakoreshejwe amafaranga yabo.

Aba bantu bari mu kazi bafite ingaruka z'ingenzi kandi zihariye, bitewe n'Ubwoko bw'akazi bishingiwe na Leta y' u Rwanda. Ibi byahise bigaragaza umugogoro mu by'Umutungo aba bantu bajyaga guteza mu rwego rw'Ubuzima mu Gihugu.

Twibuke ko ikigo Nyarwanda cy'Ubwishingizi bw'Indwara (RAMA), n'ubwo ari ikigo cya Leta, gishinzwe uburyo abakozi ba Leta bivuzza, nti cyabonye aba bantu mu banyamurwango bacyo. Bitewe n'uko umushahara bakoreraga wari hasi, iyo babemerera byajyaga guteza ingaruka ku mutungo wabo.

Cyemeye rero gutangiza ubwishingizi bw'Indwara bwa gisirikare abandi bagatanga umusanzu nubwo bitoroshye kubavuzza bo ubwabo nabo mu miryango yabo.

Byongeye, Ibitaro bya Gisirikare bya Kanombe, ni byo byonyine byafashaga abasirikare n'abo bashinzwe kureberera mu kwivuzza. Ibi byatumye haba ikibazo cyo kwivuzza, binateza ikibazo cy'amafaranga ya transiporo ku barwayi bava kure. Byabaye ngombwa ko Leta y' u Rwanda itangiza ubwishingizi bw'Indwara bwa gisirikare ku basirikare n'abo mu miryango yabo, kugira ngo bagabanye ikibazo cy'amafaranga yagendaga ku kwivuzza kandi bashobore no kubungabunga ubuzima bwabo n'imiryango yabo.

Ikigo cy'Ubwishingizi bw'Indwara cya gisirikare (MMI) cyashyizweho n'Itegeko N° 23/2005 ryo kuwa 12 Ukuboza 2005. Ni Ikigo cya Leta gifite

ubwigenge mu buyobozi no ku mutungu, gishamikiye kuri Minisiteri y'Ingabo.

Ikigo cy'Ubwishingizi bw'Indwara cya gisirikare gifite Inama y'Ubuyobozi, kiyoborwa n'Umuyobozi Mukuru akunganirwa n'Abayobozi bakuriye za serivisi.

Iki gigo cyagabye amashami mu Gihugu hose.

## **ICYEREKEZO**

Ikigo cy'Igihugu cy'Ubwishingizi bw'Indwara cya gisirikare kiyemeje kuba igicumbi cya serivisi nziza z'Ubwishingizi bw'Indwara.

## **INTEGO**

Ikigo cy'Igihugu cy'Ubwishingizi bw'Indwara cya gisirikare gifite intego yo guha Abanyamuryango uburyo bwo kwivuza bugendeye ku bipimo mpuzamahanga.

## **INDANGAGACIRO**

Ikigo cy'Igihugu cy'Ubwishingizi bw'Indwara cya gisirikare cyemera indangagaciro za gisirikare, kubaha, umurava no kwiyezeza gutanga serivisi zinoze. Nk'Ikigo cy'Ubwishingizi bw'Ubuzima, cyemera nanone izi ndangagaciro zikurikira:

**ubunyangamugayo ( Integrity)** Gukora ibintu bikwiye, kubera Impamvu nyazo/zikwiye, bifite agaciro.

**Ubushake (Commitment)** bwo gutanga serivisi ubwawe, kubaha abandi n'amahame agenga uru rwego.

**Kubitaho:** Gufasha, no kubaha abandi, tubavura nk'uko natwe twifuza kuba twavurwa.

**Indashyikirwa mu mikorere myiza:** kurangwa n'imikorere yihagije mu bumenyi, hatekerezwa no guhanga uburyo buhoraho bwo kwiga.

**Uburenganzira bungana** ku mutungo n'umusanzu bikorwa hatitawe ku bukungu, imibereho, umuco, uko ubuzima buhagaze, igitsina cyangwa imyaka, kandi n'inkunga itangwa hakurikijwe ubushobozi bwa buri muntu n'imbaraga zishyirwa hamwe. Muri make iki kigo gitanga amahirwe angina ya serivisi zihabwa Abanyamuryango b'Inzego zitandukanye.

**Gukoresha umutungo uko bikwiye**

**Gushyira hamwe :** buri wese guhuzwa n'ubwisungane mu mahoro kandi mu bwigenge bw'ibyo yifuza. Ibi bisobanura ko kwishyira hamwe kw'abafite umutungo mwinshi bizamura ab'umutungo muke bikazana impinduka k'ubuzima bw'Abarwayi.

## SERIVISI ZITANGWA N' UBUYOBOZI BW'IKIGO CY'UBWISHINGIZI

### BW' INDWARA CYA GISIRIKARE (MMI)

#### Ubwoko bwa serivisi: Ubuvuzi

<b>Ni iyihe serivisi?</b>  <b>Nujuje ibisabwa?</b>	<p>Serivisi y'Ubuuvuzi ihabwa Umuntu ufite ikarita y'Ubunyamuryango ikigo cy'Ubwishingizi m'Ubuuvuzi cya gisirikare kishyurira serivisi z'Ubuuvuzi, imiti zatanzwe n'Ibitaro bya Leta, ibyigenga byasinyanye amasezerano n'Ikigo cya MMI.</p> <p>Abanyamuryango b'iki kigo n'Ingabo z'Igihugu n'abandi bo mu miryango yabo babikwiye. Itegeko rishyiraho iki kigo ryemerera abandi banyamuryango usibye abakozi ba Leta.</p>
<b>Ni uruhe rwego rw'Ubuyobozi nagana?</b>	Ishami rishinzwe tekeniki mu by'Ubwishingizi bw'Indwara.
<b>Serivisi itangwa ryari?</b>	Kuva kuwa Mbere kugeza ku Cyumweru, amasaha yose y'akazi.
<b>Iyo umuntu abisabye cyangwa yanditse abisaba bimara igihe kingana iki?</b>	Ako kanya ugeze kwa muganga. Umunyamuryango urwaye ahita ajya kwa muganga no kuri farumasi agahabwa serivisi.
<b>Ni ikihe kiguzi cyo kubona iyo serivisi niba gihari?</b>	15% cya serivisi : Umunyamuryango asabwa gusa kwishyura cumi na gatanu ku ijana y'Ikiguzi cyose cya serivisi z'Ubuuvuzi yahawe kimwe n' izimiti yahawe.
<b>Ni izihe mpapuro zisabwa?</b>	Ikarita y'Umunyamuryango
<b>Ni ubuhe buryo?</b>	<ul style="list-style-type: none"><li>- Gana ikigo nderabuzima cya Leta, ikigenga cyangwa Ibitaro byasinyanye amasezerano n'Ikigo cy'Ubwishingizi m'Ubuuvuzi cya Gisirikare,</li><li>- Reba umukozi uhagarariye iki kigo akuyobore uburyo bwo kubonana na Muganga,</li><li>-Bona serivisi z'Ubuuvuzi nyuma wishyure cumi na gatanu ku ijana (15%) y'Ikiguzi cyose,</li><li>- Gana Farumasi iyo ariyo yose yasinyanye amasezerano n'Ikigo cya MMI, ufate imiti nyuma wishyure cumi na gatanu ku ijana y'Ikiguzi cyose (15%).</li><li>- Rimwe na rimwe umurwayi asabwa icyemezo cy'Umujyanama w'Ubuzima w'Ikigo cy'Ubwishingizi m'Ubuzima cya gisirikare. Nyuma yo kubonana na Muganga, ajya ku Ikigo cy'Ubwishingizi m'Ubuzima cya gisirikare akabona icyemezo kiriho umukono na</li></ul>

	<p>kashe) - Subira kuri Farumasi.</p>
<p><b>Ni izihe nzego nshobora kugana nkabona iyi serivisi, niba hari izihari? (Urugero kwishyura ikiguzi cyangwa kubona izindi mpapuro.)</b></p>	<p>Ntazo</p>
<p><b>I Hari uburyo bwo kugaragaza ibibazo?</b></p>	<p>Iyo uhuye n'ikibazo cyangwa utishimiye serivisi uhawe wagana Umuyobozi w'Ishami rishinzwe tekeniki mu by'Ubwishingizi bw'Indwara ; waba utanyuzwe ukareba Umuyobozi Mukuru w'Ikigo : P.O. Box 6219, Kigali Tel: +250 0252 504239 /40</p>
<p><b>Hari andi makuru yangombwa ajyanye niyi serivisi akwiye kumengwa?</b></p>	<p>Wasura urubuga rwa interineti rwa MMI kuri: <a href="http://www.mmi.org.rw">www.mmi.org.rw</a> kugira ngo umenye amakuru. Ushaka kumenya ibiruseho wahamagara kuri +250 0252 504239 /40</p>
<p><b>Hari Amafishi</b></p>	<p>Amafishi yuzuzwa n'Umuyobozi w'Ishami cyangwa ushinze kwakira abagana iki Kigo.</p>
<p><b>Amategeko cyangwa izindi nyandiko zivuga kuri iyi serivisi</b></p>	<p>Itegeko N° 23/2005 ryo kuwa 12/12/2005 rishyiraho ikigo cy'Ubwishingizi bw'Indwara cya gisirikare (MMI).</p>

**Byemejwe na : Dr Col RUDAKUBANA Charles**

**Umuyobozi Mukuru wa MMI**