

Uxhaso mali lokuhluma kweafrika INDIMA YOPHUHLISO LWEMALI

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Zeziphi izixhobo zoqoqosho uMzantsi Afrika onazo kwezemali, ukutsho, amaziko enza iiprojekthi, ukwanda kwamashishini amancinci okanye izinto ezinokuthi zithengiswe zamakhaya? **Njing. Charles Adjasi**, injingalwazi emanyeneyo neyintoko: Inkqubo yoPhuhliso lweZemali kwi Yunivesithi yase Stellenbosch Business School, ihlola indima yophuhliso lwemali ukuxhasa ukuhluma kweAfrika.

Izikhewu ezininzi, zemali encinci kakhulu

Umngeni onobuzaza ojamelene nelizwe laseAfrika ngulo wokuvala izikhewu ezikhulu kwezophuhliso ezinjengomkhethe kwezemali kunye nobunzima bezemali. Umzekelo, ngaphaya kwama 50% abantu eAfrika abakwazi kufikelela kumaziko ezemali. Malunga nama 30% kuphela amashishini amancinci naphakathi kwizikalizoshishino, ezomeleleyo ezenza phantse ama 90% kula mazwe, ezikwaziyo ukufikelela kuncedo lwezemali olufumaneka ezibhankini. Ukongeza, kukho izikhewu ekuzuzeni imfundo, ekusebenziseni uncedo lwezempilo kunye nezikhewu kumaziko akhoyo ezothutho, amandla ombane kunye nobutyebi bamanzi. Ngokubhekiselele kumaZiko akhoyo eliZwe laseAfrika oXilongo (AICD) aqikelela ukuba uncedo olufunekayo kumaziko emali eseAfrika ngama \$93 ezigidi ngezigidini kunyaka wama 2008, bafumana ama \$45 ezigidi ngezigidini zemali. Kucacile ukuba ubutyebi bezemali bekhilosali buyafuneka ukuza kunceda uphuhliso ngezemali ukuvala le misantsa. Ngokwesithethe, oorhulumente base Afrika banenzima yoqingqo-mali ebona bangakwazi ukubhatalela uhlumo besebenzisa isipaji sikarhulumente. Amaziko abucala ezemali nawo ayafana ngoba asahluma okanye akakhelwanga ukuxhasa uhlumo ngezemali. La maziko asebenzise indlela yesithethe yokurhumisa kungenelelo ngezimali ngokubhekiselele kweseyenzekile okanye enobungozi, esele ineziphumo kubo. Uncedo oluncinci kwiimfuno zamashishini amancinci kunye nabantu abambalwa abanobutyebi. Ngokulandelayo, akothusi ukuba kukho intlupheko eninzi phantse ngama 60% kunye nokuphakama kokungalingani eAfrika nakubeni sele yenziwe ingeniso yokucutha intlupheko.

Ngenela uphuhliso lwezemali

Kucacile ukuba inkqubo entsha yonikezelo ngemali kunye nobuchule ziyafuneka. Apha, uphuhliso lwemali lunikezela ngendlela ethembisayo. Uphuhliso lwezemali ludibanisa uluhlu olubanzi lweendlela zokubolekisa ngemali ezithi zijongane nobume bendawo apho ushishino lukawonke wonke lunomda kubutyebi bezemali nalapho ushishino lwabucala lwezemali lusilela khona ngenxa yobungozi okanye amaxabiso axhomileyo. Isiqalelo sokuqala esinobuzaza kuphuhliso lwezemali ngumphako oyimali wokuqala ishishini ngabantu, amashishini neeprojekthi ezisilelayo ukutsala uncedo lwezemali ngezizathu ezinje ngentlupheko kunye namashishini asakhasayo ngokwezemali, amaxabiso entengiselwano, ulwazi olungafaniyo kunye nobungozi. Isiqalelo sesibini esinobuzaza luphuhliso lwezemali lokudityaniswa kweenkonzo zemali- ezinje ngamatyala, i- inshorensi, ugcino-mali kunye nohlawulo lweenkonzo- kwabahluphekileyo. Umntsalane wophuhliso lwezemali uxhomekeke ekukwazini kwalo ukwenza iinguqulelo zokunciphisa okanye ukugquma amaxabiso entengiselwano, umngcipheko kunye nolwazi olungafaniyo, kunye nokudibanisa ze balobe ubutyebi obukhulu ngexabiso elisezantsi ngethuba benika imali iiSME, amaziko akhoyo, uphuhliso lwasekuhlaleni kunye nobandakanyo lwezemali.

Ungenelelo lophuhliso lwezemali lunokwakhiwa ngeendlela ezininzi. Umzekelo, urhulumente amaziko anciphisa ukungagqibeleli ngokwenza amanye amaziko kunye neenkqubo ezinikezela ngesixa mali kuloo mashishini, iprojekthi kunye nefeemu ezinganakuncedwa ngamaziko abucala okanye Liziko loPhuhliso Mali (DFIs). Iintlobo zongenelelo zoLona Phuhliso Mali ziquka imali encinane, imali yeprojekthi, ibhanki ehambayo, FDIs, ixabiso mali lezolimo kunye nolwakhiwo ntengiso yezemali. Indlela nganye yongenelelo yohlukile kwaye ijongene neenjongo ezithile zophuhliso. Ndiza kuchaphula imizekelo emibini, ebizwa ngokuba yimali encinane kunye nemali yeprojekthi.

Ukukhula ngokubhankisha imali encinane

Imali encinane (ityala elincinane, i-inshorensi encinane kunye nogcino mali oluncinane), lwenziwa indumasi nguNobel laureate Mohammed Yunus, wenza isithembiso esikhulu ngokoniko mali kwabahluphekileyo nakunye neeSMEs. Naluphi uhlobo lwesizathu sokungaphumeleli ukunikwa imali mboleko kwabahluphekayo okanye amashishini amancinci kungenxa yokuba abantu abaphumeleli kwisikali semboleko okanye iiSME. Okuchasene noku, amahlwempu ayaphumelela ekwenzeni ityala. Ngenxa yokukwazi ukunciphisa iingxaki zolwazi kunye nomngcipheko ngokusebenzisa umnqophiso wezemali owenziwe kakuhle apho kunokuthi kwaziwe ukunceda abahluphekileyo. Umzekelo, iqela lababoleki elidibene ngoxanduva lunceda ekunciphiseni iingxaki zolwazi kunye nomngcipheko ngenxa yohlolo olwenziwa kunye, kwaye le nto iye yakhokelela kuyilo oliyiphumelelo lwamatyala amancinane anembuyekezo ntlawulo ephakamileyo elizweni jikelele.

Imali mboleko encinane inokunceda imizi ehlupekileyo kuqoqosho olukhulu lokunqongophala kwendyabo ebomini babo. Umzekelo, ukuinshora izinto zendlu ezinokuthi zilahleke, i-inshorensi encinane inceda ekunciphiseni ukulahleka kwezinto ezincinci, uchanabeko kunye nentlupheko. Ukhuseleko olonwatyelwa ngumntu oinshoriweyo lunqanda ukuthengiswa kwezinto ezibalulekileyo ngexabiso elingaphantsi kwelo shishino. Le yenza kube lula ukomelela kwezemali zamakhaya kwaye ngokuthe chu yakhela amakhaya izinto ezibalulekileyo. Iziphuma zexesha elide zigcina ukuphunguleka kwentlupheko nokuphunguleka kwezinto zamaxabiso kumakhaya arhola kancinci.

Linguqulelo zobugqi bebhanki ezinjengebhanki yomnxeba zikhule ngakumbi kwimali mboleko encinci yamashishini ebhanki kwaye ifumane ukukhula ngenxa yeMPESA kwaye kutsha nje iMSH -WARI ihlahlelwe indlela yiCommercial Bank of Africa kunye ne Safaricom e Kenya. Imveliso eyahlukileyo iye yanda eBrazil, Columbia, Bangladesh kunye naseIndiya.

Ibhanki yomnxeba kunye neshishini lomenzeli liye lahlisa ixabiso elisisithethe sothengiselwano ngendlela ka“brick kunye mortar”yebhanki ngokusebenzisa indlela elula kodwa enamandla eyi GPS, POS kunye nobunye ubugqi bezixhobo ukwandisa iinkonzo zebhanki ezinceda iiSME ebezingafikeleleki kuzo ngaphambili. Izabelo zamashishini eKenya, umzekelo, zilawula ngaphaya kwama 6 000 amasebe endawo ngethuba i Columbia inamasebe angama 700 kunye neendawo enxibelelana nazo ngomnxeba wemali ezingama 900. Ngokucacileyo eAfrika imali mboleko encinane inamathuba okujongana neengxaki zabantu zokufumana uncedo mali kunye neeSME.

Inzuzo eyongezelelweyo yeyokuba ungenelelo lunokumisa ze likhulise ngokukhawuleza abahluphekileyo kunye neemarike ezisakhasayo zemali kulo mmandla, iye iphucula iimarike zemali. Imali mboleko encinci ikwathembisa ukuvuselela amakhaya ukubhatalela imfundo yawo kunye neendleko zezempilo ngogcino mali oluncinci kunye neinshorensi encinci.

Sebenzisa imali yeprojekthi wenze inkqubela phambili

Imali yeprojekthi inako ukunyusa ingxowa mali ukuxhasa ngokwemali uninzi lwezakhiwo ezikhoyo zeeprojekthi. Uninzi lweengxaki zokuxhasa ngokwemali uphuhliso lwezakhiwo ezikhoyo eAfrika iquka uxinzelelo lwemali karhulumente ngurhulumente, amashishini asakhasayo emali kunye nomngcipheko owaziwayo kunye namaxabiso axhomileyo entengiselwano afana namatyala okanye uncedo lokunikwa kwezoprojekthi imali.

Njengoko inkxaso yezemali yeprojekthi ishenxisa uninzi lwezi ngxaki. Umzekelo, inkxaso yemali yeprojekthi inganyusa ubutyebi bemali obuninzi okunzima ukwenza kwabahluphekileyo kunye namashishini emali asakhasayo. Inokwaba ngendlela isixa mali ukuxhasa ngemali izakhiwo zeeprojekthi ezinje ngombane, ezothutho kunye namanzi.

Inkxaso mali yeprojekthi ikwanceda ekuhliseni amaxabiso entengiselwano asuka kulwazi olungafaniyo

nomngcipheko. Ngokwenene ukumila kwenkxaso imali yeprojekthi igxininise ekujonganeni nemingcipheko Ilula ngokolu hlobo njengohlobo lwenkxaso mali yeprojekthi, ezinje ngolwahlulelwano lukawonke-wonke lwabucala, olujongene nokunika amaxabiso anegalelo kunye nolwahlulelwano oluya kwezabucala kunye nakuthelelwano lukawonke wonke. Kuninzi loorhulumente baseAfrika baluthathele ingqalelo olu ngenelelo, isixa esininzi sinokuphunyezwa ngokuthi kuxhaswe ngemali amandla ombane kunye neeprojekthi zezakhiwo zothutho.

Uphuhliso mali njengomkhomba ndlela

Ukugqibezela, ukuba kungakho inzuzo nje kungenelelo lophuhliso mali olubini, olubizwa ngokuba yimali mboleko encinane kunye nenkxaso mali yeprojekthi lubonisa ulwenzeko olukhulu ukuba olu ngenelelo lungabotshelelwa ze lumiliselwe ngendlela. Ngelishwa akukho kuninzi esele kwenziwe kuninzi lwamazwe aseAfrika.

Phakathi kuka 2003 kunye no 2013, IBhanki yoMhlaba ichaze ukuba kwenziwe isigqibo senkxaso mali yeprojekthi ezingama 158 kuphela ezixabisa ama \$59 ezigidi sezigidi (imele nje isi 3% sama 5 000 ezigqibo elizweni jikelele ezixabisa ama \$2 isigidi sezigidi zezigidi) sivaliwe Sub-Saharan Africa. Kwicala lemali mboleko encinane, kukho uninzi lwamaziko emali mboleko encinane eAfrika, uninzi lwawo lusebenza nje alunamaziko, imithetho okanye inkxaso emileyo. “Ngethuba ezinye iibhanki zilinga ubungozi bokubolekisa ngemali encinane uninzi lwazo aluphumelelanga ngenxa yolwazi olungekhoyo lokwenziwa kwemali mboleko encinane. Uqeqesho kulo mmandla lunomda.

Ngoku lixesha lokuba urhulumente kunye namaziko emali abucala ase Afrika bakuqonde ukubaluleka kophuhliso lwezemali ze baphakamise ekuzimiseleni ukulwa uphuhliso lwemali njengesixhobo sokukhulisa unikezelo ngemali kunye nophuhliso loqoqosho lwezokuhlala.