

Intetho eshwankathelweyo kwintlanganiso yamashumi asibhozo yoosozabelo

Ingabula-zigcawu

linkqubo kwakunye nomgaqo-lawulo we-Reserve Bank yoMzantsi Afrika ichatshazelwe ngokutyhulu zinguqu-nguqu ezenzekileyo kwihlabathi liphela kunyaka ophelileyo. Ekuzameni ukudala nasekugcineni imo yozinzo kwiimeko zemali, I-Bank iye yanyanzeleka ukuba izigqale injika-phethu ezenzekayo ekukhuleni koqoqosho kwihlabathi liphela, kumaxabiso empahla zorhwebo zamazwe ngamazwe, ekunyukeni kwexabiso lentengo, kwiindawo zentengiso-mali, kumazinga onaniso lwemali, nakubugcisa kwezemali. Uqoqosho loMzantsi Afrika luxhathalaze kwakuko kwihlabathi elithwaxwa zezi nguqu-nguqu ingakumbi ukudodobala kuqoqosho lwaseMerika.

Inguquko-meko zakutshanje kwezoqoqosho

Uxwebhu lwengxelo yoqoqosho yonyaka ye-Reserve Bank olukhutshwe ngale ntsasa luqulathe uhlolo olupheleleyo lweenguquko-meko ezenzekileyo ebudeni bonyaka ophelileyo kwezoqoqosho. Kwintetho yam ke ngoko ndiza kugqwathula kuphela ezi nguqu-meko zilandelayo:

Okokuqala, uqoqosho loMzantsi Afrika lutho gqolo ukukhula ngokuncumisayo ukusukela kwisiqingatha sesine sika-1998. Naxa kunjalo kwabakho ukwehla kwesantya sokukhula koqoqosho kwisiqingatha sesine sika-2000 nesigqeba sokuqala sika-2001. Oku kudodobala kokukhula kwisiqingatha sesine sika-2000 kubangelwe kukuhla komthamo wesivuno kwezolimo, uqengqeleka usuka kwinqwanqwa eliphezulu kwisiqingatha esisandulelayo. Ukusukela ekuqaleni kuka-2001 kukuhla kwemithamo yempahla zorhwebo ezithunyelwa ngaphandle kweli kudale ubunkenenkene kwizinto ezininzi kummandla wezoqoqosho, ngaphandle nje kwemimandla yezimbiwa kwakunye nowezemali.

Okwesibini, ukumimitheka kwenkqubo yezoqoqosho akukwazanga ukukhonkxa ukuthi gqolo kokuhla kwengqesho eqatshelweyo kwimimandla eqingqiweyo engeyiyo eyolimo kumacandelo ezoqoqosho. Ubuncinane benani labasebenzi abakwingqesho enenzuzo kwakunye nokwanda kwemveliso eyenziwe ngobuxhaka-xhaka banamhla buye balithoba ixabiso lentlawulo yomsebenzi womsebenzi ngamnye. Kummandla wezemveliso ukunyuka kwexabiso lesijungqe somsebenzi kuye kwaya kuthi finini kumasuntswana asixhenxe ekhulwini (0,7%) ku-2000.

Okwesithathu, izinga lesantya sokukhula kwemfuno yokugqibela yangaphakathi saba bukhonkxeka xa sichasaniswa nokuqethuka kwamazinga esantya angaphambili kumjikelo woshishino. Eyona nto ibe negalelo elinamandla ekwenzeni oku kukudodobala kokukhula kwenkcitho eyiyo yokugqibela kwindleko eyenziwe ngokubanzi ngurhulumente kanti ke inkcitho yendleko yabucala yamakhaya itho ngcembe ukunyuka nokukhula kwesambuku esisiso sobutyebi obungagungqiyo obuyinkunzi okuthe kwajakatyula ukukhula kusuka kwisibini ekhulwini (2%) kwisiqingatha sika-2000 saya kuthi xhaxhe kwisihlanu esinesiqingatha ekhulwini (51/2%) kwesokuqala ku-2001.

Okwesine, okuseleyo kwincwadi yocino-mali esebenza rhoqo yohlenga-hlengiso ntlawulo kuye kwaguquka kusuka kwimeko yokushokoxeka ekuqaleni kokumimitheka koqoqosho kwenyuka de kwaphuphuma ukusuka kwisiqingatha sesine sika-2000. Nakubeni ukwehla kwesantya kuqoqosho lwehlabathi kuthe kwaqalisa ukuba nefuthe elibi kwimfuno yempahla zorhwebo zoMzantsi Afrika ezithunyelwa ngaphandle, ukuxhathalaza kwezinga lesantya sonaniso lwerandi sayingxenga le mpembelelo imbi. Ukukhula kwexabiso lwempahla ezithunyelwa ngaphandle kuye kwee kratya ngomgama obonakalayo.

Okwesihlanu, uMzantsi Afrika ube nophuphumo kwingxelo yohlenga-hlengiso lwentlawulo-mali ku-2000 nakwisigqeba sokuqala sika-2001, kodwa intshukumo kwimali eyinkunzi ilwatyuzwa ngokumandla ukusuka kwisiqingatha ukuya kwesinye phakathi kwesixa esikhulu sentsalela yesambuku kwimali ezingenayo kunye nentsalela yesambuku kweziphumayo. Ubungakanani bentshukumo kwimali eyinkunzi buxhomekeke ikakhulu kwindlela abantu abangengabo abemi beli abalubona ngalo utyalo-mali lwemali-mboleko (ekhatshwa lutyikityo lwemvumelwano lwentlawulo-nkunzi nenzala) yoMzantsi Afrika kwakunye nokuphethwa kwemvumelwano zoshishino zotyalo-mali phakathi kwabemi beli nabantu abangengabo abemi beli.

Oku kungena kwezinto, ndawonye neenguquko-meko kuphuhliso kwincwadi yocino-mali esebenza rhoqo, kuye

kwabandisa ngakumbi oovimba beli lizwe. Ekupheleni kukaJuni ku-2001 isambuku esipheleleyo segolide kunye nabanye oovimba beemali zorhwebo zangaphandle senyuka saya kuthi xhaxhe kwiqondo elilingana nexabiso lenkonzo nezinto zorhwebo ezisuka kwamanye amazwe zeshumi elinesithandathu leeveki. Oku kungachasaniswa neqondo leeveki ezintandathu kuphela ekupheleni kuka-1994. Eyona nto ibangele oku kumimitheka koovimba beemali zangaphandle, lutyalo-mali lwabantu abangengobemi beli kwizabelo zeli, oko kukuthi akungqiyanywanga kakhulu ekubolekeni imali kumazwe angaphandle.

Okwesithandathu, isantya sokukhula kwemali enokufumaneka, nokwandiswa kwexesha lokuhlalwula imali ebolekwe ebankini siye sahlala sithomalisekile kwade kwasekuqaleni kuka-2001. Isantya sokukhula kweqondo lemali iM3 unyaka nonyaka sijakatyule sayakufika kwishumi elinesithathu namasuntswana asithoba ekhulwini (13,9%) ngoJuni ka-2001. Oku kugabadula kokukhula kubonakalise ukukhula komthamo wemfundo zangaphakathi, kodwa ukukhula kweqondo lemali eyi-M3 liye lakhula ngesantya esiphokeleyo, ngenxa yokukhula okumandla kwemali evalelwa ixesha elide luluntu ngokubanzi. Ukubolekisa ngemali kubantu abangaphakathi kuye kwaguquka kulandela ekhondweni lokukhula kweqondo lemali eyi-M3.

Okokugqibela, ukumimitheka kwezoqoqosho kuxhaswe kukulandela umgaqo-lawulo wemali ocingwe ngokuchanekileyo. Imikhala eyomeleleyo yokulawula inkcitho nolawulo lwerhafu olungqongqo, kubangele ukuba zithi gqolo ukuhla imfuno zokuboleka kwicandelo loluntu ngokubanzi olungeyiyo inxalenye yecandelo lezemali kunyaka werhafu u-2000/2001. Umthamo omkhulu wemfundo zokuboleka imali karhulumente uthe wahlawulelwa ngemali ezuzwe ngokuhlengahlengisa indyebo yesizwe, imali-mboleko yangaphandle ngokuhliselela phantsi imali eyintsalela ekhoyo kwakunye nokukhutswa kwamaxwebhu karhulumente okuqokelela imali yokukhwezela iintswelo zomzuzwana.

Umgaqo-lawulo wemali nendlela-ndlela zokusebenza

Imo-ntlalo yamazwe ngamazwe eguququka ngephanyazo kwakunye neemeko ezimimithekayo zoqoqosho zangaphakathi zenze kwanzima ukugqiba ngendlela emawuqingqwe ngawo umgaqo-lawulo wemali. Kwelinye icala iimeko zangaphandle zithe zadala uloyiko lokuba zingaluhexisa uzinzo kwezemali oluzuzwe ku-1999. Kanti kwelinye icala ixhala lokunyuka kwentengo ngaphakathi liye lahlala lithibazekile. Ingxaki ke ithe yaba kukuqhekeka iindlela zokuqubisana nezothuso ezisuka ngaphandle kwiphulo elujolise kwiqondo elithile lesantya sokukhula kwentengo ebelisandula ukusungulwa ngurhulumente.

Esinye sesisombululo sale ngxaki ibinokuba kusetyenziswe ikroba kumthetho ogunyazisa oku kujoliswa kwiqondo elithile lesantya sokukhula kwentengo elivumela ukuba kunokungafikelelwa kweli qondo ukuba kuthe kwakho izothuso. Kodwa ukulandelwa kweli khondo bekuya kuntama ukungaphumeleli kwalo mgaqo-lawulo wemali mtsha kudodobalisa isidima esingundoqo kwiphulo lokujolisa kwiqondo elithile lesantya sokukhula kwentengo. Elinye ichiza ibikukuba kuqhinwe ngokuqinileyo amasoloty omgaqo-lawulo lwemali ukuqinisekisa ukufikelela kweli qondo ku-2000. Oku bekuya kuqaqambisa amatitilele enziwa ngabasemagunyeni okufikelela kweli qondo nokuba oku kungalixabiso lini na kuqoqosho. Oku bekukwanokuthetha ukuba makwenziwe ngqongqo umgaqo-lawulo wemali ngexesha iinguquko-meko kuphuhliso loqosho lwangaphakathi zidinga ukuba kunyenyiswe amaqhina kumasoloty omgaqo-lawulo wemali.

Ekugqibeleni ikomiti yomgaqo-lawulo wemali ityekele ekugcinweni kwendebe endala yadzulela ekufikeleleni kwiqondo ebekujoliswe kulo nokuba oku kuthetha ukuya kuthi finini kumaqondo akude kufuphi neli bekujoliswe kulo. Izinga lenzala lemali ebolekwe eBhankini lagcinwa lingaguqukanga ukusukela kuJanyuwari ukuya ku-Okthobha ka-2000. Oku xa kuhlangele nokunyuka kwamaxabiso-ntengo kubathengi kuthetha ukunyenyiswa kumgaqo-lawulo wemali. Ngaphezu koko kwangeli xesha linye, izinga lenzala lemali ebolekwe ithuba elide lithe lathanda ukuthambeka ukubheka ezantsi, kwangokunjalo namandla erandi athe ehla ngokumqengqelezi kwaze oku kwaphembelela imveliso yempahla zoshishino. Ngenxa yalo mgaqo-lawulo mali uthelekelelo lodondolo woqoqosho ubonakalise ukuba iqondo ekujoliswe kulo liza kufikeleleka ukuba nje izothuso ezisuka ngaphandle azinakusuka ziqatsele.

I-Reserve Bank izibeke esweni iinguquko-meko kuphuhliso lamazwe ngamazwe ezinokuze zidale amaxhala ahexahexisa uzinzo kwezemali. Ukuba mandundu kwentlekele kuMbindi-Mpuma ku-Okthobha ka-2000, imithontshi yokuba linganyuka ixabiso le-oyile nokuthi gqolo kokuhla kwerandi kubangele ukuxhalaba kwikomiti yomgaqo-lawulo lwemali ixhalele imiphumela yoku kwisantya sokunyuka kwamaxabiso entengo. Ngomhla weshumi elinesithandathu kuOkthobha ka-2000, kwagqitywa kananjalo ukuba izinga lenzala yemali ebolekwa ziibhanki eBhankini (repo rate) malinyuswe ngamanqaku asisiseko angamashumi mabini anesihlanu. Olu hlengahlengiso luncinane kwakujongwe ukuba libe ngumqondiso wekhondo eliya kulandelwa lizinga lenzala ukuba izothuso zithe rhoqo ukubakho ziphembelela ngokuphangaleleyo ukunyuswa kwamaxabiso. Injongo yayikukukhonkxa ubume bemivuzo namaxabiso ngesilumkiso esithi I-Reserve Bank iya kulinyusa izinga lenzala yemali-mboleko ukuba imeko engundoqo iyalinyanzelisa elo nyathelo.

Le nkqubo yomgaqo-lawulo ibonakalise impumelelo emangalisayo. Imeko zoshishino lwangaphakathi ziye zaphembelela ukuhla kwezinga lesantya samaxabiso-ntengo kwaye ngethamsanqa nemiphumela yeemeko zangaphandle kumaxabiso yathotha. Izinga lesantya sokunyuka kwamaxabiso entengo saqalisa ukuhla. Oku kwathetha ukuba amazinga angawo aqatshelweyo aye esenyuka, into ethetha ukuba ubungqongqo bomgaqo-lawulo wemali kuye kukhula ngonyawo lonwabu ngakumbi emva kokuba amandla okunanisa ngerandi ethe aqalisa ukumimitheka ukusuka ekupheleni kuka-Epreli. Ngaxesha linye uthethelele luthela ukuba iimeko zikhwezelele ekufikeleleni kwiqondo ebekujoliswe kulo. Ngenxeni yezi nguquko-meko kuphuhliso ikomiti yomgaqo-lawulo wemali igqibe ukuba izinga lenzala yemali ebolekwe ebhankini malithotywe ngamanqaku asisiseko alikhulu ukusukela kumhla weshumi elinesihlanu kuJuni ka-2001. Esi sigqibo ngeqikili lengqiniseko yokuba uzinzo kumaxabiso lunokuzuzwa ngethuba ixabiso loku kuqoqosho liphantsi.

Ngaphandle kokugqiba ngekondo elililo emalilandelwe kumgaqo-lawulo wemali, kuqatshelwa ngokumandla imimiselo emayigqalwe xa bekusetyenziswa imali ebudeni bonyaka ophelileyo. Emva kophando olunzulu kugqitywe ukuba makusungulwe ezi nguqu zilandelayo zokuxhasa kwakhona ngemali uqoqosho lweli ngokuphucula iindlela ekugqithiswa ngazo imiyalelo yomgaqo-lawulo wemali:

1. Ukunaba phakathi kwezinga lenzala yemali ebolekwa ziibanki kundlunkulu (I-Reserve Bank) nezinga lenzala yemali-mboleko olwenziwa phakathi kweebhanki kurhwebo kuza kufinyezwa ngamanqaku asisiseko alikhulu ukusukela kumhla wesihlanu kuSeptemba ka-2000 ukukhuthaza ukuthatha inxaxheba kunye nokhuphiswano kuboleko-mali kundlunkulu ngendlela yokutyumba ngokwakho izinga lenzala kushiywane ngotyefezo nezinye iibanki kunye nolungelelaniso lomhlaba kumaziko orhwebo. Izinga lenzala lemali ebolekwa zibhanki kundlunkulu ithotywe yaya kuthi xhaxhe kwishumi ekhulwini (10%) ngonyaka. Oku kusekelezwe kwizizathu zolawulo kuphela, ukuthoba izinga lenzala lemali-mboleko ukulungelelanisa nezinga lenzala lemali-mboleko eyenziwa kubusuku obunye, kodwa oku akuyi kuba nayo nenjani impembelelo kumgaqo-lawulo wemali ekulandelwa wona. Ibhanki namanye amaziko ezemali kufuneka engenzanga luhlengahlengiso kumazinga enzala ezibolekisa ngawo imali kwakunye namazinga enzala ezihlawulisa wona kumntu ofuna ukufaka imali yakhe kuzo ngenxa yolu nyenyiso kuba oko kuya kuphazisa iinjongo zale nguqulelo.

2. I-Reserve Bank kwixa elizayo iya kubala ize ipapashe imihla-ngemihla umyinge wobusuku wezinga lenzala engumqaliselo eya kuthi isebenze njengodondolo lwamazinga enzala emali-mboleko endawo zorhwebo.

3. I-Reserve Bank ukusukela ngoku iyakuthi ichaze izinga elisisigxina lenzala lemali ebolekwa zibhanki kuyo (fixed repo rate) ukuvuthulula ubumbolo-mbini kwizalathisi zomgaqo-lawulo wezemali.

4. Iqondo lexabiso-mali abakhuphisana ngalo osomashishini ekwenzeni umsebenzi othile kunye neqondo lexabiso-mali owabelwe loo msebenzi kushishino lokushiyana ngotyefezo kukhuphiswano ngamazinga enzala emali ebolekwa zibhanki kuvimba omkhulu weebhanki, luza kwaziswa emva kokusongwa kolo khuphisawno kumhla ukusuka kumhla wesihlanu kuSeptemba ka-2001 kwaye iBhanki iza kusiyeka isithethe sayo sokupapasha umgomo-ngqikelelo oyimfuno ekuqinisekiseni ukuba ibhanki leyo ayitshoni ukhuthaza iibhanki ukuba zikwazi ukuhlawula amatyala azo kushishino oluphakathi kwazo nezinye iibhanki.

5. Ukhuphiswano lweeveki olwenziwa ziibhanki zimisa amazinga enzala emali-mboleko ezizimisele ukuwahlawula zakubolekwa imali ngundlunkulu luya kwenziwa ukusukela kumhla wesihlanu kuSeptemba ka-2001 endaweni yokhuphiswano lwemihla ngemihla ekutshilwa ngalo ngoku. Imvumelwano ekufikelele kuyo kolu shishino iya kuthabatha ithuba lentsuku ezisixhenxe ukufikelela encotsheni.

6. I-Reserve Bank iya kuthi ngokokubona kwayo ikhothuluze intsalela yemisebenzi ezisenokukhuphisana ngayo iibhanki ukunqanda amahlandenyuka kumazinga enzala emali-mboleko phakathi kwazo zizodwa. Olokugqibela ushishino ngokushiyana ngotyefezo lokukhothuluza intsalela liya kwenziwa xa athe amazinga enzala emali-mboleko phakathi kweebhanki zizodwa athe akamkeleka kwi-Reserve Bank. Ukulungiselela imeko yobukho bemali eyaneleyo yethuba elifutshane, izinga lenzala lemali ebolekwa zibhanki kundlunkulu liya kwenziwa libe ngaphezulu ngenqaku elinye elinamasuntswana angamashumi mahlanu ekhulwini (1,50%) kwizinga lenzala yelo xesha kanti imeko yobukho bemali eyaneleyo yethuba elide kona kuya kulungiselelwa ngokubuyisela emva izinga lenzala yemali-mboleko ngokulenza libe ngaphantsi kwangesinye esinamasuntswana angamashumi amahlanu ekhulwini (1,50%) kunezinga lenzala yemali-mboleko lelo xesha. Kanti ke kumathuba apho i-Reserve Bank yanelisekile lizinga lenzala yemali-mboleko phakathi kweebhanki zizodwa ibe ingekho imfuneko yokulungiselela ubukho bemali yethuba elifutshane nelide kwindawo zorhwebo, izinga lenzala yemali-mboleko kushishino lokushiyana ngotyefezo lwentsalela iya kuba lelo belimiswe ngelo xesha.

7. Ukusukela kwithuba eliqala ngomhla weshumi elinesihlanu woshishino phambi kokuphela kukaSeptemba ka-2001

ukuya kutsho kumhla weshumi elinesine woshishino kuOkthobha ka2001, isixa-mali sokuxhasa esithathwa ukuba lelona qondo liphantsi elinokutsalwa kwintsalela kuvimba ezithi iibhanki zinyanzelwe ukuba ziyishiye kwi-Reserve Bank iya kwenziwa ukuba mayingadluli kumashumi asixhenxe anesihlanu ekhulwini (75%) lesi sixa-mali sokuxhasa sigciniweyo. Eli qondo liza kuthotywa kwakhona ngamaqaku angamashumi mabini anesihlanu ekhulwini (25%) ngoyaka kwithuba lemnyaka emithathu. Le nguqulelo iza kukulungelana ngendlela eyiyo ukubalwa kwemithamo amabafikelele kuyo oovimba bebhanki eMzantsi Afrika kunye nendlela ekuqhutywa ngazo ngamazwe ngamazwe, kananjalo kulungisa umhlaba wokushishina ovula amathuba alinganayo kushishino lwebhanki ezincinci.

Umgaqo-lawulo wezinga lonaniso kwakunye nolawulo lemali ekovimba

Ixabiso langaphandle lerandi amaxesha amaninzi lathi laphantsi koxinzelelo olukhulu ebudeni beli xesha siphonononga lona. Olu xinzelelo ludalwe zinguquko-meko ngaphandle kwemida yeli, ezithe azachaphazela irandi kuphela koko nemali zamanye amazwe. Nakubeni kunjalo i-Reserve Bank ayikhange izithengise iidola kwiindawo zonaniso lwangaphandle ukomeleza izinga lerandi. Oku kwakuhambelana nomgaqo weBhanki ochaziweyo owabona amacebo anjalo enomdintsi kuba athi ukuze aphumelele kube kuxa alatha inguqu kwimigaqo-lawulo engundoqo, xa ixhaswa ngawo onke amacala athatha inxaxheba kwindawo zorhwebo naxa ibhanki engundlunkulu ikulungele ukungenelela rhoqo ngokuxhasa ngesixa-mali esikhulu.

Into esuke yayenza i-Reserve Bank kukuthi gqolo ithenga izixa ezincinane zeedola kwindawo zorhwebo ukuze ikwazi ukunciphisa intsalela kwisambuku esingaphezulu esivumelekileyo kwimeko yonaniso lwangaphandle, ekungoku nje izizigidi eziphindwe kabini ezine zinamasuntswana asibhozo eedola zaseMerika (US\$4,8 billion). Ukufikelela kulo mgomo kuya kukuwuvuthulula umngcipheko obangelwa yimeko enjalo nempembelelo embi ethi ibe nayo kubantu abanokuthi banqwenele ukutyala imali kweli. Ngaxesha linye kubalulekile ukuba ukhumbula ukuba ukuncipha kwale meko kunokuthi kudale ukwetha kwamandla erandi, okanye kuthintele ukukhuphuka kwexabiso lerandi xa kubhalwa phantsi uphuphumo kuhlengahlengiso lwentlawulo. Ngenxa yoko ushishino olujonge ukuthoba intsalela yesambuku evulelekileyo kwimeko yonaniso lwangaphandle, olusekelezwe kwindidi-ndidi zotyalo mali nokungena kwe mali eyinkunzi yethuba elifutshane, kunako ukunika ozungul'chele iqashiso eliqinisekileyo. Ukuze kuthintelwe loqash-qash, i-Reserve Bank ithenga iidola kwindawo zonaniso lwangaphandle kuphela kwimeko ezizodwa ezifana naxa kukho utyalo-ngqo olukhulu okanye kukho ukungena kwemali eyinkunzi esisimakade evela ngaphesheya.

Incwadi yokuthenga ngaphezulu izinto zoshishino ngamaxabiso angoku nokuba ziya kubuye zithunyelwe kamva kunempembelelo etyhulu kwindlela abathi oovimba bangaphandle belizwe balawulwe ngayo. Umthamo ongekho ngaphantsi kwamashumi asibhozo anesihlanu ekhulwini (85%) wemali yonaniso lwangaphandle lwe-Reserve Bank ubugcinwe izimpahla zorhwebo ezixatyiswe ngokwedola yaseMerika ngoJulayi ka-2001 kuba le ncwadi yokuthenga ngaphezulu iimpahla zorhwebo ngamaxabiso angoku noxa ziya kuthunyelwa kamva ibalelwa ikakhulu ngeedola zaseMerika. Nakubeni isoloko iyinto olugxininisa kuyo ulawulo loovimba ukuqinisekisa ukuba iBhanki ayitshoni, imiphumela yokukrotela umngcipheko nayo iyagqalwa. Eminye yemigomo yeBhanki ekunciphiseni umngcipheko: kukugcina imali eyinkunzi, ukukhothana imihlana nabanye oovimba abakhulu bebhanki abathi bavule amathuba okuboleka i-Reserve Bank imali, nokuthi rhoqo kuphetshwa umngcipheko ngononophelo.

I-Reserve Bank ithe gqolo ukuba ngqongqo kwindlela eboleka ngayo imali eza kuxhasa iqondo lempahla zorhwebo ezikuvimba wayo. Ngomhla wamashumi amathathu kuJulayi ka2001, imali ebingekahlawulwa kwimali-mboleko yangaphandle yeBhanki yaba zizigidi eziphindwe kabini ezibini zinamasuntswana amahlana eedola zaseMerika (US\$2,5 billion) yaze imali ekhoyo enokusetyenziswa yaba sizigidi esiphindwe kabini esinye sinesuntswana elinye leedola zaseMerika (US\$1,1billion).

Ngomhla weshumi elinesihlanu ku-Agasti ka-2001, aphethwa amalungiselelo okuhlalwula amatyala ngokwemigqaliselo yemvumelwano yokuhlalwulwa kwamatyala ame ngxi (Debt Standstill Agreements) eyamiselwa ukusukela ku-1985 ukubheka phambili. Ukusukela kulo mhla kwamiselwa ugunyaziso lokuhlalwulwa kwayo yonke imali eyinkunzi kwimali-mboleko eyintsalela kwisambuku samatyala ame ngxi. Oku kwangcwaba amachapaza amabi embali yethu. Nakubeni kunjalo uMzantsi Africa uziphumeze ngocoselelo izicwangcwiso zokuhlalwula imali eyinkunzi nenzala yayo kweli tyala ngokwemiqathongo yemvumelwano ekwafikelelwa kuyo nababolekisi bemali bamazwe angaphandle.

Uzinzokummandla wezemali

Injongo yozinzokumaxabiso empahla zoshishino ikakhulu ixhomekeke kuzinzokumandla wezemali. Uzinzokwezemali ludinga indlela enamandla yokusebenzisa imali yokumelana okanye ukuthintela izothuso ezisuka apha ngaphakathi

okanye ngaphandle.

I-Reserve Bank ikuthatha ukolusa nokukhuthaza uzinzo kwindlela yokusebenzisa imali njengeyona nto ibaluleke kakhulu kangangokuba iye yamisela ikomiti yokuququzela uzinzo kwezemali ngo-Agasti ka-2000. Le komiti igunyaziswe ukuba mayikhwezele uzinzo ngokuthi rhoqo ihlola ukuchaneka kwindlela yokusebenzisa imali iqulunqa ibuye iphonononge imigaqo-lawulo efanalekileyo yokungenelela nokusombulula kwintlekele enokuhla kwakunye nokomeleza amasolotya angundoqo endlela yokusetyenziswa kwemali. Ukuqulela ukuqinisekisa ukuba iimeko zozinzo zigciniwe, kwamiselwa icandelo lozinzo lwezemali kwiBhanki ukusukela kumhla wesine kuMeyi ka-2001. Eli candelo liya kuthi lijongane nokwalusa nokukhuthaza uzinzo ngokubanzi lwendlela yokusetyenziswa kwemali.

Olunye uxanduva olumandla ekugcineni uzinzo kukuqaphela izinto ezinokudala ilahleko ngenxa yemingcipheko kwindawo zorhwebo nasekubolekiseni ngemali. Ukukhwezela le ngxaki kuye kwayilwa umlinganiselo ongumgqaliselo wozinzo lwebanki. Ngalo mgqaliselo izinto ezinokuba nobungozi zinako ukuqatshelwa. Ukusetyenziswa kwalo mgqaliselo kuye kwabonakalisa ukuba ukwabiwa ngokulinganayo kwemali eyinkunzi yexesha elizayo kwibhanki zoMzantsi Afrika lukwimeko entle yaye iibhanki zinayo ngokwaneleyo imali eyinkunzi xa oku kuchasaniswa namaqondo omngcipheko. Ezi ziphumo zingqinwa zinkcukacha eziqokelelwe yi-Reserve Bank.

Emva kwemeko emandundu ezithe iibhanki ezincinci zagagana nayo ekuyeni ekupheleni kuka-1999 kwakunye neeveki zokuqala ezimbalwa zika-2000 kwaqaliswa iphulo lokuzinzisa olusaqhubekayo nangoku. Oku kuye kwabangela ukuba ezinye iibhanki zenze uhlaziyo kumacandelo amabango azo kwakunye/okanye zenze udendo kumaxwebhu azo olungelelwaniso. Lusakube lugqityiwe olu phulo luya kukhokelela ekuthotyweni kwenani leemvume zokuba ngonobhanki.

Ekuyeni ekupheleni kukaJuni ka-2001 I-Regal Treasury Private Bank Limited yabekwa phantsi kolawulo lomalusi ngenxa yokuphulukwa sisidima nomphumela woku kwindlela ekungena ngayo imali egciniswayo. Ngenxa yophando lwalo malusi, umniki mvume wabona kufanelekile ukuba atyumbe umphandi oza kuhlola imeko yale bhanki kwakunye namahlakani ayo ngokumalunga nombala wa-69A womthetho webhanki ka-1990.

Ngeli thuba liphononongwayo kuye kwaqatsheliswa ngokumandla ukudalwa kwendlela-ndlela zokwalusa ezisebenzayo nezinepumelelo. Zimbini izinto esingathi ibe yinkqubo phambili ebalulekileyo kulo mandla zezi: ukwaluswa okuliqilima kwakunye nokwaluswa apha kanye kule ndawo kusetyenzelwa kuyo. Ngaphezulu koko kuthe kwagxininiswa kwiindlela zokwalusa ezizezinye ukuqinisekisa uzinzo kwezemali ezinjengentsebenziswano phakathi kwebhanki, ukuvuzwa kwempumelelo, ukungqiyama kulawulo lwangaphakathi lwezigqeba ezilawulwa yimithetho, inxaxheba ethathwa ngamaqumrhu abalawuli beebhanki nokubekwa esweni okuthe gqolo.

Amalinge angundoqo okunciphisa umngcipheko athe enziwakwindlela yokuhlawula yelizwe ebudeni balo nyaka uphononongwayo. Iimvumelwano zendlu yokuhlawulwa ngokupheleleyo amatyala ngokubanzi phakathi kwebhanki ezithatha inxaxheba zatyikitywa ukunciphisa ngaphezulu umngcipheko ozalwa zinzame zokuphelisa amatyala. Inyoba yavulwa ngomhla wesihlanu kuMatshi ka2001 evumela iibhanki ukuba zibe nethuba lokuhlawula isixa samatyala azo ngokuthi zivunyelwe ukuba zisebenzise imali ezinyanzeliswa ukuba ziyigcine kwi-Reserve Bank endaweni yokuba zifune into eziza kumisa ngayo ukuqinisekisa ukuba ziza kuhlawula. Uhlawulo-lamini nye kwindlela yaseMzantsi Afrika enentlobo-ntlobo zokuhlawula enokukhetha kuzo iibhanki ebizwa ngokuba yi-South African Multiple Options Settlement (eshunqulelwa ngelithi yi-SAMOS) yamiselwa ngomhla wesixhenxe kuMeyi ka-2001. Ngaphezu kwezi nguqu, iibanki zavumelana ukuba amaqondo ekungayi kudlulwa kuwo xa kuhlawulwa ngetshekhi, naxa kusetyenziswe imatshini zemali, nemali exhuzulwa ngamaxesha athile kwakunye nohlawulo ngohlobo lwe-SASWITCH.

Intsebenziswano kwezoqoqosho kwizizwe ezisemzantsi we-Afrika

I-Reserve Bank kwakhona ithe yaqwalasela ngokumandla ukukhwezela intsebenziswano phakathi kwamazwe akuMazantsi e-Afrika ebudeni balo nyaka udlulileyo kuba oku kuthathwa ngokuba ngundoqo wenkqubo phambili kwezoqoqosho loMzantsi Afrika nawo onke amazwe ayinxalenye ye-Southern African Development Community (eshunqulelwa ngelithi yi-SADC). Naxa kunjalo kuyaqapheleka ukuba uhlanganiso lwentlobo ezahlukenengoluhlobo ngumsebenzi omde nonyusisa umnqantsa. Eyona nto ebonakala iyeyona ifanelwe ukuba kuqalwe ngayo ukuzama ukufikelela lo mgomo, kukuba kuqalwe ngokuyila intsebenziswano nolungelelaniso lweenkqubo.

Ulawulo lwangaphakathi

Ulawulo lwe-Reserve Bank, luthe gqolo ukugxininisa ukubaluleka kokuba kubekho ukuphononongwa kokuhlaba ukhangela

okwenziwa ngamaxesha amisiweyo. Ukuhlangabezana nenjika-phethu kwimo-ntlalo iBhanki ithe yasungula iphulo lokuqingqa umbono wonyaka ka-2010 yaze yaqalisa ukwenza iinguqu ezingundoqo ukukhuthaza nokuphucula ukusebenza ngendlela echanekileyo nenempumelelo kweli ziko.

Ngokufanayo nenguqu-nguqu ezenzekayo kuMzanti Afrika inkqubela phambili eqaphelekayo yenziwe kwinkqubo yohlaziyo ejolise ekuhlengahlengiseni ukwabiwa kwezikhundla zomsebenzi ngeenjongo zokuphelisa umkhethe obe ugquba. Oku kuquka ulungelelaniso kwakhona lwamasebe olawulo lwebhanki, ukuphucula iindlela zokulawula kwakunye neendlela zokusebenza nemigqaliselo. Iphulo lokudala ulingano emsebenzini elibizwa ngokuba yi-Employment Equity Plan lamiselwa liSebe lezeMisebenzi kwaze kwasungulwa imibutho enjengombutho wokulunglelanisa ukwabiwa kwezikhundla zemisebenzi kwakunye nekomiti ezakuzela ulawulo ukukhuthaza unxibelelwano nokuqinisekisa ukuba inkqubela phambiliyenziwa ngokwezindululo ze-Employment Equity Plan.

I-Reserve Bank ithe gqolo ukuqonda ukuba uphuhliso lwezakhono nolwazi lwabasebenzi bayo lolona xanduva lwayo lungundoqo. Kuxa kuphela bathe abasebenzi beBanki bathe babonisa ukuyilulamela bekwazijul' ijacu kumsebenzi wabo eya kuthi ikwazi ukuphumeza uxanduva lwayo kuluntu. Isixa-mali esivakalayo minyaka le sityalwa ekuqeqesheni nasekukhathaleleni abasebenzi.

Umsebenzi wabasebenzi uthethe waxhaswa zindlela-ndlela zoshishino ezinempumelelo ebangelwa kukusebenzisa ubuxhaka-xhaka bolwazi nonxibelelwano. Ukunqongophala kwamagumbi okusebenzela kwandlunkulu kube yingxaki etyhulu echaphazela indlela ekusetyenzwa ngayo kunyaka ophelileyo. Kuthe ke ngoko kwafunyanwa imvume yokwandisa isakhiwo sakwandlunkulu kwisigqeba esilawulayo. Ngaphandle kokongezwa kwamagumbi okusebenzela oku kwandisa kuthe kwaquka nokwakhiwa kwendawo yokumisa izithuthi, isakhiwo sokubambela iintlanganiso, kwakunye neziko lokuzonwabisa. Kuqikelelwa ukuba ukukwakha kuya kuqalisa apha ebudeni buka-2001.

Ilinge elitsha lolawulo lwemali ebizwa ngokuba yi-Project Imali lasungulwa ebudeni bonyaka. Eli phulo lenze umsindleko wokukhulisa amandla okwenza umsebenzi kumasebe akhoyo nokubangela ukuba kubekho isixa-mali sokuqesha okwethutyana abasebenzi eMpumalanga nakwiphondo eliseMantla, apho iBhanki ingenamasebe ayimeleyo. Iphulo lokukhupha uhlobo olutsha lwemali engamaphepha luqalisiwe, kwaye kukhuthswe isimemo kubazobi beli sokuba bacebise ukuba inganjani na imizobo ekule mali.

Okokugqibela umbutho ongaphantsi obizwa ngokuba yi- South African Reserve Bank Captive Insurance Company Limited, ithe yaxonyezelelwa ebudeni bonyaka ukulungisa imali eqinisekisa ukhuseleko lwebhanki nemibutho engaphantsi kwayo ngamaxesha kaxakeka. Le nkampani ilawulwa ngabasebenzi beBhanki.

Isiqukumbelo

I-Reserve Bank iqubisene ngokuyimpumelelo neningeni yeenjika-phethu ezikhawulezileyo kwimo-ntlalo yoqoqosho lwangaphakathi nangaphandle ebudeni balo nyaka uphononongwayo. Okona kuyolisa intliziyo kukubona ukuba ukudala uzinzo kwezemali kube nempumelelo encomekayo. Ngoku yonke imiba ibonakala ithembisa ukuba iqondo lokukhula kwexabiso lentengo liza kufikeleleka kunyaka ka-2002.

Umzantsi Afrika uthethe gqolo ukusikeleleka kukuba nendlela ephucukileyo yokugcina nolawulo-mali. Eyona nto ingundoqo ekuthomalaliseni nasekuthibazeni impembelelo embi yeziganeko ezehla ngaphandle kweli kuqoqosho lwethu ngamaziko ezemali awomeleleyo kwakunye neendawo zorhwebo ezisebenza ngokuchanekileyo nangempumelelo. Sifundile kumava amanye amazwe ukuba ixabiso lokusombulula iintlekele kwezemali liphakamile. Okona kunegalelo elinobungozi zindleko ezingaphumi ngqo kwinzame zokuhlaziyo nokuthoba isantya sokukhula kwezoqoqosho. Kubalulekile ukukhwezela, kukhuliswa ubume bezemali obuphilileyo. Umngeni ongundoqo wexesha elizayo kukulawula ilinge lokuyila ngokutsha umchancatho wokulunglelanisa nokuyondelelanisa amaziko akhoyo olungelelaniso.

Elokuphetha ndinqwenela ukuthi ngxatsho ke!! kuMongameli neseKela Mongameli loMzantsi Afrika kwakunye nomfundisi uFrank Chikane oyintloko-njengele, ngenkxaso yabo ethe gqolo kumsebenzi we-Reserve Bank. Kwakhona egameni leBhanki ndithi maz'enethole kuMnu. Trevor Manuel, uMphathiswa wezeMali, uMnu Mandisi Mphahla, iSekela-Mphathiswa wezeMali, uNkos. Maria Ramos oyintloko-njengele kwezeMali nabasebenzi beCandelo lezeMali ngentsebenziswano abathe banayo neBhanki ebudeni bonyaka odlulileyo. Kwakhona kuMnu Alec Erwin, uMphathiswa woRhwebo neMveliso, uGqirha Alistair Ruiters, oyintloko-njengele nabasebenzi beCandelo lezoRhwebo neMveliso abathe basebenzisana ne-Reserve Bank sithi kubo "ukwanda kwaliwa ngumthakathi"!!! Kubanjwe iingxoxo ezibe luncedo nekomiti yesikhundla sezeMali ePalamente kuxovulwa imiba engoqoqosho nomgaqo-lawulo wemali kunyaka odlulileyo.

Xhosa Version

Kwakhona ndithi tsiha-a -aha-a-a!!! kubalawuli besigqeba solawulo se-Reserve Bank ababandakanya amaSekela-mlawuli ngenkxaso yabo engagungqiyo kum njengoSihlalo nangokuzibhokoxela kwabo ekusebenzeleni iBhanki. Ndikwathi tshotsho-o-o! tshotsho-o-o!! nangoku! tshotsho nibekho kuMnu. Tim Thahane oliSekela-mlawuli kwakunye nomlawuli wecandelo umnumzana: W F de la H Beck, abathe baya kumhlala-phantsi. Kwikhaya likaGqirha uBax Nomvetho olele kobandayo, ndithi akuhlanga lungehlanga, tutwini!!!

Ngexesha lakhe lokuba yinkokheli yecandelo leBhanki uGqirha Nomvetho uthe wabanegalelo elibonakalayo kumsebenzi wesigqeba esilawulayo. Okokugqibela ndithi zigodlwana zemaz' endala zingalal' endleleni yazini kunyembelekile!! kubasebenzi be-Reserve Bank ngomsebenzi wabo kunyaka odlulileyo kwanangokuphelelisa kwinkxaso yabo.