

Iqoqa lenkulumo ka Mongameli emhlanganweni wonyaka wamashumi ayisishiyagalombili wabanikazi bamasheya

Isingeniso

Imisebenzi kanye nenqubomgomo wemali we-Reserve Bank yaseNingizimu Afrika enyakeni odlule kuthikanyezwe kakhulu ngokwenzeka emnothweni womhlaba wonke. Ekuzameni ukwakha nokuzama isimo somnotho esisimeme, iBhange bekufanele libheke izinguquko ekukhuleni komnotho womhlaba, intengo yezinto zamazwe ngamazwe, ingcindezi yokwehla kwamandla emali, izimakethe kanye nezinhlaka zezimali. Umnotho waseNingizimu Afrika uzamiule ukuma phezu kokuthi umhlaba ubuthikanyezwe yizinguquko, ikakhulukazi uma sibheka ukuntengantenga komnothweni waseMelika.

Okwenzeka Emnothweni kamuva nje

UMBiko woNyaka wezoMnotho we-Reserve Bank okhishwe namhlanje ekuseni, uqukethe ukubuyekwezwa kabanzi kwezinto ezenzeke emnothweni nyakenye. Ngakhoke enkulumeni yami ngifisa ukugcizelela lokhu okulandelayo okwenzekile:

Okokuqala, umnotho waseNingizimu Afrika yilokhu ukhule njalo kusukela ekwateni yesine ka-1998. Nokho isivinini sokukhula komnotho sehlile ekwateni yesine ka-2000, nasengxenyeni yokuqala ka-2001. Lokhu kwehla kubangelwe kakhulu ukwehla kokuthunyelwa kwemikhiqizo yezolimo kusuka ezingeni elaliphezulu kakhulu ekwateni eyandulele. Kusukela ekuqaleni kuka-2001, ukwehla kokukhula emikhiqizweni ethunyelwa kwamanye amazwe kuholele ekwehleni kokusebenza emikhakheni eminingi yomnotho, ngaphandle kwemikhakha yezimayini neyemisebenzi yezimali.

Okwesibili, ukuqhuba kahle kwezomnotho kwakungenakukwazi ukunqanda ukwehla kwabantu ababhaliswe njengabaqashwe emikhakheni yezomnotho engeyona eyezolimo. Isibalo esincane sabasebenzi abaqashwe ngokunenzuzo kanye nokukhula okukhulu ekukhiqizeni okuzuzwa yizindlela zesimanje zokukhiqiza, kwehlisa izindlela zomsebenzi esisebenzini ngasinye. Emkhakheni wokukhiqiza, inkokhelo yomsebenzi ngamunye yenyuke yafika kumaphesenti angu-0,7 nyakenye.

Okwesithathu ukukhula kwezinga lezidingo zabantu kwatotoba uma kuqhathaniswa nokukhuphuka konyaka owandulele. Lokhu kwabangelwa kakhulu ukukhuphuka kancane kokusetshenziswa kwemali nguhulumeni, kanti ngakolunye uhlangothi umnotho wonke wakhula kusuka kumaphesenti amabili (2%) engxenyeni yokuqala ka-2000 kwaya kumaphesenti ayi-5,5 engxenyeni yokuqala ka-2001.

Okwesine, imali esele e-akhawuntini yezimali ezisele emva kokukhokha eguqukile ekubeni yisikweletu ezikhathini zokuqala zokusimama komnotho yaba yinsalela kusukela ekwateni yesine ka-2000. Yize ukwehla emnothweni womhlaba wonke kuqale ukuba nomthelela omubi esidingweni sezinto ezikhiqizwa yiNingizimu Afrika iziyise kwamanye amazwe, izinga le-randi ezimakethe zokuhwebelana ngezimali libenamandla kunalomthelela. Ukukhula kwamanani ezinto eziyiswa kwamanye amazwe kube ngaphezulu kokukhula kwamanani ezinto ezilethwa zivela kwamanye amazwe.

Okwesihlanu, iNingizimu Afrika yaba nemali eyinsalela e-akhawuntini yezimali ezisalele kade kukhokhwa ngo-2000, nangengxenyeni yokuqala ka-2001, kodwa kube nosehlasenyuka emnothweni wonke kusuka ekwateni kuya kwenye phakathi kwemali egcina ingenile nemali egcina iphumile. Umthelela walesi sehlasenyuka ubuncike kakhulu emibonweni yabantu abangahlali lapha ngokutshala kwezimali kumabhodi aseNingizimu Afrika kanye nokuphothulwa kweningi lezivumelwano ezinkulu nokutshala izimali phakathi kwabantu bakuleli nokungebona abalapha.

Lezizimali ezingenayo, kanye nalokho okwenzeka ku-akhawunti yezwe, kuphinde kwakhulisa izimali ezigciniwe zamazwe ngamazwe kuleli. Ekupheleni kuka June 2001, igolide lonke elisemgodleni kanye nezinye izimali ezigciniwe zangaphandle zasezifinyelele ezingeni elilinganayo nentengo yezimpahla nemisebenzi kwamasono ayi-16. Ukuze sibone ukubaluleka kwaleligxathum, masikhumbule ukuthi ekupheleni kuka1994, leligugu lalingamasonto ayi-6 kuphela. Ukuthuthuka kwezimali zamazwe ngamazwe kwazuzwa ngenxa yokutshala izimali kumasheya kwabantu abangahlali lapha, okungukuthi akudingekanga sincike ekukweleteni kwamanye amazwe.

Okwesithupha, amazinga okukhula ekukhishweni kwemali kanye nokwelulwa kwezikweletu emabhange ekusimameni

kwamanje kwezomnotho beku lokhu kwehle njalo kwaze kwaba sekuqaleni kuka-2001. Ukukhula ngonyaka kwesikalo semali i-M3 kwabe sekwenyuka kwaze kwafinyelela ku-13,9% ngoJune 2001. Lokhu kushesha kwaba yinkomba yokukhula kwezinto ezidingwa ngabantu kuleli. Nokho ukukhula kwe-M3 kwedlula izinga lokukhula ezilinganisweni ezincane zezimali ngenxa yokukhula okunamandla kwizimali ezilondolozelwe izikhathi zomphakathi. Ukwelulwa kwezikweletu zangaphakathi kwaguquka kabanzi uma kuqhathaniswa nokukhula kwe-M3.

Okokugcina, ukusimama komnotho kwesekelwa ukulandelwa kwenqubomgomo yezimali eqotho. Izindlela zokulawula imali esetshenziswayo ezinempumelelo kanye nokulawulwa kwezintela ngendlela enokonga kwaholela ekutheni kuqhutshekwe nokuba sibe sincane isidingo sokweboleka emkhakheni kahulumeni onyakeni wezimali ka-2000/01. Ingxenywe enkulu yesidingo sokuboleka sikahulumeni kwasekelwa ngezimali ezivela ekuhlelweni kabusha kwamafa kahulumeni imalimboleko evela kwamanye amazwe, ukuhlanganiswa kwemali ekhona kanye nemibhalo emisha ekhishwe nguMnyango weZimali ngemali ebolekwe uhulumeni.

Inqubomgomo yezimali nenqubo yokusebenza

Isimo samazwe ngamazwe esiguquguqukayo kanye nezimo zezomnotho ezikahle zalapha ngaphakathi zenze kwaba lukhuni ukwenza isinqumo esifanele mayelana nalapho simi khona nenqubomgomo yezimali. Kolunye uhlangothi, izimo eziqhamuka ngaphandle zinobungozi ekusimameni okwazuzwe ngo-1999. Kanti ngakolunye uhlangothi ingcindezi yokwehla kwamandla emali ezweni ibilokhu ikahle. Inkinga bekungukuthola ukuthi kungabhekwana kanjani nezimo ezethusayo ezivela kwamanye amazwe esikhathini sokwehlisa izinga lokwehla kwamandla emali esesiqalwe nguhulumeni.

Isixazululo bekungaba ukusebenzisa iphuzu lokuphunyuka kuvunyelwe ukuba umgomo ungafezwa uma kuba nezimo ezethusayo. Kodwa lokhu bekungasho ukuvuma ukwehlulwa masinyane kwendlela entsha yenqubomgomo yezimali, futhi kwakuyoholela ekulahlekeni kokwethenjwa kwamandla emali. Enye indlela bekuyoba okuqoma ukuqinisa ezindleleni zenqubomgomo ukuqinisekisa ukuthi umgomo uyofezwa ngo-2002. Lokhu bekuyocacisa ngokusobala ukuzimisela kweziphathimandla ukufeza umgomo ngisho ngabe kubizani emnothweni. Futhi bekungabandakanya inqubomgomo yezimali eqine kakhulu ngesikhathi lapho izinto eziningi ezenzeka emnothweni wezwe zivuna inqubomgomo exegisiwe.

Ekugcineni, iKomiti leNqubo yeZimali (Monetary Policy Committee) lalandela indlela enokuqaphela eyayizobhekela ekuhlangabezaneni nomgomo wokwenza ngcono ukwehla kwamandla emali, yize yayisondele kakhulu ngenhla. Izinga lenzalo yemalimboleko ye-Reserve Bank alizange liguqulwe kusukela ngoJanuwari kuya ku-Okthoba 2000. Ngenxa yokukhuphuka kwezimpahla ezithengwayo, lokhu kwasho ukuxegisa kancane kwinqubomgomo. Ngaphezu kwalokho, amazinga enzalo yemalimboleko akhombise ukwehla, kwathi izinga lamandla erandi lehla kakhulu esikhathini esifanayo, okwakhuthaza ukukhiqizwa kwezimpahla. Ngenxa yokukholelwa kwinqubomgomo enjalo, ukukanekisa kwe-Reserve Bank, lisebenzisa ulwazi locwaningo kwezesayensi yokubala ezomnotho, kukhombisa ukuthi izinhloso zomgomo ziyofezwa, yinqobo nje uma izivunguvungu eziqhamuka ngaphandle zingabanga zimbi kakhulu.

I-Reserve Bank iziqaphele kabanzi izinto ezenzeka kumazwe omhlaba ezingaba yingozi ekusimameni kwezezimali. Ngenxa yokudlanga kwesimo eMpumalanga eMaphakathi (Middle East) ngo-Okthoba 2000, ingozi yokukhuphuka kwentengo kawoyela kanye nokwehla kwamandla erandi, iKomiti leNqubo yeZimali laba nokukhathazeka ngokungenziwa yilezi zinto ekwehleni kwamandla emali. Ngomhla ka-16 Okthoba 2000. kwabe sekunqunywa ukuthi izinga lenzalo yemalimboleko ye-Reserve Bank lenyuswe ngamaqhezu angu-25 ekhulwini (25 basis points). Loluguquko oluncane lwalenzelwe ukukhombisa indlela eyeyizolandelwa ngamazinga enzalo yemalimboleko uma izinto ezethusayo emnothweni ziqhubeka bese ziholela ekukhuphukeni kwamanani ezinto ezithengwayo. Inhloso kwakungukunqanda ukunquma ngamaholo nangamanani ngendlela ezokhomba ukuthi iReserve Bank izokhuphula amazinga enzalo yemalimboleko uma isimo sidinga izinyathelo ezinjalo.

Lenqubomgomo yatshengisa ukuba nempumelelo. Izimo zangaphakathi bezilokhu zivumela ukuba phansi kokwehla kwamandla emali futhi ngenhlanhla igalelo lezimo zangaphandle entengweni lehlile. Izinga lokwehla kwamandla emali liqalile ukwehla. Lokhu kwasho ukuthi amazinga empela aqoshiweyo enzalo emalimboleko ayekhuphuka, lokho okukhomba ukuya ngokuya iqina inqubomgomo yezezimali, ikakhulukazi emva kokuba izinga lokuhwebelana ngerandi seluqale ukukhuphuka kusukela ekupheleni kuka-Ephreli. Khona manjalo, izikalekiso zakhomba ukuthi izimo zasezivuna kakhulu ukuzuzwa komgomo obekiweyo wokulwisana nokwehla kwamandla emali.

Sekwenzeke le ntuthuko iKomidi leNqubo yeZimali laqoka ukunciphisa inzalombokiso ye-Reserve Bank ngamaphuzu alikhulu kusukela ngomhla we-15 Juni 2001. Lesi sinqumo sathathelwa esimweni esiqavile, ukukhombisa ukuthi inani lokuthengiswa kwezimpahla elingaguquki lingatholakala ngendlela engawukhinyabezi kakhulu umnotho.

Ngale kokuqoka umgomo wezimali ofanelekile, unyaka odlule kube ngowokubhekisisa kakhulu ukusebenza kwezindlela zezimali. Emva kokucubungula okunzulu, kwaqokwa ukuthi kwethulwe lezizinguquko ezilandelayo kwindlela yokubolekisa ngezimali okwenziwa yi-Reserve Bank kwamanye amabhange, ukuze kuthuthukiswe ukudluliswa kwezinjongo zomgomo wezezimali:

1. Igebe phakathi kwenzalomboleko iReserve Bank eyibiza lapho iboleka amanye amabhange, nenani elikhokhwa ngamabhange lapho exhumana ngawodwana. Lizonchishiswa ngamaphuzu alikhulu kusukela ngo 5 September 2001. Ukuheha ukuzibandakanya nokuqhudelana ezimakethe zenzalombolekiso ebizwa yiReserve Bank. Lenzalombolekiso izoncishiswa ngokweshumi ekhulwini (10%) ngonyaka ukuze i-reporate ihambisane nenzalo izimakethe eziyibiza maduze. Amabhange nezinye izindawo ezibolekisa futhi zigcine imali akumele ziguqule inzalo eziyibiza ngalemisebenzi yazo ngoba uguquko enzalweni lungathuntubeza isizathu sezinguquko ezilethwe yiReserve Bank.

2. I-Reserve Bank esikhathini esizayo izobala imemezele nsukuzonke amazinga Ayisilinganisomvama yaseSouth Africa okuzothathelwa kuyo amazinga aguquka eduze. Lokhu kobesekuba amazinga eyozikala ngayo inzalo mbolekiso yezimakethe zezimali.

3. I-Reserve Bank isiyobe isikhipha inzalombolekiso engaguquki ukuze kungabi khona ukudideka ngezimpawu zemigomo yezezimali.

4. Isamba esisebenzayo nesamba esisetshenziswa ekudayiseni siyomenyezelwa emva kokusetshenziswa kusukela ngo 5 September 2001. I-Reserve Bank iyobe isima ukumemezela izilinganiso zezidingo ezifuneka lapho amabhange eboleka imali ukuze amabhange akhuthazeke ukubolekiswa wona wodwa.

5. Amathenda esonto azokwenzeka kusukela ngomhlaka 5 September 2001 athathe isikhundla samathenda ansukuzonke njengoba kwenzeka manje.

6. Ngokubona kwe-Reserve Bank, iyoxazulula ukuhwebelana kumbe amathenda okunezelela ukuze kungabikhona ukushiyana nokuguquguquka kwezindleko ezakhokha phakathi kwamabhange. I-Reserve Bank iyokwenza amathuba okuhwebelana okungujuqu uma uguquko lwenzalo olwenzeka phakathi kwamabhange lungamukeleki e-Reserve Bank. Ukuhlangabezana nesimo sokubanemali engukheshe esikhathini esifushane, uxazululo lokuhwebelana lokugcina luyokwenziwa nge-repo rate engu 1,50% wamaphuzu ngaphezu kwenani elisetshenziswayo. Lapho isimo semali engukheshe siside, ukuxazululo lokugcina lokuhwebelana iyothenga ngesamba esingaphansi ngamaphuzu angu 1,5% kwemali eyayithengiswe ngayo ngaleso sikhathi. Lapho iReserve Bank yeneliswa inzalo ebizwa ngamabhange lapho esebenzisana kodwa kube kunesimo eside noma esifushane semali engukheshe, kuyobakhona ukudayisa ngokwezinga elisebenza ngaleso sikhathi.

7. Kusukela esikhathini esizoqala ngosuku lweshumi nesihlanu lokusebenza phambi kokuphela kukaSeptemba 2001 kuze kube usuku lweshumi nane lokusebenza ku-Okthoba 2001, imali okungenani okumele amabhange abe nayo e-akhawuntini ewahlanganisa ne-Reserve Bank, eyisidingo lapho eboleka izimali, ayizukudlula kusephulelo esingu 75% nemali engamarese akheshe. Lesaphulelo sizohliswa eminyakeni emithathu ezayo ngo 25% njalo ngonyaka. Loluhintsho kwizidingo zikakheshe okumele amabhange azifeze lapho efuna ukuboleka imali ku Reserve Bank. Kuqondwe ukuthi i-South Africa ihambisane nomhlaba wonke ekubalweni kukakheshe bese amabhange amancane azizwe esethubeni lokusebenza ngokufanelekile.

Ukuqhutshwa kwenzalo yokubolekisa nokulawula izimali ezigciniwe

Esikhathini esikhulume ngaso, isimo noma inani leRandi (value) emazweni angaphandle sibe nokucindezekela obekudalwa zinguquko nentuthuko eyenzeka emazweni angaphandle kwemingcele yaleli, ethinte nezimali zakwamanye amazwe kunzima kunjalo. I-Reserve Bank ayiwadayisanga amadola emakethe yezimali zangaphandle ukuze kusimame irandi. Kuyinqubo ye-Reserve Bank ukuthi lokhu kugaxela akudingekile. Kudingeke lapho kuxhaswe yiwo wonke amaqembu athintekile kwezezimakethe nalapho i-Reserve Bank izimisele ukugaxeka kaningi iphindelela nangezishaqane zezimali.

Eqinisweni I-Reserve Bank iqhubekile nokuthenga isamba esincane samadola emakethe ukunciphisa kancane kancane isimo sayo esesidayiseko ngokungaphezu kowenza kuzimakethe zangaphandle. Injongo emile ngeyokuthi sincishiswe kancane kancane lesisimo sokudayiseka ngokuphezu kwokwenza, okumanje singu USD4,8 billion. Ukuncishiswa

kwalesisimo, kungalekelela nesithombe esibi esakheka kubantu abasethubeni lokuzotshala izimali kuleli. Kubalulekile kuso lesi sikhathi ukuthi sikwazi ukuthi ukuncishiswa kwalesi simo kungaba nomphumela wokunciphisa amandla erandi (depreciation) uma liqhathaniswa nezinga lezimali nokuthi lingabe lisakwazi ukukhuphuka lapho kunemali ehlonyelwe lapho kuhlelwa izimali esizibolekile nesizikhokhile. Ukubalekela zonke lezi zinkinga ezingase zenzeke lapho i-Reserve Bank ithenge amadola emakethe yezimali zangaphandle. I-Reserve Bank ithenga amadola ngalolu hlobo, ezimweni ezingqala njengesikhathi lapho kunezimali ezinkulu ezizotshalwa abangaphandle lapha kwelakithi nalapho kunezimali ezingenayo ngendlela enganqamuki nokungabambelelwa kuyo zigeleza ziphuma phesheya.

Ibhuku elikhomba ukuthengiselana linamandla amakhulu asemqoka ekuphathweni kwemali egciniwe yangaphandle yesizwe. Isamba esingengaphansi kwamaphesenti angu-85 somcebo ekuhwebeni namanye amazwe seReserve Bank besinempahla (besinemali) ebalwa ngamadola aseMelika ngomhla zingama-31 kuJuly 2001 ngenxa yokuthi ibhuku elikhombisa ukuthengiselana likhomba ukuthengiselana ngamadola aseMelika. Yize imali engukheshe iyiyona nto esemqoka ekuphathweni kwezimali ezigcinwayo, nokho izimali eziyinzuzo ezingalahleka ziqikelelwa. Ezinye izinjongo (ze-Reserve Bank) zokuphathwa kwezimali ezingalahleka ze-Reserve kuyilezi: ukonga imali ekhona, ubudlelwano nalabo ababoleka i-Reserve Bank imali, ukuqapha okungathandeki kanye nokucophelela.

I-Reserve Bank yaqhubeka nokulandela indlela yokungasaphazi izimali okuyizona ezisimamisa izinga lomnotho. Mhla zingama-31 kuJuly 2001, imali ebolekwe kwamanye amazwe engakhokhiwe yaba izigidigidi ezimbili nengxenywe yamadola aseMelika (USD2,5 billion) kanye nezinto zokusebenza ezisigidigidi esisodwa nokukodwa eshumini (USD1,1 billion).

Ngomhla we-15 ku-Agast 2001, kwenziwa amalungiselelo okukhokha izikweletu kusukela ngo-1985 ngokwezimiso ze-Debt Standstill Agreements. Ngalolo lusuku, kwagunyazwa ukukhokhwa kwezikweletu ezingenanzalo. Lokhu kwaqeda isimo esinzima emlandweni wethu. I-Ningizimu Afrika nokho yakhokha ngokukhulu ukucophelela izimali ezibolekiwe nenzalo yakhona ngokwezivumelwano ezenziwa nalabo okwbolekwa kubo izimali.

Ukuzinza emkhakheni wezimali

Injongo yokuzinza kwamanani kuncike kakhulu ekuzinzeni komkhakha wezimali. Ukuzinza kwezimali kudinga indlela yokuphatha izimali enomgogodla oqinile okunqanda noma ukumelana nezimo ezingezinhle ezivela ngaphakathi ezweni noma amazweni angaphandle.

I-Reserve Bank ithatha ngokuthi ukuqapha nokukhuthaza ukuzinza kwendlela yokuphatha izimali isemqoka ngangokuthi ngo-Agasti 2000 kwamiswa iKomiti Elibhekene Nokuzinza Kwezimali (i-Financial Stability Committee). Amandla agidlabezwe leli komiti yilawa: ukuqinisa ukuzinza kwezimali ngokuhlala kuhlolwa ukuzinza nokusebenza ngokuyikho kwendlela yokuphatha izimali, ukwakha nokubuyekeza inqubo okuyiyo ukuze kungenelelwe futhi kusonjululwe izinkinga, kanye nokuqinisa amaxhama ezinhlakeni ezisemqoka zendlela yokusebenza kwezimali. Kwamiswa umnyango wezokuzinza kwezimali (i-Financial Stability Department) kusukela mhla zi-4 kuMeyi 2001 ukuze kube nesiqiniseko sokunakekelwa kwemibandela yokuzinza kwezimali. Lo mnyango uzobhekana ngqo nokuqapha nokukhuthaza kokuzinza kwendlela yokuphatha izimali.

Omunye umsebenzi osemqoka wokunakekela ukuzinza kwezimali ukuthola ukuthi iziphi izimali ezingalahleka ngenxa yenkinga yezimakethe kanye nalabo ababolekisa imali. Kuze kube manje, kwakhiwa isiqaphamnotho sokubhekela ukuzinza kwebhangi. Ngosizo lwalesi siqaphamnotho, izinkinga ezingabakhona emabhangi zingatholakala. Ukusebenziswa kwalesi siqaphamnotho kwakhombisa ukuthi ukusatshalaliswa kokuhlukaniswa kwemali yamabhangi aseNingizimu Afrika ngokuzayo kuyinto ethakaselekayo futhi amabhangi athola imali ngokwanele uma kuqhathaniswa namazinga ezinkinga angahlangabezana nazo. Le miphumela inesiqiniseko ngenxa yezibalo ezenziwa i-Reserve Bank.

Kulandela isimo esinzima (esinzonzo) semali engukheshe esehlela amabhangi amancane ukuya ngasekupheleni kuka-1999 namasonto okuqala ka-2000, indlela yokuhlangabezana nalesi simo yaqaliswa futhi kusaqhutshelwa. Lokhu kwaholela ekutheni amabhangi angama-20 azoyeka, noma akhe kabusha izinhlaka zobunikazi abuye/noma anciphise izindleko zawo. Uma sekuphuthuliwe, lokhu kuyoholela ekutheni kuqedwe ukubhaliswa kwamabhangi ayishumi nanye (11). Lokhu kuzokwehlisa isibalo samabhangi abhalisile sibe ngamashumi amathathu nesithupha (36) kungabalwa amagatsha asemazweni angaphandle ayishumi nesihlanu (15).

Ngasekupheleni kuka-Juni 2001, i-Regal Treasury Private Bank Limited yabhekwa ngehlo lokhozi it hathwa njengebhangi elingasasebenzi ngenxa yokulahlekelwa kakhulu ukuzethemba kanye nokulahlekelwa imali efakwayo. Ucwangingo lwalowo obhekele ukusimama kwamabhangi lwaveza ukuthi leli bhongi linezinto eziningi, nokuhwebelana okungajwayelekile

Zulu Version

nokuphezulu okungaba nemithelela emibi esimeni sezimali nokulahlekelwa okungawisa ibhangi ligcine likweleta. Ngenxa yalokhu, uMphathiswa Wezokubhaliswa Kwamabhangi (Registrar of Banks) okokuqalanga wabona kufanele ukuba kuqokwe ukhombisani ozocwaninga ngesimo sebhangi kanye nalabo abazibandakanya nalo, ngokwezimiso zomthetho mabhangi ka-1990 isigaba sama-69A (section 69A of the Banks Act 1999).

Ukuqikelelwa okunzulu kwenziwa ngesikhathi sokucubungula ukuze kwakhiwe amasu okulawula azosebenza kahle. Intuthuko eyenzeka kwaba ukulawula okuhlanganisiwe kanye nokuhlola esizindeni. Ngaphezu kwalokho, kugcizelelwa emaswini okulawula ukuze kube nesiqiniseko ekuzinzeni kwezimali; njengokuhlanganiswa nokusebenzisana, izindlela zokukhuthazwa ngenzuzo, ukwethembela ekuphathweni kwangaphakathi ezintweni eziqashiwe, iqhaza elibanjwe ibhodi yabaqondisi bamabhangi kanye nokuqashelwa okuqhubekayo.

Izindlela zokwehlisa izingxaki zenziwa ngomgudu wenkokhelo kazwelonke ngalowo nyaka. Izivumelwano ze-General Payment Clearing House zasayinwa phakathi kwamabhangi athintekayo ukuze kuncishiswe izingxaki izindlela zokukhokhelana. Kwaba nesu elenziwa ngomhlaka-5 Mashi 2001 elivumela amabhangi ukuba athole izimali ngokusebenzisa imali yawo ezimalini ezingukheshe eseReserve Bank kunokuba besebenzise eminye imithombo ngomhla ziyi-7 Meyi 2001 eyenziwa i-South African Multiple Options Settlement (SAMOS). Ngaphezu kwalezi zinguquko, amabhangi avuma ukuthi kubeke imikhawulo ekukhokhelweni kwamasheke, izimali ezidluliselwa kwamanye ama-akhawunti ngomshini, ukukhokhela izikweletu nemali ekhishwa ku-SASWITCH (emishinini yokukhipha imali).

Ukusebenzisana kwezomnotho e-Afrika eseNingizimu

I-Reserve Bank yabuye yathatha igxathu elikhulu ekukhuthazeni ukusebenzisana e-Afrika eseNingizimu ngonyaka odlule ngoba lokhu kuthathwa njengesidingo esikhathini esizayo ekuqhubekeleni phambili kwezomnotho weNingizimu Afrika kanye nawo onke amazwe awumbimbi lwe-Southern African Development Community (SADC). Nokho kufanele kwazeke ukuthi ukuhlanganisa umnotho wamazwe ehlukeneyo kuyinto enzima. Ukufeza lenjongo kungatholakala ngokusebenzisana okusondelene kanye nokuhlanganisa kahle okwenziwa yilamazwe.

Ukuphatha ngaphakathi kweBhange

Ekuphathweni kwe-Reserve Bank, kulokhu kugcizelelwe njalo ukubuyekeza kwamasu okufeza izinjongo. Ngokubonelela zinguquko zezimo eziguquka masinya, i-Reserve Bank izibophezele ekuthuthukiseni umbono ngonyaka ka-2010 futhi yaqala zinguquko eziningi ezinqala ukuze ikhuthaze ibuye ithuthukise ukusebenza ngendlela kwesizinda.

Ukuhambisana nezinguquko zaseNingizimu Afrika, inqubekela phambili yenziwa ngenqubo yoguquko ukuze kufezwe ukuqashwa kwabasebenzi okuhambisana nezibalo zobuhlanga e-Reserve Bank. Lokhu kwamandakanya ukuqondisa izinhloko zokusebenza kanye nokuhlumisa kahle izindlela zokuphatha kanye nezinqubo. Uhlelo Lokuqasha Ngokungacwasi (Employment Equity Plan) lwafakwa eMnyangweni Wezemisebenzi (Department of Labour) nakwezinye izinhloko, njengababhekeleneyo nezokuqashwa ngokulinganisa kanye nekomiti lezokuphatha eliqondisayo, zakhiwa ukuze ziqhubezele ukuxhumana nokuqapha inqubekela phambili eyenzekile ngokwezimiso Zohlelo Lokuqashwa Ngokungacwasi (Employment Equity Plan).

I-Reserve Bank iyaqhubeka nokuthatha intuthuko yabasebenzi bayo njengesibopho esisemqoka (esinqala). Ukuthembeka nokuzimisela kuphela kwabasebenzi okungenza i-Reserve Bank ikwazi ukufeza izinjongo zayo nokugcina izibopho zayo emphakathini. Isikhathi nemali enkulu kuyasetshenziswa minyaka yonke ekuqeqesheni nasekuthuthukiseni abasebenzi.

Umsebenzi wabasebenzi ulekelelwa ukuqhubeka komsebenzi ngendlela efanele ubungcweti bokuthola ulwazi nokuxhumana. Ukungabibikho kwamahhovisi esizindeni esikhulu (Head Office) kwaba inkinga enkulu okwenza kungasebenzeki kahle ngonyaka odlule. Imvume yatholakala eBhadini ephethe ukunweba isakhiwo seKomkhulu leBhange. Ngaphandle kokwandisa ama-ofisi, ukwandisa indawo kufaka nendawo yokubamba imihlangano, kanye nendawo yokuzithokozisa ngokudla. Ukwakha cishe kuzoqala ngonyaka ka-2001.

Amasu amasha okuphatha imali engukheshe (ukheshe) ebizwa ngokuthi _ Project Imali (money) yaqalisa ngonyaka odlule. Lo msebenzi (projekthi) unikeza amandla okusebenza emagatsheni amabhangi akhona kanye nokunikeza izinsizakalo zikakeshe omningi okuvunyelene ngawo eMpumalanga naseNorthern Province, lapho i-Reserve Bank ingenawo amagatsha ayo khona. Umsebenzi wokuthi kuqalwe uchungechunge lwemali yamaphepha entsha kumanje luyaqhubeka kanti sekumenywe ongoti ekudwebeni ukuze babonise ngembukeko yale mali yamaphepha. Ucwangingo lokucubungula izindlela umphakathi osebenezisa ngazo, ukuthanda kanye nabakucabangayo ngemali yensimbi nalo

seluqalile.

Okokugcina, uphiko olusha, i-South African Reserve Bank Captive Insurance Company Limited, nayo ibe ingxenye ye-Reserve Bank kuwo lo nyaka ukuze ivikele ngomshuwalense i-Reserve Bank nezinye izinhla ze-Reserve Bank. Le nkampani izophathwa abasebenzi be-Reserve Bank.

Isiphetho

I-Reserve Bank ikwazile ukuhlangabezana nezinselelo zokuguquka kwizimo okusheshayo kwangaphakathi ezweni nokwamanye amazwe kulo nyaka ocutshungulwayo. Kuyathokozisa impela ukutholakala kokuzinza kwezezimali osequhubeka kahle kangaka. Njengamanje, izimo eziningi zibukeka zivuma ukufinyelela ezingeni elihle lokukhula kwamanani ezimpahla ngonyaka u-2002.

I-Ningizimu Afrika ilokhu iqhubekile ngokwehlelwa izibusiso ezizinzile nezinhle zokubeka imali kanye nenqubo yokusebenzisa nokuthola imali. Into ebalulekile ekunqandeni nasekunciphiseni ukuzwela kwezinto eziqhamuka ngaphandle emnothweni wethu umgogodla oqinile wezizinda zemali nokusebenza kahle kwezimakethe zemali. Sifunde kwezethu ngokubonela kwamanye amazwe ukuthi ukuxazulula izinkinga zezimali kukhulu kangakanani. Okulimaza kakhulu izindleko ezingalindelekile zokwakha kabusha kanye nokukhula kancane kwezomnotho. Kuphoqelekile ukukhulisa kahle izakhiwo zomnotho eziphilile. Inselelo enkulu ukuhambisa kahle inqubo yokuhlela kabusha izinhlelo zokusebenza eziqashelwe kanye nokuhlanganisa ngempumelelo izindawo zezimali eziqashelwe ezikhona kumanje.

Ukuphetha, ngiphinda ngithatha leli thuba ukubonga uMongameli neSekela-Mongameli baseRiphabhlikhi yase Ningizimu Afrika, noMfundisi uFrank Chikane, uMqondisi-jikelele eHhovisi likaMongameli ngokuhlala njalo beyizinsika zomsebenzi we-South African Reserve Bank. Kubahlonishwa uMnu Trevor Manuel, onguNgqongqoshe weziMali, uNksz Maria Ramos, onguMqondisi-jikelele woMnyango weziMali, kanye nabasebenzi balomnyango ngokusebenzisana kwabo neReserve Bank onyakeni odlule. Ngingelibale ukubonga uMnu Alec Erwin, uNgqongqoshe wezoHwebo neziMboni, uDokotela Alistair Ruiters, uMqondisi-jikelele, kanye nabasebenzi boMnyango wezoHwebo neziMboni ngosizo lwabo ezindabeni ezisithinta sonke. Sabuye saba nezingxoxo ezinzulu neKomiti likaNgqongqoshe leziNgxoxo zePhalamende kwezeziMali kuxoxwa ngenqubo yezomnotho neyezimali ngonyaka odlule.

Ngabe ngiyaphunduleka uma ngingabongi abaqondisi beBhodi ye-Reserve Bank kanye namasekela kaMongameli neBhange ngokungixhasa kwabo njengoSihlalo nokuzinikela kwabo eReserve Bank. Ngingakhethi phela emasini, ngidlulisa ukubonga kuMnu Tim Thahane, obeliSekela likaMongameli weBhange, uMnu W F de la H Beck obenguMqondisi. Ngidlulisa ukudabuka ngithi dudu kumfelokazi nomndeni kaDokotela Bax Nomvete owasishiya emhlabeni. Ngenkathi ewuMqondisi e-Reserve Bank, uDokotela Nomvete wabamba iqhaza elikhulu emsebenzini weBhodi. Okokugcina, nokho kungafelwa mathe, ngibonga abaebenzi be-Reserve Bank ngomsebenzi wabo oncomekayo kanye nokuxhasa kwabo okuqotho.