



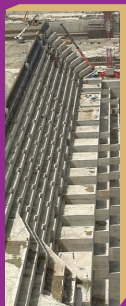
The Second Major Challenge for the
Banking Sector in the Coming Few Years:
Mobile Banking

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MUDAYE NEWAY

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Ethiopia & Vietnam

Comparative Exploration of Growth
and Transformation

VISION, MISSION and VALUES of Commercial Bank of Ethiopia (CBE)

VISION

To Become A World-Class Commercial Bank By The Year 2025

MISSION

We are committed to best realize stakeholders' values through enhanced financial intermediation globally and supporting national development priorities, by deploying highly motivated, skilled and disciplined employees as well as state of the art technology. We strongly believe that winning public confidence is the basis of our success.

VALUES

1. INTEGRITY

- We are committed to the highest ideals of honor and integrity
- We strive to act in an honest and trustworthy manner
- We firmly adhere to ethical principles

2. CUSTOMER SATISFACTION

- We strive to excel in our business and satisfy our customers
- We are committed to offer the highest quality service to our customers and aspire to be branded with quality in the minds of our customers and the general public

3. EMPLOYEE SATISFACTION

- We are committed to employee training and professional growth
- We distinguish our employees as valuable organizational resources
- We recognize our employees for their achievements

4. LEARNING ORGANIZATION

- We are committed to anticipate and respond to internal and external changes through constant improvement and adaptation.
- We strive to establish a culture that nurtures individual and group learning

5. TEAMWORK AND COLLABORATION

- We recognize the importance of teamwork for our success
- We support one another and work co-operatively

6. PUBLIC TRUST

- We understand that the sustainability of our business depends on our ability to maintain and buildup public confidence

7. VALUE FOR MONEY

- We use resources carefully to save expense, time or effort
- We deliver the same level of service for less cost, time or effort
- We deliver a better service or getting a better return for the same amount of expense, time or effort

8. DECENTRALIZATION

- We are committed to delegate operations and decision-making responsibilities

9. CORPORATE CITIZENSHIP

- We value the importance of our role in national development endeavors
- We abide by the laws of Ethiopia and other countries in which we do business
- We care about the welfare of the society and the environment



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MESSAGE FROM THE PRESIDENT

A lot is expected from the financial sector in a developmental state like Ethiopia. While financing investment projects comes to the forefront during this stage of development, banks have also to transform the payment system. Thus, creating access to banking services, bolstering IT infrastructure, and introducing technology-friendly payment instruments is necessary.

The Commercial Bank of Ethiopia has taken these responsibilities in earnest. As a result, it has been opening branches as far as the remote corners of the country, financing projects that have large trickle-down effects on the rest of the economy, and aggressively expanding its technology base services.

Recently, CBE has reached its historic milestone by opening the 1000th branch in the busiest district in Addis Ababa. In the coming five years, branches of CBE are expected to reach the 1,500 mark. Even now CBE branches are easily accessible in cities and towns. As the trend in expansion and the Bank's five years strategic plan indicate, access to the products and services of CBE will be even more convenient as the strategic initiatives of the Bank reach their height. Out of the 1017th CBE branches currently operating in the country, more than 920 are connected

by core banking solutions; and the bank is currently striving for 100 percent connectivity through the project established for the purpose.

The devotion CBE displays in fulfilling its strategic objectives and creating pioneering role in technology-based products and services has been impressive. In a few years, it has introduced Card Banking, ATM and POS terminals which have won the acceptance of customers. The number of CBE card holders has, for instance, jumped over 624,000; and the numbers are yet expected to increase in the coming five years. Interest in CBE's Internet and Mobile banking services and the subsequent subscriptions are also growing remarkably.

The all-round stride of the Commercial Bank of Ethiopia has been successful. The Bank's commitment towards enlightening the public in saving through the initiated aggressive public education programs has been very much exciting. Many are now informed about what banks are for. From among the enlightened, most have become our customers.

In addition, the Bank has recently launched its own television and radio programs with the view of intensifying its public education and contributing to the growth of the banking industry. Over the years, the programs are expected to help realize these and other commitments of the bank.

BUSINESS & ECONOMY



by Alemayehu Geda (PhD)
Department of Economics, AAU

The Second Major Challenge for the Banking Sector in the Coming Few Years: Mobile Banking

Nairobi is like my second home. I do research and teach at the Central Bank of Kenya, the Kenyan Treasury, and some of the government of Kenya advisory research institutions, among others. As a result, I often travel to Nairobi ten to fifteen times per year. Kenyan mobile banking called M-PESA (M means “mobile” and Pesa “money” in Kiswahili) is a world-class success story. In one of my trips to Nairobi one taxi driver told me how the M-PESA started. He said, when mobile usage began expanding in Nairobi and taxi users were short of cash changes, some customers began to ask some taxi-

drivers if they could pay using their 'mobile air time', instead that the taxi driver could use it for himself. When the taxi driver agreed, the customer transferred the 'air time equivalent' of the taxi fare/charge to the driver. The taxi drivers in turn began to pay another service provider (it could be a fellow taxi driver or a local shop owner) with the 'air time equivalent of his bill' using what he just received from his customer. This humble beginning is effectively changing 'mobile air time' into money – thus showing money is nothing but an agreeable payment mechanism (but a very powerful weapon for whoever controls this process).

The only weakness of the "mobile air time –turned money" is that it cannot be converted back to money. But, it can be if you open 89,000 customers shops or agents (like our Tele centers) across the country that can convert 'air time' back to money and vice versa.

The company which is running M-PESA, called Safaricom did exactly this. It is on this humble beginning that the smart company Safaricom capitalized to set up a world-class mobile banking company. When M-PESA was launched in March 2007, not many people had the slightest idea of how it was going to transform the lives and economic interactions of Kenyans. M-PESA went viral. Almost 9 years later, M-PESA has become not only an African but world-class mobile money that makes Kenyans proud. By 2012, the latest annual data available, M-PESA has managed to mobilize deposit of 808 billion Kenyan Shilling, KS (about 161 billion Birr); an annual money transfer of 817 billion KS (about 163 billion Birr); a total annual money withdrawal of 723 billion KS (about 145 billion Birr) and an airtime sale of about 30 billion KS (about 6 billion Birr). Just to give you a perspective the total deposit mobilized by the CBE in 2010 which is comparable to this figure was only 120 to 154 billion birr (even by June 2014 the CBE total deposit mobilized was just 193.3 billion birr which exceeds the M-PESA deposit of 2012 just by 30 billion Birr).

What are the most important advantages of mobile banking such as M-PESA that could become a challenge to the Banking sector of Ethiopia if they fail to embark on it very soon? I can think of the following as the most important: First, it effectively replaces branches with virtually no cost. Thus, whoever embarks on it, especially a foreign bank or company, with world-class efficiency such as Safaricom can be a serious threat to the sector as it means a significant decline in the cost

of running branches. Second, mobile banking is a cost effective resource mobilization scheme, especially for the under-banked and unbankable, as the experience of the Kenya shows. Third, it is the costless replacement to micro finance and micro lending (that makes you a billionaire by focusing at the bottom of the pyramids). Finally, it is also a serious and cost effective replacement to electronic money that includes the credit and debit card system which cost banks a lot and currently on operation.

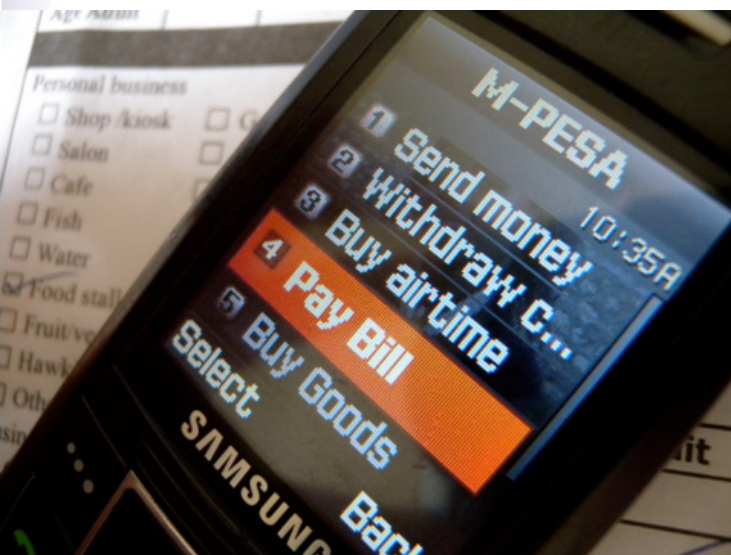


M-PESA has become not only an African but world-class mobile money that makes Kenyans proud.

Although the topic is beyond this brief article, note in passing that this has a serious implications for the velocity of money and currency outside banks which normally declines with the expansion of mobile banking, and hence challenging the monetary policy of Kenya, a research area that I am recently working with an expert at the Central Bank of Kenya to see such effect of M-EPESA. This has implications to our country because the banks' ability to create money and hence their profitability might be challenged, especially if the NBE is not aware of that.

If mobile banking has such potential challenges, what should banks in Ethiopia need to do? In a nutshell,

they need to: (a) try to hold the ground as fast as possible before others take the market share, especially if the financial sector, God forbid, is liberalized in the short run. (b) In the medium to long run, create strategic partners such as Safaricom and Kenyan banks using a



joint venture and special status of Kenya in Ethiopia and Ethiopian banks in Kenya. (c) In the context of its strategic benefit and marketing strategy, even investing in mobile handsets for customers is worth the investment so as to be competitive and lead the market; and finally (d) send the banking staff to Kenya and let them learn firsthand how M-PESA is being run.

I would like to conclude this article by highlighting the 9 main factors that the Safaricom blog outlined as the key factors that brought about success to M-PESA so that the banking sector in Ethiopia may learn from it.

1. **Trusted by millions:** Approximately 21.8 million Kenyans are on M-PESA with over 1.5 million customers of those paying their bills via M-PESA.
2. **Unrivalled network of agents:** M-PESA has the unmatched network of over 89,000 agent outlets, largest agent network in the country.
3. **Contribution to the economy:** M-PESA's contribution to the Kenyan economy stands at GDP of over 40%.
4. **Monthly transfers:** M-PESA's average monthly value of person-to-person transfer is KS 106 billion (Birr 20 billion), Person-to-Business is KS 23.5 billion (Birr 4.6 billion), and Business- to-Person is KS 27.8 billion (Birr 5.4 billion) per month.
5. **M-Shwari Saves:** M-shwari provides avenues for financial inclusion so that Kenyans can access loans. Over 11.5 million customers are on M-Shwari, of which 5.8 million are active.
6. **Airtime purchase:** To date, over 41.1% of Safaricom airtime is purchased via M-PESA.
7. **Lipa Na M-PESA :** There were over 199,000 Lipa Na M-PESA merchants transacting over Kshs.11.6 bln by March 2015. Lipa Na. M-PESA is currently the largest cashless service in Kenya, in terms of volumes and value transacted and active merchants.
8. **Homesend partners:** M-PESA is available in over 100 countries globally in partnership with Homesend partners, including MoneyGram and Vodacom Tanzania among other International Money Transfer service providers.
9. **Diversity of services:** M-PESA has the widest range of financial services which include Person to Person, ATM withdrawal, Lipa Na M-PESA, Bulk Payments, Bank to M-PESA and Vice Versa, M-Ticketing, Lipa Karo, M-PESA Prepay Visa card, International Money Transfer (IMT), Lipa Na M-PESA Online and M-Shwari.



by **Kagnew Wolde (PhD Candidate in Economics),
Manager-Research & Policy Analysis, CBE**

Ethiopia and Vietnam: Comparative Exploration of Growth and Transformation

Ethiopia and Vietnam have been economically better-off in their post-reform period than under the command economy. This article is intended to examine the patterns of structural transformation in the post-reform period in the countries.

I. Justifications for comparing Ethiopia and Vietnam

The following points justify the plausibility of making a comparative exploration on the growth and transformation endeavors of Ethiopia and Vietnam.

A. State-led growth trajectory

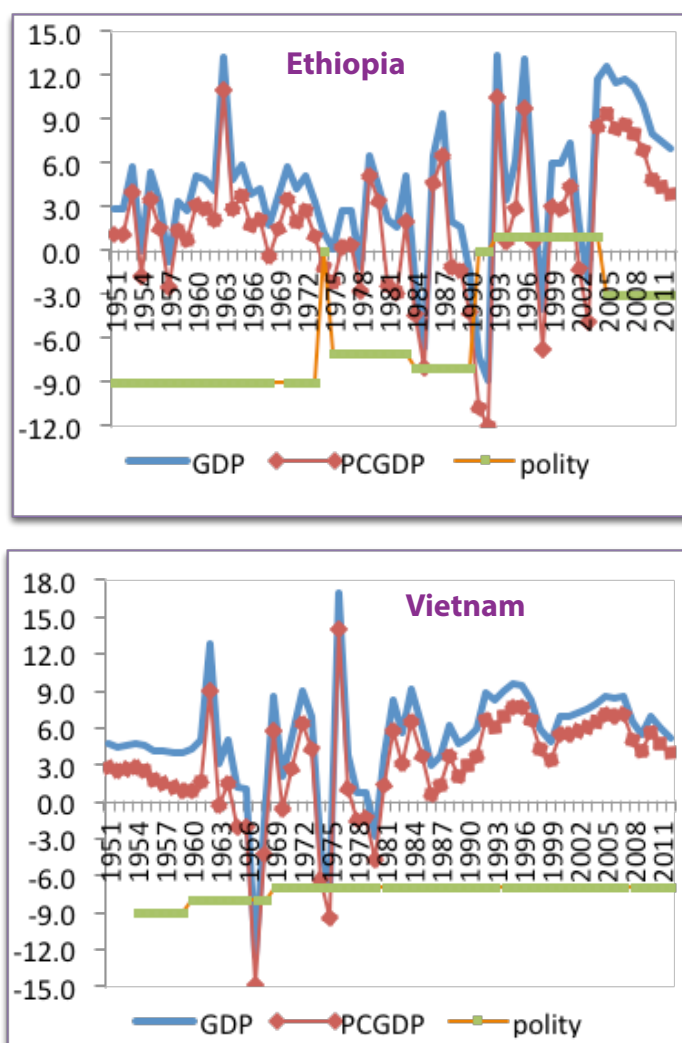
Ethiopia is a low income federal state with the most successful economic growth trajectories since 2004 and has a vision to become a middle-income country by 2025. Over the period 2000 to 2011, poverty headcount diminished from 44 percent to 30 percent, with income inequality measured by the Gini coefficient continuing to remain at 0.3. However, the growth momentum has not been accompanied by economic transformation from subsistence agriculture and traditional services to economic sectors/activities with higher potential for cumulative productivity

increases, capital accumulation, increasing returns, etc. Whether the robust growth record will sustain would thus depend on the pattern of economic transformation and diversification towards high value added and high productivity economic activities, such as manufacturing. The growth has been achieved on a state-led model of development paradigm along the lines of China and South Korea. The development strategy has placed particular focus on public infrastructure investment such as energy, transport, communications, agriculture, and social sectors with heterodox financing policies. Put differently, public investment has been leading and continues to lead the transformation and development process, without crowding out the private sector from supporting the economic transformation and development process. According to the World Bank (2013) Ethiopia Economic Update Report, public investment increased from around 5 percent of GDP in the early 1990s to 18.6 percent in 2011, making it the third highest in the world.

Likewise, Vietnam is one of the emerging giants in Southeast Asia and has graduated to middle income status in 2009. It has transitioned from a centrally planned economy to a socialist market economy in 1986 with the launching of the

doimoi(renovation) strategy. The strategy brought changes in the political scenery and the constitutional arrangements, placing the Communist Party of Vietnam (CPV) as the key institution of the state. Following comprehensive reform packages, the country achieved robust growth and notable shifts in the productive structure of its economy where the share of agriculture in total value added decreased significantly with a corresponding remarkable increase in the share of the industry sector. The galloping inflations of the mid-1980s were tamed, resulting in a more stable and predictable investment climate. Post-reform Vietnam was transformed from a net rice importing economy to an export surplus country. Industrial development accelerated and poverty level declined significantly. Vietnam, which often emulates its northern neighbor China, has set a vision to become an industrialized and developed nation by 2020. Mainstream economists correlate the pre-liberalization periods of deep economic crisis and malaise with excessive state intervention in the economy. However, akin to Ethiopia, the state continues to involve intensely in the development and transformation process during the post-reform period with state ownership widespread in all economic spheres. State-owned enterprises continue to play important role in the country's transformation and development process, accounting for about 40 percent of GDP. The period in which Ethiopia and Vietnam witnessed their average all-time high growth rate was different. The Ethiopian economy achieved the highest growth in GDP and sectoral value added from 2006-2012 while Vietnam saw growth peak from 1994-1997. The growth of both countries showed slight decline from 1998-2000 for different reasons: Ethiopia, owing to the Ethio-Eritrean war and the incidence of drought, and Vietnam due to the Asian financial crisis with the fall in FDI inflow.

Fig 1: Evolution of political regimes and growth in Ethiopia and Vietnam, 1954-2012



Note: Polity IV scores how a regime is autocratic or democratic and defines three regime categories: autocracies (-10 to -6), anocracies (-5 to +5) and democracies (+6 to +10).

B. Political and institutional features

The political development and economic history of both countries suggest that their economic transformation process and level of development could have high correlation with internal conflict and prolonged civil wars between different interest groups and the political settlement that accompanies it. In imperial Ethiopia both political and economic powers were in the hands of the emperor and the nobility. In Vietnam, the French colonialists employed a divide-and-rule strategy that placed power in the hands of non-indigenous groups (French colonialists and Chinese commercial classes). This led to the creation of the Communist Party of Vietnam (CPV) in 1930.

Ethiopia and Vietnam used to pursue a Soviet style socialist economic policy in the milieu of agrarian economic structures. Both implemented a range of measures with the intent of realizing socialist transformation: Central planning, price controls, nationalization of industrial establishments, state-owned enterprises and commercial farms, collectivization of agriculture and land reform. The parties applied democratic centralism wherein the vanguard party is presumed to constitute the collective interests of the working class and the peasants. They both were one-party states which reflected high degree of political centralization with no room for political dissent and civil organizations. The CPV and the Workers Party of Ethiopia (WPE) were institutionalized throughout society with party cells at village level and mass organizations contained within the party structure.

Still Vietnam is a mono-party state ruled by the only-legal political party, CPV, which has combined economic liberalism with political conservatism, retaining political monopoly under which the government, the bureaucracy and the army are all subordinate to the party. By contrast, the ideological principle of the EPRDF is *Abyotawi Democracy* (Revolutionary Democracy) that is interpreted as a bridge between pre-capitalist and socialist society (Bach 2011 pp 641). In spite of the adoption of multi-party system in Ethiopia, the ruling party remains dominant, which some call hegemonic party.

C. Ethnic diversities and cultural heritage

Ethiopia and Vietnam are mosaic of multi-ethnic countries with 80 and 54 ethnic groups, respectively. Accordingly, their governments exerted efforts to implement policies that treat the different ethnic groups equally. In both countries, family members are still expected to put family needs before individual accomplishments. In Vietnam and Ethiopia children are

expected to obey their parents and older siblings, and work hard to support family. The respect and hierarchy in families can also be extended to social relationships outside family sphere; to teachers, authority figures and the elderly.

D. Demographic dynamics

The countries have large fractions of young people entering the labor force each year. According to the United Nations World Population Prospect (2014 revisions), the total population of Ethiopia and Vietnam were estimated to be 94.6 million and 91.4 million in 2013. Population living in rural areas was estimated 82 percent for Ethiopia and 68 percent for Vietnam. In the same reference year, the total number of economically active population for Ethiopia (between 15 and 64 years of age) accounted for 53.9 percent of the total population [42.7 percent from 0-14 years]; and 70.3 percent for Vietnam [23.1 percent from 0-14 years]. Overall, around 59 percent of Vietnamese and 77.7 percent of Ethiopians fall within the age cohort of 0-34 years, giving huge opportunities to translate the large number of young workforce into national economic development.

E. Gradual and pragmatic approach in policy reform

Ethiopia and Vietnam introduced reforms in the late 1980s to early 1990s accentuated by both political and economic conditions at domestic and international contexts. The deep economic crisis emanating partly from the dismal effect of the command economic system in both countries was exacerbated by the dissipation of external resource inflows due to the collapse of the Soviet Union. The crisis in Vietnam weakened the legitimacy of the CPV, forcing it to embark on a political shift towards a market-oriented economy with socialist orientation undertaking a series of reform measures. Upon seizing power in 1991, EPRDF also embarked on reform package initially supported by the IMF and the World Bank. The hallmark of the reform in both countries was to transform the respective economies from central planning to a market-oriented one with the intention of realizing long-term objectives of sustained economic growth. In the political sphere, however, Ethiopia adapted ethnic federalism while Vietnam remains a unitary state. In fact the political transition in Vietnam was far smoother than in Ethiopia as the CPU continued its supremacy while there was regime change in Ethiopia. The reform packages pursued in both countries recognize the private sector as strategic ally in the development process.

Not only do the political and economic preconditions but also the development path pursued by Ethiopia and Vietnam [in tandem with the respective policy frameworks] show some striking common features. Nonetheless, the economic structural composition and performance of the economy in the countries demonstrate distinguishing attributes. They both follow a gradual, pragmatic, experimental and flexible approach in the economic reform process¹ rather than a “big bang” approach. Above all, both countries introduced homebred policies or adapted the conventional economic policy instruments and institutional arrangements of the time to their particular interests, national objectives, priorities and capabilities. Additionally, policy makers in both countries were looking for development models from East and Southeast Asia; in particular they made a deliberate choice to learn from the experience of China and adapt their policy directions to domestic conditions. Strikingly, when one system failed to work and bring the intended outcome, the leadership in both countries revealed willingness to experiment with changes. One can comfortably conjecture that policy makers in both countries were convinced that “reckless” liberal capitalism without much government intervention could not be a viable option in achieving rapid and sustainable growth momentum in their respective economies. So, economic policies in both countries place particular focus on achieving rapid and sustained economic development, albeit that cannot come without the detriment of short-term losses of efficiency in resource allocation. Accordingly, the role of the state in both economies remain pervasive: producing goods and services that

the private sector finds unprofitable, segregating certain areas of production to the state sector, providing subsidies, maintaining State-owned Enterprises and party-affiliated businesses, protecting domestic industries as required, etc.

Both introduced financial sector reforms with the aim of diversifying the ownership structure and increasing the market orientation of the initially state-owned banking system. However, many comment that the financial landscape is heavily dependent on state-owned banks to provide access to finance, where these banks account for the lion’s share of banking sector assets and total bank loans. National development banks (such as CBE in Ethiopia) are helping in both countries the transformation and development processes by availing funds to meet investment needs of the state and non-state sectors. Concomitantly, the countries widely managed exchange rates; but, unlike Vietnam, foreign banks are not allowed to operate in Ethiopia and stock market is not yet established.

Apart from the broad policy measures, both countries introduced major sector specific reform measures and programs to complement and support the macro policies. The development strategy of Ethiopia since the mid-1990s has been Agriculture Development-Led Industrialization (ADLI). This strategy is centered on the notion that enhancing production and productivity of agricultural sector can have growth propelling effect on the rest of the economy. The strategy was persuasive given that the desire for rapid industrialization would not be realized without prior development of the agricultural sector where the largest proportion of Ethiopians live in rural areas eking out a skimpy subsistence. This demands conscious and enormous government intervention. Similarly, rural development provided much of the momentum for enterprises reform in Vietnam. The *doi moi* (renovation policy) began in the agricultural sector, chiefly rice production. In particular, the Vietnamese government had dismantled collective farming in 1988-1989 and allocated farming households with transferable time-limited Land use Rights earlier than Ethiopia. As a result, Vietnam became the third largest rice exporter in the world. Overall, policy

¹ *This approach was not new for CPV and the EPRDF as the former had characteristic of the politics and military tactics of the more than three decades of struggle that had led to the creation of modern Vietnam and the latter those of 17 years guerrilla fighting with the military-socialist government. Consensus-based decision-making and effective management of lively debates within the CPV and the EPRDF have been long-rooted, aiming essentially at avoiding party fragmentation. For instance, in Vietnam, the so-called “fence-breaking experiments” (at district level) were adopted and integrated into national-level reforms informing the renovation (doi moi) strategy (Rama 2008).*

making in both countries typifies rural-industrial sequencing. However, Ethiopia is lagging behind in shifting resources towards industrialization with the share of manufacturing in the overall output and employment remaining minuscule.

Additionally, both Ethiopia and Vietnam chose a gradual and sequencing approach to trade liberalization and integration into the global economy. Market liberalization and openness of the economy in both countries came after prior price and institutional changes. Both have removed gradually trade protection in the form of tariff and non-tariff barriers, which may perhaps be more pronounced in Vietnam than in Ethiopia. Economic and diplomatic relations with the West improved for both countries as a result of their outward-oriented foreign policy. Vietnam has gained full membership to the WTO in 2007, and Ethiopia had applied to join the organization in 2003. Governments of both countries have promulgated several investment laws that remove restrictions and streamline registration procedures as well as provide generous tax holidays and better incentive structures for production decisions. Eventually, the business environment exhibited conspicuous improvement so that the participation of the private sector could increase remarkably and foreign investment inflows expand, especially in Vietnam.

II. Patterns of Structural transformation

The productive structure of economies assumed the central tenet of classical development economists where rapid industrialization was presumed to escort productivity growth and structural change. Structural transformation in the direction of manufacturing has brought differences and divergence in development level between successful economies with unsuccessful ones (McMillan and Rodrik 2011). The economic history of developed capitalist economies and the triumphant emerging economies testify this stylized fact. In their early phase of transformation and development process, these economies saw a shift of production composition from less productive traditional economic activities, mainly agriculture, to high-productivity modern activities such as manufactures, resulting in sustained growth in economy-wide productivity and per

capita GDP. It is premised that productivity differences between economic sectors would cause labor flocking out from the least to the most-productive sectors/activities. For many scholars, manufacturing has the potential to play a leading role. Structural transformation in this article is defined as the shift of resources, typically labor or value added share, from low productive activities to high productive activities in two setting: Transition within sectors (intra-sectors) effect, e.g., labor movement from smallholder subsistence farming to high value crops in agriculture sector or the movement of labor between sectors such as from agriculture to manufacturing or to services sector.

A. Cursory look at the pre-reform period

Ethiopia and Vietnam had some major socioeconomic characteristics. The French colonial system in Vietnam partitioned the country into north and south. Hence, economic transformation had been restricted notably to rice cultivation and rubber plantation. Above all, the economic production structure remained agriculture dominated. Likewise, no discernible change was observed in the productive structure of Ethiopia during the imperial order, despite the adoption of import substitution industrialization strategy and the implementation of a five-year development plan for three successive periods aimed at expanding infrastructure, manufacturing, agro-processing and commercial agriculture. In short, subsistence peasant production was the dominant form of economic organization in both countries, contributing the lion's share of value added and employment.

Although the formative socialist system had seen important changes to political institutions, the performance of the productive sectors in both countries was dismal. The socialized sector had received particular focus and preferential treatment during the command economic regime, compelling the private sector to operate informally. The focus of the industrial policy

in both countries was geared towards import-substitution strategy. Nevertheless, there was no meaningful economic transformation and diversification in the productive structure. Of course, economic transformation in Vietnam was much better than in Ethiopia. Vietnam had a much larger industrial base by the end of the 1970s. Above all, the impact of socialism on the distribution of economic power in Ethiopia was much less successful than its political impact. Initially, the achievements in terms of constructing an industrial base seemed impressive; some state-led primitive accumulation did occur through state-led industrialization and restrictions on foreign capital that significantly hampered the economic power of foreign capitalists. However, the regime left an economy poorer than its predecessor, attributed chiefly to the unfavorable political environment it had created. In short, both economies had encountered deep economic crisis in the 1980s, exacerbated by withered foreign resource inflows owing to the collapse of their main socialist ally, the Soviet Union. This compelled new governments of the respective economies to embark on a market-oriented reform packages on a gradual, experimental, and pragmatic basis.

B. Patterns of structural transformation during the post-reform period

(i) Structural transformation in terms of value added

Total value-added at constant 2005 price increased from USD 14,372 million in 1986 to USD 80,369 million in 2012 (by 5.6 fold) for Vietnam, and from USD 5,111 to USD 22,860 (by 4.5 fold) for Ethiopia over the same period. The level of sectoral value-added has, however, shown different patterns. The value-added generated by manufacturing increased from USD 254 million to USD 1,244 million in Ethiopia and from USD 1,621 million to USD 13,977 million in Vietnam. In both economies, the output generated by other segments of the industry and services sectors exhibited rising trend. By contrast, the agricultural sector has seen the lowest expansion, where value-added generated over the considered period tripled its initial value in both countries. Although both economies have achieved commendable growth, there are differences in sectoral diversities. For instance,

in Vietnam value-added of manufacturing took the leading position, followed by wholesale and retail trades, hotels and restaurants, agriculture, fishery and forestry; whereas in Ethiopia, the level of manufacturing value-added remains low and agricultural sector's value added stood leading position, followed by wholesale and retail trade and hotels and restaurants, and government and personal services. The data suggest that both countries have seen structural change over their post-reform period, but in somewhat different directions. Ethiopia experienced movement of resources, typically surplus and disguised labor, from agriculture to services. The social sector has been growing substantially as the focal point of the pro-poor growth strategy of the country centered on realizing MDGs targets and poverty reduction goals.

As can be evident from figure 2 a and b, in terms of value-added share, agriculture continued to be the backbone of the Ethiopian economy when compared with the Vietnamese economy. In both countries, the value-added share of agriculture has been declining relatively steadily to reach 40 percent in 2011 for Ethiopia (from 50 percent in 1986) and 17.3 percent for Vietnam (from 34.7 percent in 1986). The share of industry sector and services sector stood, respectively, at 12.7 percent and 47.4 percent for Ethiopia, and 43 percent and 39.7 percent for Vietnam by 2011. The shares of these sectors in 1986 were, respectively, 14.5 percent and 35.7 percent for Ethiopia, and 26.2 percent and 39 percent for Vietnam. This clearly shows that both economies underwent structural transformation in terms of output composition: Ethiopia in the direction of services sector, and Vietnam towards both industrial and services sectors. The expansion of the services sector's value-added share in Ethiopia has been due to trade, government and personal services and business activities, respectively; and generated value-added shares from 13.5 percent, 11.5 percent and 5 percent in 1989 to 17 percent, 15.9 percent and 8 percent of the gross value-added in 2011. By contrast, the remarkable increase in the share of industrial sector in Vietnam was accounted for by the rise in the value-added share of manufacturing activities, increasing from 13.8 percent to 23.5 percent. Surprisingly, the value-

added share of manufacturing industry in Ethiopia decreased from 5.8 percent in 1989 to 4.5 percent in 2011. Common to both economies is that the large part of the services sector's expansion could have been attributed to the rise in the value-added share of trade and business activities. Surprisingly, the share of the government and personal services segment has seen a declining trend over the considered years for Vietnam (from 14.8 percent in 1989 to 11.1 percent in 2011) and increasing for

Ethiopia (from 11.5 percent in 1989 to 15.9 percent in 2011). In sum, the services sector is becoming important in terms of contribution to value-added in Ethiopia, the main sub-sector remain, by far, wholesale and retail trade and hotels and restaurants. Also, the share of real estate, financial intermediation and other business activities showed solid growth rates in the 2000s.

Figure 2a: Ethiopia: Sectoral value-added share (% of total value added)

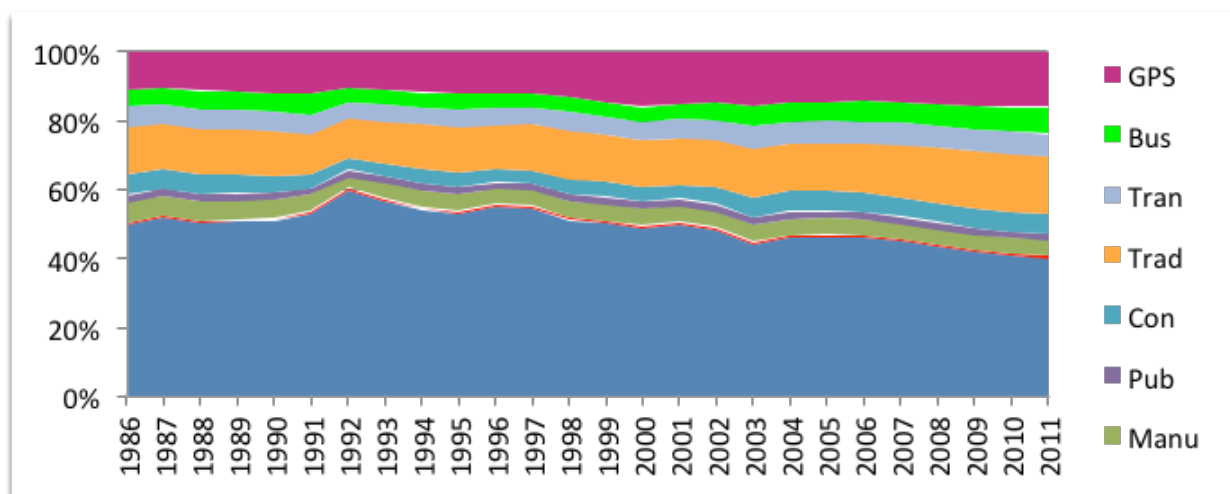
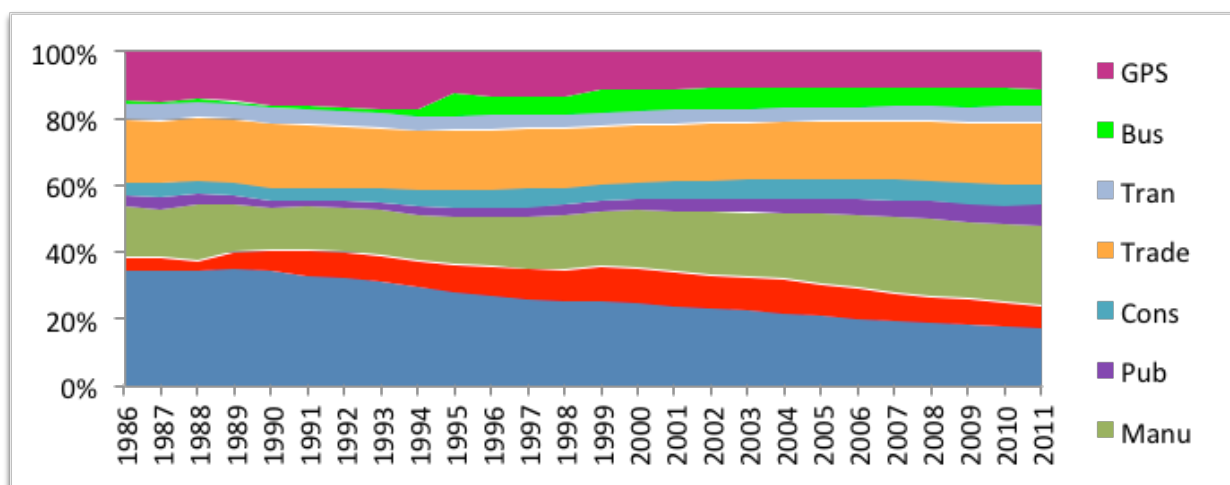


Figure 2b: Vietnam: Sectoral Value-Added Share (% of total value added)



Abbreviations: agri= agriculture and allied activities; min = mining and quarrying; Manu = manufacturing; Pub = public utilities; Cons = construction; Wrt = wholesale and retail trade; Tsc = transport, storage and communication; Fire = financial institution, real estate and business sector; Gcsp = government, community, social and private

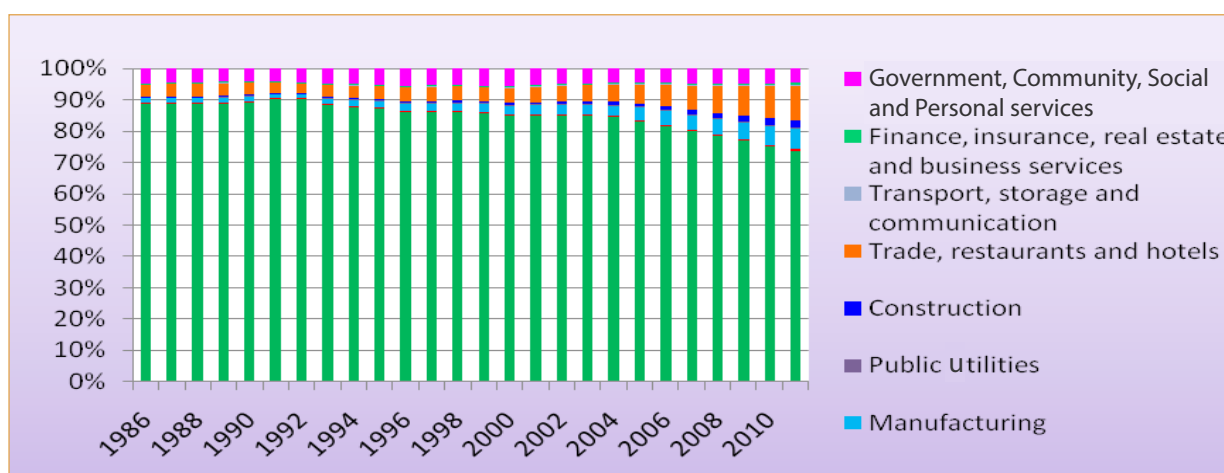
Source: Author's Computation from UN/DESA

The agricultural sector in Ethiopia and Vietnam has contributed, on average, 31.5 percent and 9.9 percent to the overall output, respectively, over the period 2006-2011. The value-added contribution of the sector had stood at 55.7 percent for Ethiopia and 29 percent for Vietnam from 1986-1988. Agriculture still maintains substantial weight in the overall value-added of the Ethiopian economy, although the contribution of the services sector took the sheer weight, amounting to 55.9 percent from 2006 through 2011 due to expansion in wholesale, retail trade, hotels and restaurants (20.2 percent), and government, social, community and personal services branches (18.3 percent). The services accounted for 60.1 percent of gross value-added between 1998 and 2000, due mainly to the Ethio-Eritrean war. In contrast, manufacturing accounted for the highest share of gross value-added expansion in Vietnam, contributing 28.3 percent in 2006-2011, which was 4.3 percent for Ethiopia. The contribution of the industry and services sectors to the total value added for Vietnam reached 46.1 percent and 44 percent over the recent sub-period (2006-2011). The low weight of the contribution of the industrial sector in general and the manufacturing industry in particular in Ethiopia may send some doubts on the efficacy of the grand strategy (i.e., ADLI) adopted in 1994/95. The Vietnamese experience may, on the other hand, suggest the plausibility of the formulation of a broad-based strategy, giving emphasis to manufacturing without neglecting other economic sectors. So, Ethiopia can draw lessons from the experience of Vietnam.

(ii) Structural transformation - the employment dimension

Now let us investigate whether the shift of surplus labor in the two labor-abundant economies (Ethiopia and Vietnam) has been in line with the presumptions of the classical and structuralist traditions, which postulate employment shift from subsistence agriculture to the modern capitalist sector, notably manufacturing. One can easily infer from the figures 3a and 3b below that the sectoral employment composition has changed over time. Total employment in Ethiopia picked up from 19.2 million in 1986 to 40.9 million in 2011, or around 21.7 million new jobs were created over the considered period. On the other hand, total employment in Vietnam went up from 27.4 million to 50.4 million, or 33 million new jobs were generated. Sector-wise, employment in agriculture has increased from 17.1 million to 30.1 million (for Ethiopia) and from 19.8 million to 24.4 million (for Vietnam), suggesting that the agricultural sector remains the largest employment generating sector in Ethiopia when compared with Vietnam. The share of agricultural employment in total employment remained high in both economies, exhibiting a fall by only 15.5 percentage points in Ethiopia and 25.7 percentage points in Vietnam over the entire comparison period. Manufacturing industries and wholesale and retail trade and hotels and restaurant branch of the services sector jointly constituted 29.5 percent of total employment in Vietnam.

Figure 3a: Ethiopia: Sectoral employment composition (% of total employment)



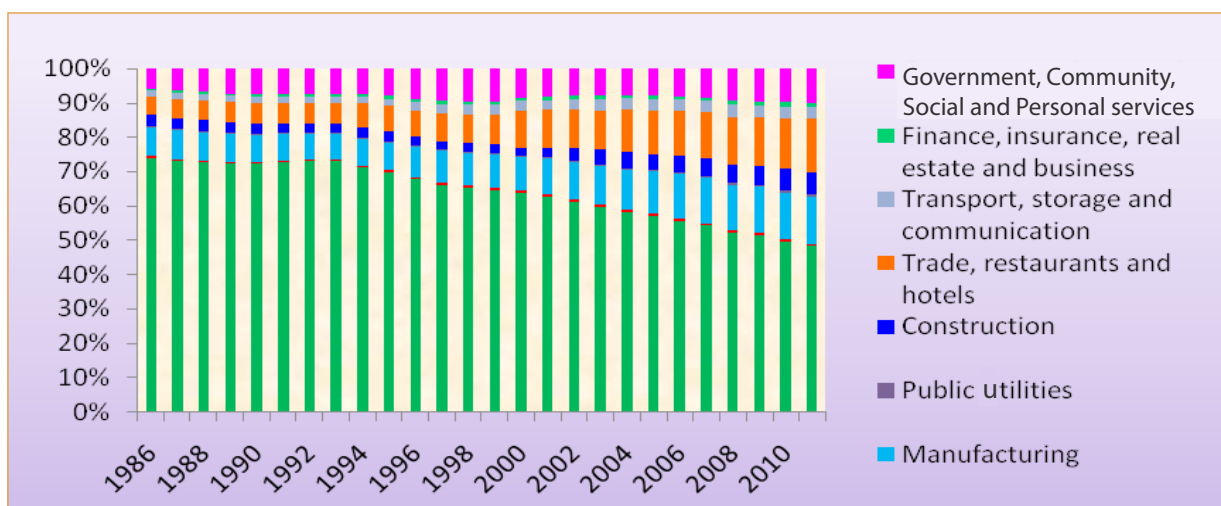


Figure 3b: Vietnam: Sectoral employment composition (% of total employment)

Source: - Author's Computation

Structural transformation, gauged in terms of employment, has been slower in Ethiopia than in Vietnam, despite the implementation of different policies and strategies and the growth episode over the last decade. The share of labor engaged in the agricultural sector fell, on average, from 89.5 percent in 1989-1993 to 84.5 percent in 2001-2005 and then to 77.7 percent in 2006-2011. On the other hand, employment in industry and services sectors increased, respectively, from 2.2 percent and 8.3 percent in 1989-1993 to 7.8 percent and 14.5 percent in 2006-2011. Conversely, the employment share of the Vietnamese agricultural sector decreased from 72.6 percent in 1989-1993 to 51.9 percent in 2006-2011, while the average shares of industry and services sectors increased from 11.4 percent to 20.1 percent and from 16.0 percent to 27.9 percent, respectively, over the same reference period. In the case of Ethiopia, one can comfortably claim that the majority of the workforce moving out of agriculture has ended up in services, particularly the informal and low productive ones such as retail trade. This being the case, the employment share of manufacturing in the country was phenomenally small, though it slightly increased from 1.7 percent in 1989-1993 to 5.6 percent by 2006-2011. By contrast, the share of manufacturing employment in Vietnam went up from 7.9 percent to 13.4 percent.

(iii) Trends and patterns in sectoral productivity

Figures 4a and 4b (below) depict economy-wide labor productivity and labor productivity level in the major sectors, measured as value added per worker for Ethiopia and Vietnam. Labor productivity of the agriculture sector has been more or less stable in both economies, increasing from USD 258 million in 1986 to USD 558 million in 2011 for Vietnam, and from USD 146 million to USD 286 million for Ethiopia. On the other hand, productivity in the services sector increased by 1.5-fold (from USD 1,039 million to USD 1,506 million) in Ethiopia, and by 1.3-fold (from USD 1,584 million to USD 2,045) in Vietnam, albeit labor absorption capacity of the services sector has been moderately high in Ethiopia. As noted previously, the majority of the workers in the services sector are employed in wholesale and retail trade, and hotels and restaurants and in the government, community, social and personal services segments. However, labor productivity growth in the wholesale and retail trade and hotels and restaurant component was negative in most of the years, decreasing from USD 968 million in 1986 to USD 826 million in 2011, justifying Baumol's structural burden hypothesis. Surprisingly, productivity level of the government, community, social and personal services increased from USD 612 million to USD 1,787 million (or by 2.9 fold) over the same period. Conversely, labor productivity level of industries under the umbrella of industry and services sectors showed increasing path in Vietnam (see Table 1 below).

Figure 4a: Sectoral Labor Productivity in Ethiopia (Million US\$, 2005 price), 1986-2011

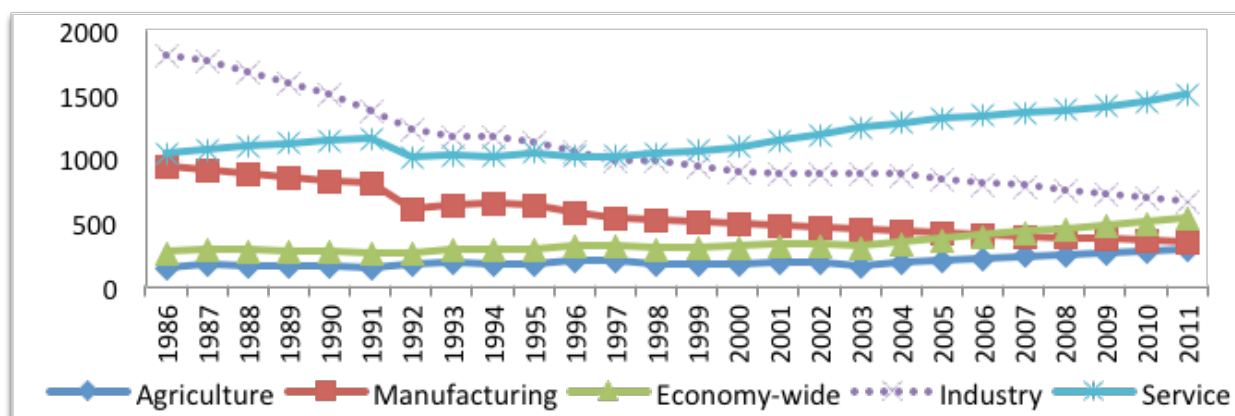
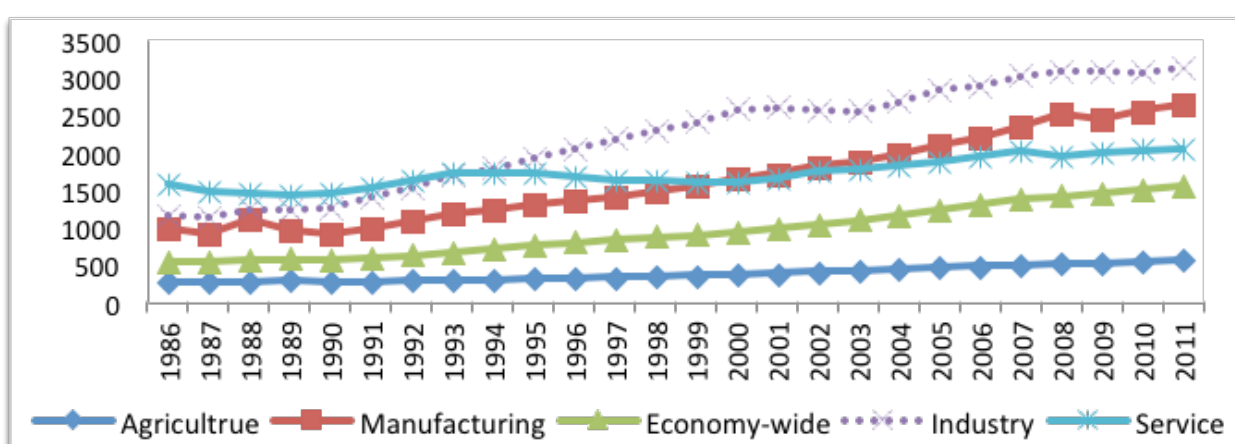


Figure 4b: Sectoral Labor Productivity in Vietnam (Million US\$, 2005 price), 1986-2011



Source Author's Computation

By way of comparison, labor productivity of the industry sector (and hence manufacturing industry) has been sharply increasing in Vietnam while sharply plummeting in Ethiopia. In 1986, labor productivity of the industrial sector in Ethiopia (USD 1,803 million) was higher than that of Vietnam (USD 1,164 million) with manufacturing productivity level of USD 937 million and USD 977 million. The overall labor productivity level of the industrial sector increased incessantly to reach USD 3,139 million in 2011 for Vietnam while it continually decreased to reach USD 663 million for Ethiopia. The spectacular increase in labor productivity of the industrial sector in Vietnam is attributed to manufacturing despite labor productivity in public utilities glamorously increasing since 2000. It may sound a truism to conclude that structural change in the direction of high productivity sector was far superior in Vietnam than in Ethiopia. Basically, the eventual effect of labor productivity on the economy relies to a greater extent on the relative weight of the most dynamic economic sectors.

Table 1: Labor productivity of industry and services sectors components (in million USD 2005)

Sector	1986	1990	1995	2000	2005	2010	2011
	Vietnam						
Mining & quarrying	3997	7053	11537	13187	17975	18931	18548
Manufacturing	977	900	1296	1649	2091	2550	2630
Public utilities	7355	4705	8085	11187	15135	17362	20334
Construction	727	921	1431	2118	1692	1642	1569
Wholesale, retail trade, hotels & rest	1960	1738	1858	1462	1648	1833	1832
Transport, storage & communication	1439	1470	1612	1440	1595	2231	2376
Finance, insurance, real estate & business activities	863	722	6226	6683	7315	6901	6310
Government, community, social and personal	1363	1257	1162	1255	1703	1685	1723
Sector	Ethiopia						
Mining & quarrying	722	664	657	629	584	542	527
Manufacturing	937	826	627	488	417	356	345
Public utilities	7151	6594	7277	7766	8033	8302	8244
Construction	6081	4832	3506	2419	1814	1361	1285
Wholesale, retail trade, hotels & rest	968	940	947	897	864	832	826
Transport, storage & communication	3474	3985	4090	4518	5364	6368	6590
Finance, insurance, real estate & business activities	15226	14099	11359	8977	8486	7878	8010
Government, community, social and personal	612	757	677	832	1126	1638	1787

Source: - Author's Calculation

Agriculture remains the most important employment generating sector in Ethiopia with its productivity remaining stable over the considered periods, suggesting fairly static employment shares. However, the manufacturing sector is small with low productivity levels as compared to Vietnam, though the sector exhibited some progress since mid-2000s.

Interestingly, the productivity level of the government, community, social and personal services branches remained less variable, reflecting the sector's static shares of employment. The trade sector has been important in both Ethiopia and Vietnam. However, the most important productive sectors of the economy account for small shares of employment, with very large productivity gaps. For instance, public utilities are more productive (29 times and 36 times greater than that of agriculture in Ethiopia and Vietnam, respectively in 2011), despite the sub-sector's low employment generating

capacity or employment-intensity. The same conclusion can be reached with respect to transport, storage and communication (in the case of Ethiopia); finance, insurance, real estate and business activities as well as mining and quarrying (in the case of Vietnam). Customarily, manufacturing (low skilled light manufacturing in particular) has been considered as the sector that can generate decent jobs and deliver productivity growth. However, as noted above, manufacturing remains a small sector in Ethiopia, relative to Vietnam, reflecting the weak record in structural change towards that sector.

(iv) Labor productivity growth decomposition exercise

Contributions to productivity growth of each economic sector can be separated into two components: Within sector gain and inter-sectoral productivity gain or reallocation effect. The pure within-sector or intra-sectoral productivity gain is expressed as the weighted output growth rate

of that sector minus its employment growth rate while the reallocation effect is the contribution to overall productivity growth due to the reallocation of employment across sectors of the economy. Hence, the reallocation effect captures the change in economy-wide productivity owing to shifts in the composition of output or employment among sectors with different productivity level while the within-sector effect measures the change in economy-wide labor productivity due to changes within sectors productivity growth. Therefore, the movement of labor from economic activities with low average productivity to those with high average productivity results in improvement of aggregate productivity growth.

Figures 5a and 5b below depict the decomposition results of labor productivity growth into within-sector productivity growth and labor reallocation effect, letting aside the interaction term. In most of the sub-periods, productivity growth for both

Ethiopia and Vietnam was dominated by the pure within sector productivity effect. The reallocation effect in Vietnam was slightly dominated only in 1989-1993 and in Ethiopia during 1998-2000 and 2001-2005. Indeed, reallocation effect was negative during the periods 1986 through 1997 for Ethiopia, suggesting that the movement of labor from low productivity agricultural sector to the higher productivity manufacturing sector was not yet observed to the desired level. Since the mid-2000s, nonetheless, aggregate productivity growth accelerated to reach 6.1 percent (between 2006 and 2011), to which both within- and inter-sector productivity contributed notably. True that aggregate productivity improvement has been explained mainly by productivity improvements within economic sectors. Nonetheless, economic structural transformation seems to have gained momentum since recently. This can be reflected by the narrowing gap between the contributions of within- and between-sector productivity.

Figure 5a: Decomposition of productivity growth in Ethiopia, 1986-2011

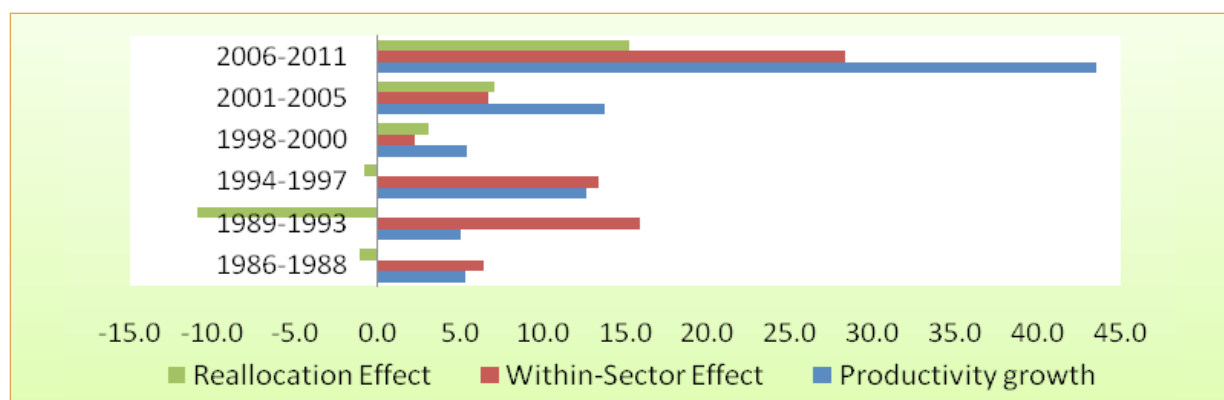
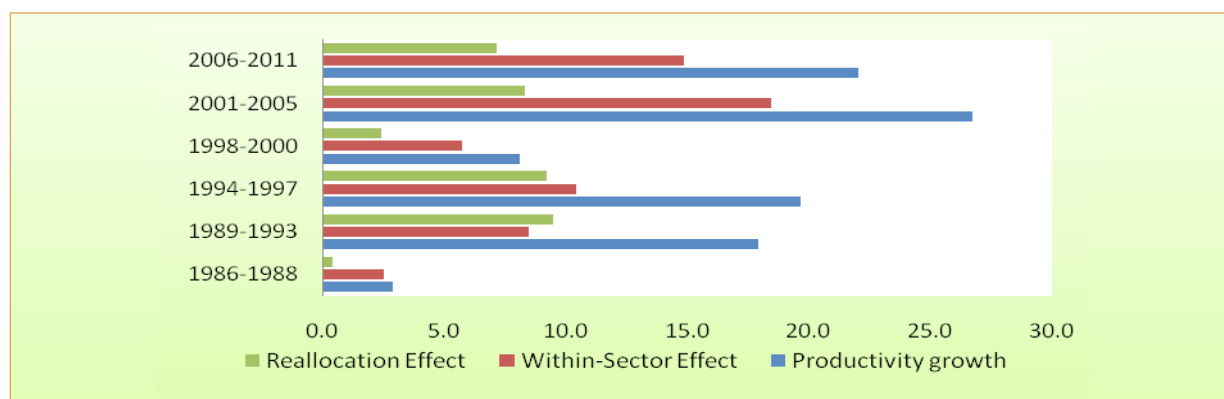


Figure 5b: Decomposition of productivity growth in Vietnam, 1986-2011



Source: - Author's Computation

The growth of labor productivity over the period 2001-2005 has been as high as 26.8 percent for Vietnam, to which the within-sector productivity gain accounted for 18.5 percent and the reallocation gain 8.3 percent. During the same reference period, the aggregate labor productivity growth in Ethiopia was 13.8 percent with the contribution of within-sector effect stood at 6.8 percent and that of reallocation gain 7.1 percent. This implies that productivity growth in Ethiopia was explained by reallocation effect and in Vietnam by within-sector effect. The growth of labor productivity in Ethiopia during 2006-2011 was 43.6 percent, where within-sector and reallocation gains accounting for 28.3 percent and 15.2 percent, respectively. Productivity growth in this same sub-period was 22 percent for Vietnam, to which the reallocation effect contributes to 14.9 percent and the within-sector effect 7.2 percent. During the sub-period 1986-88, economy-wide productivity performance of Vietnam was the lowest (2.9 percent) until it increased to 17.9 percent during the vigorous and comprehensive reform period (1989-1993) where the contribution of reallocation effect accounted for the highest share (9.5 percent). By contrast, economy-wide productivity growth in Ethiopia first decreased from 5.3 percent to 5 percent during the same reference sub-periods with inter-sectoral productivity gain accounting respectively for -1.1 percent and -10.9 percent. Then, overall productivity growth increased during 1994-1997 and then decreased over the following sub-period for both Ethiopia and Vietnam; reallocation effect for Ethiopia was higher than within-sector productivity gain in the later sub-period. Although the within sector productivity gain seems more important than the reallocation productivity gain, structural change can be classified as growth enhancing in both countries in the 2000s.

Scrutinizing further the figures available in each economic sector one can see that the agricultural sector has been dragging down the contribution of the inter-sectoral component of productivity gains perhaps due to its large share in employment. The net reallocation effect did not turn positive over the entire period of comparison in both Ethiopia and Vietnam. In general, the contribution of within

sector productivity gain in agriculture to overall productivity growth was in most of the periods high for Ethiopia. The within sector contribution of productivity growth of the manufacturing and hence the industrial sector in Ethiopia was persistently negative throughout the considered period. On the other hand, the within and reallocation contribution of the industrial sector and manufacturing industries in Vietnam was rather firm. Overall, the reallocation contribution of the services sector was high for Ethiopia. Put differently, the movement of labor into the services sector contributed to the reallocation component of aggregate productivity growth in Ethiopia, while the contribution of the industry sector was relatively strong in Vietnam, though the contribution of the services sector should not be underestimated. As a result, due to partly the increased movement of labor from agriculture to non-agriculture sectors, the within sector contribution of agriculture to overall growth was higher than industry and services sectors, except in 1989-1993 (Kagnew 2014).

Syrquin (1986) emphasized that the reallocation effect associated with the movement of labor to high-productivity sectors from low-productivity ones would contribute substantially to economy-wide productivity growth during the industrializing stage of developing countries. However, this does not seem apparent especially in Ethiopia, as the economy experienced reallocation gains from labor mobility to the services sector. Overall, summing the within sector and inter-sectoral productivity together the contribution of the services sector was significant in Ethiopia except in 1989-1993 followed by agriculture in some periods and by the industrial sector in some other periods. All in all, the contribution of the industrial sector remained very small, despite the adoption and implementation of the ADLI since the mid-1990s. By contrast, the industrial sector contribution was significant in Vietnam with the exception of 1989-1993 while the services sector took second place. The lowest contribution was exhibited in agriculture sector. In general, in both countries the within sector productivity gains dominated, suggesting the huge potential yet to be realized for substantial reallocation gains from moving labor from agriculture sector (Kagnew 2014).

III. Conclusion

Ethiopia is struggling to meet its vision of becoming a middle-income country by the year 2025. It has observed shifts in the structure of output composition chiefly from agriculture to services with the share of the manufacturing industry continued to remain extremely small and more or less stable. Indeed, the change in sectoral output composition was not followed by similar changes in employment composition, leaving agriculture to remain the main employment generation sector to the largest portion of the labor force and hence refuge to the reservoir labor. Most of the workers that migrated from agriculture ended up in the very informal services where cumulative productivity increase is presumed to be low. The services sector has indeed shown considerable expansion. The lion's share of this expansion of the services sector is taken by the wholesale and retail trade, hotels and restaurants and the real estate segments. Agriculture can still be presumed to have good potential to contribute to poverty reduction and growth, although its contribution to value-added and employment has been downward trending. As expected, there exist large productivity gaps across sectors. Reallocation effect has been growing in recent years. Together with the wholesale and retail trade and hotels and restaurant segment of the services sector, agriculture has enhanced economy-wide labor productivity growth. Generally, structural change can be one of the main deriving forces for economic dynamism in recent years.

Vietnam has seen sweeping changes in the structural composition of production and performance following the implementation of a comprehensive renovation strategy beginning the conclusion of the 1980s. This enabled it to become the third rice exporter in the world with remarkable fall in poverty headcounts. Evidently, structural change in output was matched with commensurate changes in structural change in employment. One can say that growth trajectories in Vietnam were broad-based, the growth rates of the industrial and services sectors were much faster than agricultural sector. The rise in the value added share in GDP of the industry sector and the manufacturing industry was accompanied by the sharp fall in the share of agriculture. Consistent to the experience of developed economies and

well-off Southeast and East Asian economies, the growth in manufacturing was closely associated with output growth. Besides, the labor-intensive manufacturing industries exhibited estimable record in generating job opportunities for the growing labor force. This is compatible with the prophecy of the dual economy growth model and the structuralist tradition. However, there are some signs that the process of labor-intensive manufacturing industries began to tail off after the mid 2000s, typically after the nation received full membership of the WTO. The government now gives focus on more capital intensive and high-tech industries in line with the country's vision of becoming an industrialized and modern state by 2020. So, the employment growth in manufacturing appears downward trending. Overall, the share of agriculture in output reduced more swiftly than the change in the share of the sector in employment. Still a good share of the workforce is engaged in agriculture.

All told, both Ethiopia and Vietnam need to formulate and implement industrial policies that enable them to transform and modernize their respective economies so that they can realize their visions. The experience of Vietnam can give lesson to Ethiopia in the sense of shifting resources to manufacturing, which has relatively high potential for cumulative productivity gains, capital accumulation, increasing returns to scale, etc. So, policy makers in Ethiopia should give proper attention to the expansion of manufacturing without neglecting and marginalizing agriculture as well as encouraging the modern services sector. The economic history of developed capitalist economies [and those triumphant East and Southeast Asian forerunners] suggests that economic transformation and diversification of the production structure cannot happen in a vacuum without active government intervention and industrial policy. Hence Ethiopia needs to continue with its public-investment-driven growth model [with heterodox financial policies] so as to sustain the growth momentum and graduate to middle-income status. Under this development model, the government can still stimulate and support the private sector in a way that the latter could play important role in the transformation and development process through investing in high productivity activities with high employment generating opportunities.

by



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The Role of FDI in Ethiopia's Merchandise Export

I. Introduction

A foreign direct investment (FDI) can be defined as an investment by nonresidents in an enterprise that is resident to a particular economy. Traditionally, these investors deemed to directly or indirectly own ten percent or more of the voting power of the host enterprise (OECD, 2008). According to the amended Ethiopian Investment Proclamation no. 769/2012, a foreign direct investor is required to allocate a minimum capital of \$150,000, if jointly invested with a local company, or \$200,000 in order to establish a company. Therefore, in the case of Ethiopia, the definition of FDI solely depends on the minimum capital requirement criteria than the ten percent voting power.

The flow of FDI to a particular nation can potentially benefit the host country in terms of creating additional employment opportunity, transferring technology and managerial knowledge and skill, and as a source of external financing etc, thereby accelerates growth and development (Asiedu, 2002). Similarly, Thomas and Deborah (2014) considered the productivity gain resulted from the diffusion of knowledge and technology from foreign investors to local producers as a crucial element in accelerating economic growth of developing countries.

Growing FDI inflow towards developing countries can also promote host countries' export. In Southeast Asian countries growing foreign direct investment was behind the remarkable export-led growth witnessed in the mid and late 1980's

(Thomsen, 1999). FDI companies engaged in exporting goods often have relatively superior global sales and supply network which help integrate domestic producers into the global market thereby stimulate trade in the long run (Farole and Winkler, 2014). In general, FDI can stimulate export by increasing domestic capital for export, introducing new technology and products, facilitating access to new and large foreign markets and through training local workforces and upgrading technical and managerial skills (Zhang, 2005).

A wide range of empirical literature has provided evidence on the importance of FDI in improving the export performance of developing countries. Tekin (2012) examined the causal relationship between export and FDI in developing countries and found supporting evidence on the presence of granger causality running from FDI to export in the case of Benin, Chad, Haiti, Mauritania, Niger, Togo and Yemen. A number of other researchers have also found similar finding; but caution is required in interpreting granger causality test because the fact that past variation in one variable precedes the variation in another variable might not always necessarily imply the antecedent is the cause for the later. Nevertheless it can still provide some insight into the relationship that exist between variables.

Majeed and Ahmad (2006), on the other hand, argue that in terms of permanently enhancing the export sector, building strong institution capacity and domestic investment in trade infrastructure such as roads, communication, electricity, education, research & development, and the like are far more

important than focusing on attracting FDI with the aim to subsequently raise export. In fact, the latter is often the derivative of the first one.

In relation to the role of FDI on export performance, the case of Ethiopia might not be an exception. That is, an increase in foreign direct investment inflow towards Ethiopia can possibly improve the export sector directly or indirectly, *ceteris paribus*. Directly, if the FDI companies produce goods or services for export purpose and/or indirectly via transfer of technology, marketing skills and managerial capability. Yet, the extent of its role might depend on other several factors such as trade infrastructures mentioned above, availability of attractive incentives, the relative attractiveness of the domestic market, proximity to major global markets and so on.

The current study has made an attempt to assess the contribution of FDI in Ethiopia's merchandise export, which is empirically untapped. However, the study only focused on the direct export contribution of FDI companies.

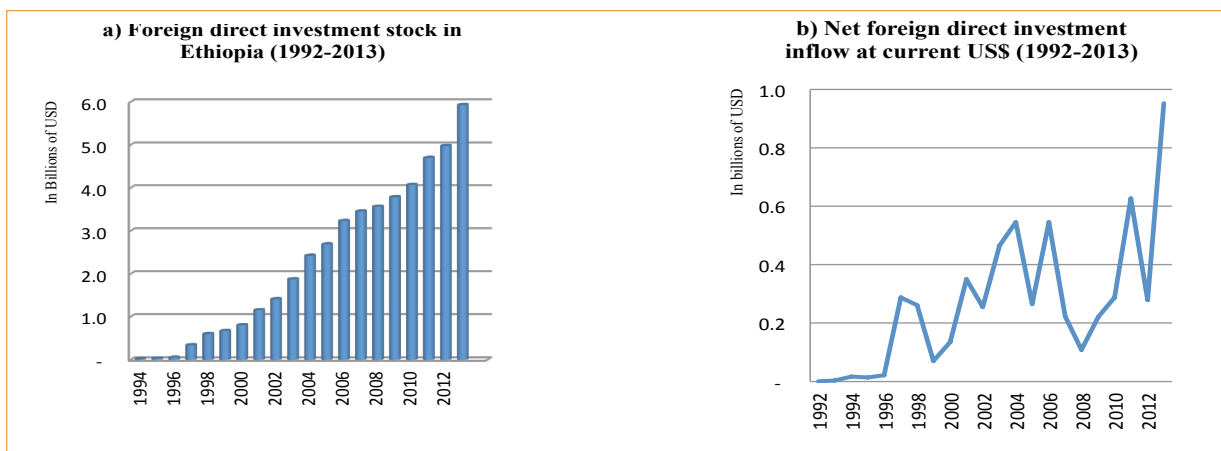
In relation to data used in the study, the researcher gathered FDI data from Ethiopian Investment Commission (EIC) and World Bank. On the other hand, due to absence of FDI companies export data, the study used FDI companies Taxpayer Identification Number (TIN) to trace out their export. And, the study has applied descriptive data analysis techniques in order to analyze the data.

II. FDI flow in to Ethiopia

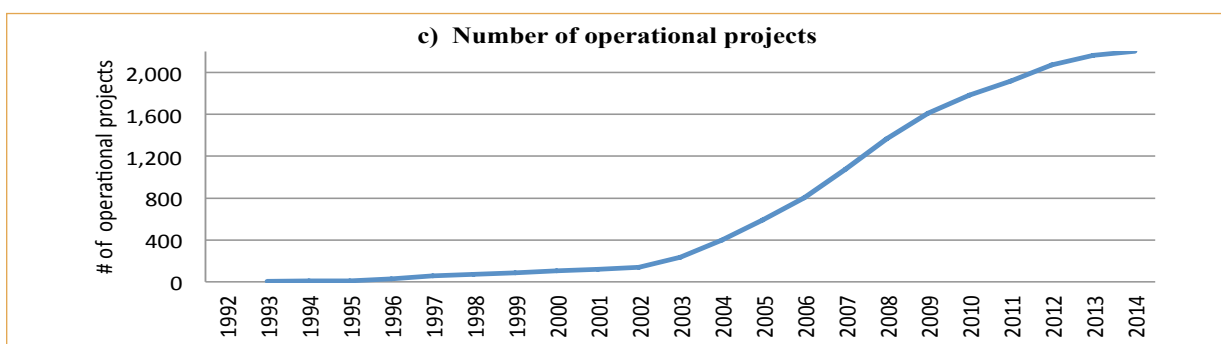
For the past many decades, the flow of foreign direct investment towards Ethiopia was intrinsically very minimal. However, as indicated in Figure 1, it relatively showed better progress, particularly beginning from 1997. As a result, by the year 2013 inward FDI capital stock in Ethiopia reached close to US\$ 5.9 billion, which is about 104-fold higher than the value recorded in 1996 (Figure 1a).

Similarly, in recent years, particularly starting from the late 2000s, the number of FDI operational projects in Ethiopia has grown noticeably. Currently, nearly 2,200 projects are operating in the country as compared to only 106 in the year 2000 (Figure 1.c).

Figure 1 : Foreign direct investment in Ethiopia (1992-2013)



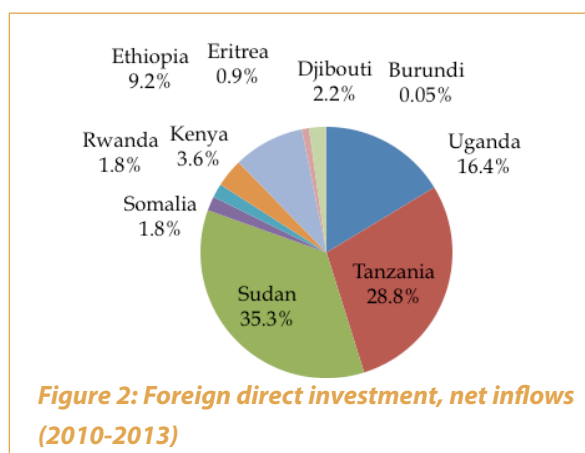
Source: World Development Indicators, November 2015.



Source: Ethiopian Investment Commission, June 2015.

As depicted in Figure 1, foreign direct investment stock in Ethiopia was increasing substantially over the past consecutive years. However, the net inflow of foreign direct investment in Ethiopia was characterized by higher fluctuation year on year basis. As shown in the above graph, in the years 1999, 2005, 2007, 2008 and 2012, the net inflow of FDI towards Ethiopia drops substantially. The decline in FDI inflow during 1999 and 2005 was associated with the Ethio-Eritrean war and disputed general election, respectively. While the decline in 2007 and 2008, and 2012 was partly due to global financial crisis and global economic recession, respectively.

In spite of the progress witnessed in the recent years, net FDI inflow in to Ethiopia still lags behind when compared to other East African countries such as Sudan, Tanzania and Uganda. Of the total net FDI inflows of ten East African countries (namely Ethiopia, Tanzania, Sudan, Uganda, Kenya, Djibouti, Rwanda, Somalia, Eritrea and Burundi), Sudan comprises about 35.3 percent followed by Tanzania (28.8 percent), Uganda (16.4 percent), Ethiopia (9.2 percent) and the remaining six East African countries (12.3 percent) (Figure 2).



Source: World Development Indicators, November 2015.

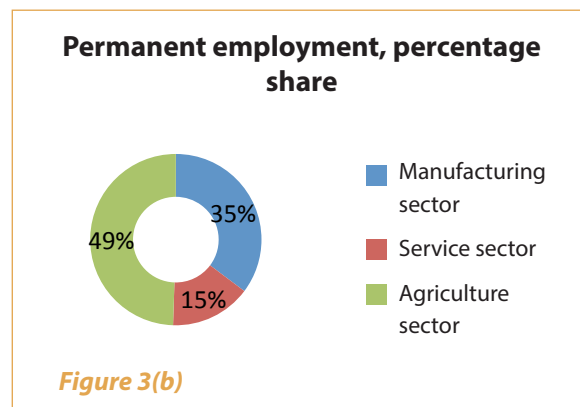
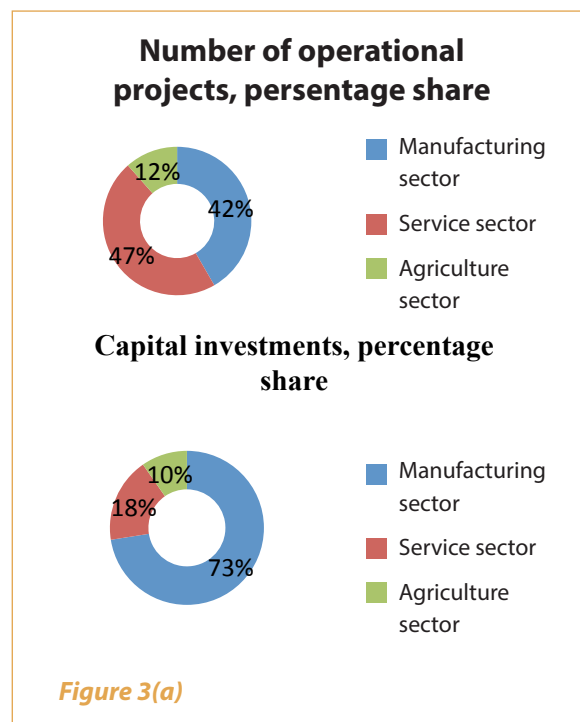
Sector-wise, the major proportion of foreign direct investment in Ethiopia was primarily directed towards the manufacturing sector. According to Ethiopian Investment Commission, of the total foreign direct investment capital invested during 1992-2015, about 73 percent was invested in the manufacturing sector followed by investment in service sector¹ (18 percent) and agriculture

¹ Service sector including mining, electricity, education, health, health, hotel & restaurants, tour operation, transport and communication, real estate, machinery and equipment rental and consultancy service, construction contracting including water well drilling and others

(10 percent). However, in terms of the number of operational projects, the service sector is the leading sector (47 percent of the total), followed by the manufacturing sector (42 percent) and agricultural sector (12 percent) (Figure 3).

In terms of employment creation, the agricultural sector is the leading employer which employs about 49 percent and 72 percent of permanent employment and temporary employment, respectively. The manufacturing sector stood second in employing permanent employment; but the sector is the least in terms of temporary employment. The service sector is the least in terms of creating permanent employment, but was relatively superior to the manufacturing sector in creating temporary employment (Figure 3).

Figure 3: Sectoral Composition of FDI (1992-2015)



Temporary employment, percentage share

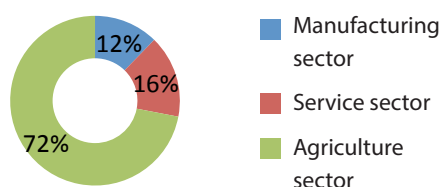
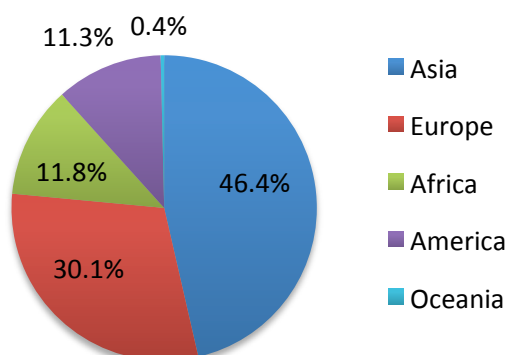


Figure 3(c)

Source: Ethiopian Investment Commission

When we look at the origin of FDI between 2000-2014, we see that about 46.4 percent of the total operational FDI projects come from Asian countries, followed by Europe (30.1 percent), Africa (11.8 percent), America (11.3 percent), and Oceania 0.1 percent (Figure 4).

Figure 4: Origin of FDI, by origin continent (2000-2014)



Source: Ethiopian Investment Commission

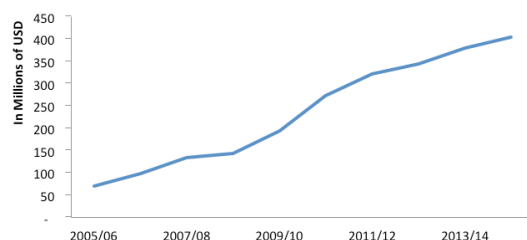
With respect to number of projects, China stands at the forefront constituting one fifth of the total operational investment projects followed by India (9.6 percent), USA (5.8 percent), Sudan (5.3 percent), and the Netherlands 4.6 percent.

III. Export performance of FDI companies in Ethiopia

In the past ten years, the contribution of foreign direct investment in terms of generating foreign exchange through export has been growing considerably. As it can be seen from the graph

below, export of FDI companies has shown a continuous increasing trend all the way through 2005/06-2014/15.

Figure 5: Exports of FDI companies



Source: Ethiopian Revenues and

Customs Authority (ERCA)

In the past three years, exports of FDI companies constituted nearly 12 percent of the total export earnings. In the mean time, in terms of percentage share to GDP, they have accounted 0.001 percent of the gross domestic products of the country.

Source: ERCA, NBE, MoFED

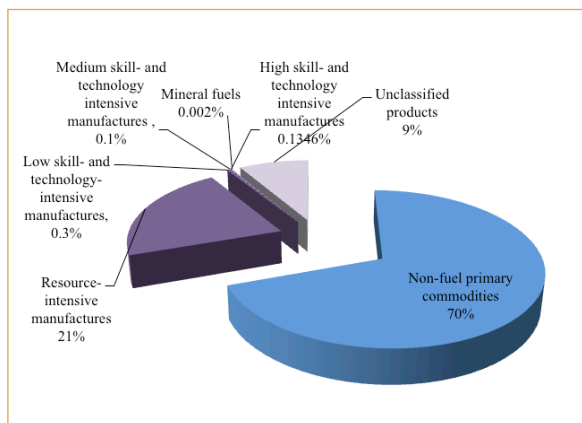
Table 1: Exports of FDI companies as % of total merchandise export and GDP

Year	% of total merchandise exports	% of GDP
2005/06	6.9%	0.0005%
2006/07	8.4%	0.001%
2007/08	9.1%	0.001%
2008/09	9.9%	0.0005%
2009/10	9.6%	0.001%
2010/11	9.9%	0.001%
2011/12	10.2%	0.001%
2012/13	11.2%	0.001%
2013/14	11.5%	0.001%
2014/15	12.3%	0.001%
10 year average	10%	0.001%

Looking at the technology content of FDI companies export during the period 2005/06-2014/15, on average nearly 70 percent of the total export is found to be non-fuel primary commodities. Likewise, resource intensive manufactures accounted for about 21 percent of the total export. In the meantime, the two export categories accounted for about 91.1 percent of the total export. During the period, both technology

intensive and mineral fuel exports remained negligible. During the reference period, exports of low, medium and high skill technology intensive manufacturing and mineral fuel altogether constituted merely 0.5 percent of the total export.

Figure 6: The Technology content of FDI companies' export



Source: Ethiopian Revenues and Customs Authority (ERCA)

As discussed in the previous pages, exports of non-fuel primary commodities are the principal exports of FDI companies in Ethiopia. During the period 2005-May 2015, nearly 58 percent of the non-fuel primary commodity exports of FDI companies were cut flower. Other live plants, cuttings and slips, mushroom spawn, accounted nearly 13 percent of the non-fuel primary commodities, followed by fresh, chilled or frozen meat of sheep or goats, (6.7 percent), shelled and dried leguminous vegetables, (5.3 percent), and chocolate and other food preparations containing cocoa (5 percent)². See Table 2 presented below for additional information.

² But recently, taking the yearly average share of 2013, 2014 and 2015 (until May), cut flowers accounted for about 65.1 percent, followed by other live plants, cuttings and slips, mushroom spawn (10.2 percent), shelled and dried leguminous vegetables, (6.5 percent), fresh, chilled or frozen meat of sheep or goats, (5.2 percent), coffee/ coffee husks and skins/ coffee substitutes containing coffee (3.0 percent), Other oil seeds and oleaginous fruits, (2.2 percent), plants and parts of plants of a kind used in perfumery, pharmacy etc (1.1 percent), fruit, nuts and other edible parts of plant (1.0 percent), edible offal of bovine animals, fresh, chilled or frozen (0.8 percent), tea (0.6 percent), dried vegetables, whole, cut, sliced, broken or in powder (0.5 percent), together accounted 96.1 percent of the total non-fuel primary

Table 2: Major exports of non-fuel primary commodities (2005/06-2014/15)

Non-fuel primary commodities	% share
Cut flowers and flower buds for ornamental purposes (fresh, dried...etc)	57.7
Other live plants, cuttings and slips, mushroom spawn	12.9
Meat of sheep or goats (fresh, chilled or frozen)	6.7
Dried leguminous vegetables (shelled)	5.3
Chocolate and other food preparations containing cocoa	5.0
Coffee/ coffee husks and skins/ coffee substitutes containing coffee	2.2
Live bovine animals	1.8
Other oil seeds and oleaginous fruits	1.2
Tea	1.0
Plants and parts of plants, of a kind used in perfumery, pharmacy etc	0.6
Fruit, nuts and other edible parts of plants, otherwise prepared or preserved, whether or not containing added sugar or other sweetening matter or spirit, not elsewhere specified or included.	0.5
Note: The above commodities altogether accounted 95 percent of the total non - fuel primary commodities	

Source: Ethiopian Revenues and Customs Authority (ERCA)

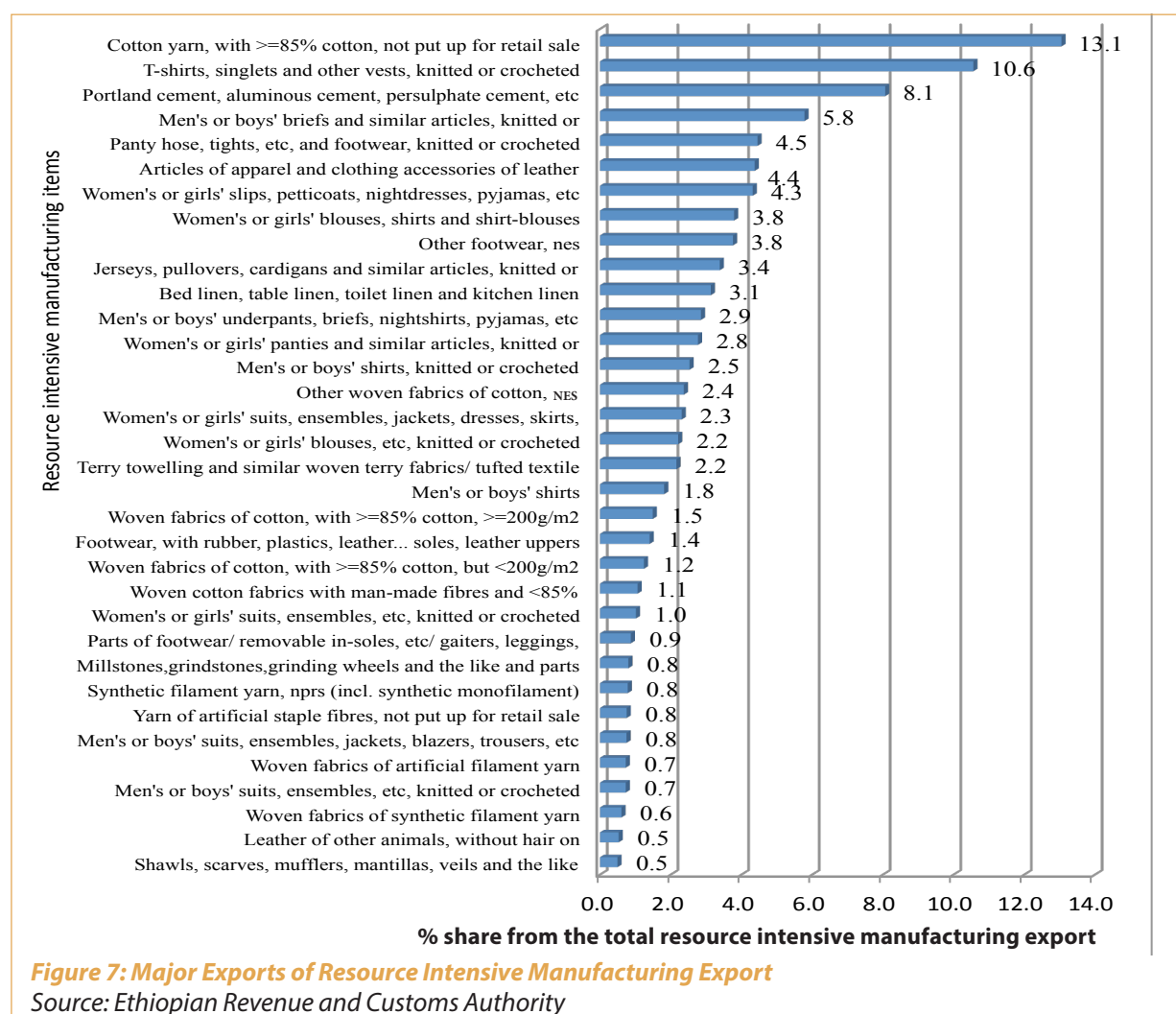
On the other hand, resource intensive manufacturing export accounted for about one fifth of the total FDI companies' export. Up until 2011, exports of resource intensive manufacturing were dominated by sheep or lamb skin leather (without wool) which comprises about 48 percent of the total resource intensive manufacturing export, followed by curtains (incl. drapes) and interior blinds/ curtain or bed valances (9 percent), goat or kid skin leather, without hair (7 percent), leather of bovine or equine animals, without hair

(5 percent), cotton yarn, with $\geq 85\%$ cotton, not put up for retail sale (5 percent), other furnishing articles, nes (excl. of 94.04) (3 percent), woven fabrics of cotton, with $\geq 85\%$ cotton, $\geq 200\text{g/m}^2$ (2 percent), bed linen, table linen, toilet linen and kitchen linen (2 percent), woven fabrics of cotton, with $\geq 85\%$ cotton, but $< 200\text{g/m}^2$ (2 percent), altogether accounted about 83 percent of the total resource intensive manufacturing export.

After 2011, however, the dominance of skin leather export came to an end as the government introduced new policy which discourages export of semi-processed leather. In doing so, the government imposed 150 percent tax on exports of semi-finished leather. One aim of this policy was to encourage exports of finished leather and leather products or value addition. Similarly, the policy was intended to control supply shortage and rising price of skin and hides.

As a result, in the following years (between 2012 to

date), export of resource intensive manufacturing is being principally dominated by cotton yarn, which on average accounted about 13.1 percent of the total resource intensive manufacturing export, followed by t-shirts, singlets and other vests, knitted or crocheted (10.6 percent), portland cement, aluminous cement, persulfate cement, etc (8.1 percent), men's or boys' briefs and similar articles, knitted or crocheted (5.8 percent), panty hose, tights, etc, and footwear, (knitted or crocheted) (4.5 percent), articles of apparel and clothing accessories of leather (4.4 percent), women's or girls' slips, petticoats, nightdresses, pyjamas, etc (4.3 percent), women's or girls' blouses, shirts and shirt-blouses (3.8 percent), other footwear, NES (3.8 percent), jerseys, pullovers, cardigans and similar articles, knitted or crocheted (3.4 percent) and bed linen, table linen, toilet linen and kitchen linen (3.1 percent). In this instance, Figure 7 below will provide further information.



During the period 2005-2015, the Netherlands imported more than 40 percent of the total exports of FDI companies. Netherlands was the major export destination where 99.5 percent of their import were primary commodities, of which 90.1 percent was cut flowers and flower buds for ornamental purposes.

Germany was the second important market destination. Germany mainly imported resource intensive manufactures (67.8 percent) and primary commodities (32.2 percent). About 95 percent of the exports were textile products such as t-shirts, singlets, men's or boys' briefs, bed linen, table linen, toilet linen, kitchen linen, women's or girls' blouses, shirts and shirts blouses, women's or girl's slips, petticoats, nightdresses, jerseys, pullover, cardigans, men's suits, ensembles, jackets and so on. While, main primary commodities included live plants, cutting and slips, mushroom spawn, coffee/

coffee husks and coffee substitute containing coffee, cut flower, dried leguminous vegetables, plants and parts of plant used in perfume and pharmacy, other oilseeds and oleaginous fruits, unwrought lead, dried vegetable, cotton (carded or combed).

United Kingdom was also the main export destination, particularly in the early and the middle of the review period. The country primarily imported resource intensive manufacturing goods (54.4 percent), particularly sheep or lamb skin leather, without wool (80.2 percent). The significant loss of market share of UK in the recent period is thus associated with the introduction of the government's policy which bans exports of semi-processed leather in December 2011. Apart from semi-finished leather, UK has also been importing various textile and textile products.

Table 3: Top 20 FDI export destination (yearly average percentage share)

Destination	2005-May, 2015	2005-2009	2010-May, 2015
Netherlands	43.2	44.5	41.6
Germany	12.0	9.5	15.0
United Kingdom	7.2	10.7	3.0
Saudi Arabia	4.1	4.8	3.3
China	3.9	1.7	6.6
Turkey	3.7	2.0	5.6
Italy	3.4	4.7	1.8
United Arab Emirates	3.2	3.6	2.8
United States	3.2	3.1	3.3
Hong Kong	1.8	1.0	2.8
Egypt	1.3	2.0	0.4
Belgium	1.0	0.6	1.6
Djibouti	1.0	1.1	0.8
India	0.9	1.1	0.6
Japan	0.9	1.1	0.6
Norway	0.8	0.4	1.3
France	0.8	0.9	0.6
Pakistan	0.5	0.8	0.3
Thailand	0.5	0.1	1.1
Russian Federation	0.5	0.3	0.7
Total	93.9	94.0	93.9

Source: Ethiopian Revenue and Customs Authority

Primary commodities which comprised 45.6 percent of the total export were sent to UK. The principal primary commodity of export items to UK were dried and shelled leguminous vegetables, (67.3 percent), fresh and dried cut flowers and flower buds for ornamental purposes, (16.4 percent), plants and parts of plants that can be in perfumery, pharmacy etc (5.5 percent), dried vegetables, broken or in powder (2.9 percent) and live plants, cuttings and slips, mushroom spawn (2.6 percent).

IV. Conclusion and policy implication

In terms of attracting FDI, Ethiopia has advantage as it is a stable country with huge domestic market associated with rapid economic growth and vast population, and resources such as fertile land and good climatic condition. It is also at the crossroad between Middle East and Asia. In addition, the country benefits from various trade agreements such as African Growth and Opportunity Act, Generalized System Preference and EBA. Moreover there are a number of incentives such as income tax holiday, customs duty exemption etc.

Major potential investment areas agriculture, agro-processing, leather and leather products, textile and garments, sugar, chemical and pharmaceutical products, tourism, mining and hydropower are identified as prospective investment areas.

Historically, the flow of FDI was very insignificant. Starting from the late 1997, however, it started to show better progress. In terms of sectoral composition, the manufacturing sector is the leading, followed by services and agriculture.

The major origin of FDI to Ethiopia is Asia, followed by Europe, Africa, America and Oceania. Country-wise, China stands at the forefront, followed by India, USA, Sudan and the Netherlands.

In the past ten years, the contribution of foreign direct investment in terms of generating foreign exchange through export has shown a continuous increment. The majority, more than two thirds of the total export, was non-fuel primary commodities-primarily cut flower and resource intensive manufactures. Until 2011 exports of resource intensive manufacturing

were dominated by sheep or lamb skin leather. From 2011 onward the export of resource intensive manufacturing is being principally dominated by textile and textile products and cotton yarn.

Nevertheless, both technology intensive (low, medium and high skill technology intensive manufacturing) and mineral and fuel export remain insignificant.

Netherlands is the major export destination and chiefly imports cut flowers and flower buds. Germany, the second important market destination mainly imports textile and textile products and primary commodities such as live plants, cutting and slips, mushroom spawn, coffee/coffee husks and coffee substitute containing coffee, cut flower, dried leguminous vegetables, plants and parts of plant used in perfume and pharmacy, other oilseeds and oleaginous fruits, unwrought lead, dried vegetable, cotton (carded or combed).

United Kingdom was also the main export destination particularly in the early and middle of the review period. The country has been primarily importing resource intensive manufacturing goods (54.4 percent), particularly sheep or lamb skin leather, without wool (80.2 percent). The significant loss of market share of UK in the recent period is thus associated with the introduction of Ethiopian government policy which bans exports of semi-processed leather. Apart from semi-finished leather, UK has also been importing various textile and textile products. UK is a good importer of primary goods mainly dried and shelled leguminous vegetables.

On the other hand, the increasing export of FDI companies is an indication that a policy which focuses on increasing the inflow of FDI is highly likely to improve the export sector.

by

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Global Health & Development

The Return of Public Investment

CAMBRIDGE – The idea that public investment in infrastructure – roads, dams, power plants, and so forth – is an indispensable driver of economic growth has always held powerful sway over the minds of policymakers in poor countries. It also lay behind early development assistance programs following World War II, when the World Bank and bilateral donors funneled resources to newly independent countries to finance large-scale projects. And it motivated the new China-led Asian Infrastructure Investment Bank (AIIB), which aims to fill the region's supposed \$8 trillion infrastructure gap.

But this kind of public-investment-driven growth model – often derisively called “capital fundamentalism” – has long been out of fashion among development experts. Since the 1970s, economists have been advising policymakers to de-emphasize the public sector, physical capital, and infrastructure, and to prioritize private markets, human capital (skills and training), and reforms in governance and institutions. From all appearances, development strategies have been transformed wholesale as a result.

It may be time to reconsider that change. If one looks at the countries that, despite strengthening global economic headwinds, are still growing very rapidly, one will find public investment is doing a lot of the work.

In Africa, Ethiopia is the most astounding success story of the last decade. Its economy has grown at an average annual rate exceeding 10%

“

In Africa, Ethiopia is the most astounding success story of the last decade. Its economy has grown at an average annual rate exceeding 10% since 2004

since 2004, which has translated into significant poverty reduction and improved health outcomes. The country is resource-poor and did not benefit from commodity booms, unlike many of its continental peers. Nor did economic liberalization and structural reforms of the type typically recommended by the World Bank and other donors play much of a role.

Rapid growth was the result, instead, of a massive increase in public investment, from 5% of GDP in the early 1990s to 19% in 2011 – the third highest rate in the world. The Ethiopian government went on a spending spree, building roads, railways, power plants, and an agricultural extension system that significantly enhanced productivity in rural areas, where most of the poor reside. Expenditures were financed partly by foreign aid and partly by heterodox policies (such as financial repression) that channeled private saving to the government.

In India, rapid growth is also underpinned by a substantial increase in investment, which

now stands at around one-third of GDP. Much of this increase has come from private sources, reflecting gradual relaxation of the shackles on the business sector since the early 1980s. But the public sector continues to play an important role. The government has had to step in as both private investment and total factor productivity growth have faltered in recent years.

These days, it is public infrastructure investment that helps maintain India's growth momentum. "I think two sectors holding back the economy are private investments and exports," says the government's chief economic adviser, Arvind Subramanian. "That is why... public investment is going to fill in the gap."

Turning to Latin America, Bolivia is one of the rare mineral exporters that has managed to avoid others' fate in the current commodity-price downturn. Annual GDP growth is expected to remain above 4% in 2015, in a region where overall output is shrinking (by 0.3%, according to the International Monetary Fund's latest projections). Much of that has to do with public investment, which President Evo Morales regards as the engine of the Bolivian economy. From 2005 to 2014, total public investment has more than doubled relative to national income, from 6% to 13%, and the government intends to push the ratio even higher in coming years.

We know that hikes in public investment, just like commodity booms, all too often end in tears. The economic and social returns decline and money dries up, setting the stage for a debt crisis. A recent IMF study finds that, after some early positive effects, most public-investment drives falter.

But much depends on local conditions. Public investment can enhance an economy's productivity for a substantial period of time, even a decade or more, as it clearly has done in Ethiopia. It can also catalyze private investment, and there is some evidence that this has happened in India in recent years.

The potential benefits of public investment are not limited to developing countries. In fact, today it may be the advanced economies of North America and Western Europe that stand to gain the most from ramping up domestic public investment. In the aftermath of the great recession, there are many ways in which these economies could put additional public spending to good use: to increase demand and employment, restore crumbling infrastructure, and boost research and development, particularly in green technologies.

Such arguments are typically countered in policy debates by objections related to fiscal balance and macroeconomic stability. But public investment is different from other types of official outlays, such as expenditures on public-sector wages or social transfers. Public investment serves to accumulate assets, rather than consume them. So long as the return on those assets exceeds the cost of funds, public investment in fact strengthens the government's balance sheet.

We do not know how the experiments in Ethiopia, India, or Bolivia will eventually turn out; so caution is warranted before one extrapolates from these to other cases. Nonetheless, all three are examples that other countries, including developed ones, should watch closely as they search for viable growth strategies in an increasingly hostile global economic environment.

EDUCATION

በክፍል 1 ትረካችን በጥንቲቱ ባቢሎን ነዋሪ የነበሩ ሁለት ዳደሾች ከእጅ ወደ አፍ የሆነው ኑሮአቸው ከአመት አመት ያለመለወጡን ጉዳይ በተመስጦ ተወያይተውበታል። ይልቁንም የራሳቸው አብሮ አደግ ዳደሻ “አርካድ” የራሱን የተቀማጣለ ኑሮ ከመምራት አልፎ ለታላቋ የባቢሎን መንግስት ገንዘብ ለማበደር የበቃ የናጠጠ ሀብታም የመሆኑ ምስጢር እጅጉን ከንክፍታቸዋል። ይህን የሀብት መንገድ እንደምን መጀመር እንደሚቻል ከዳደሻቸው አፍ ለመስማት ቀን ቆርጠዋል። ዳደሻቸው ጋር ሂደው የሰሙትስ በአርግጥ ትክክለኛው ሀብት የማፍራት ጥበብ ነውን? ለኛ ጥበቡ እጅጉን ማርከናል! እስቲ እናንተም አንብቡት። አሁንም ይህን ድንቅ ታሪክ ተርጉመው ለንባብ ላበቁት ለደራሲና ተርጓሚ አረፈአይኔ ሐጎስ ምስጋናችን ላቅ ያለ ነው።

ወርቅን ይሻ የነበረው ሰው



የባቢሎን ታላቅ ባለፀጋ

በጥንታዊት ባቢሎን ውስጥ አርካድ የተባለ በጣም ሃብታም ሰው ይኖር ነበር። የብልፅግናው ዝና ርቆና ተስፋፋዩ የተናኘ ሲሆን ፣ የዚያኑ ያህልም ለጋስ ሰው ነበር። እንዲያም ሆኖ ግን ከሚያወጣው በላይ የሚጨምረው ሃብት በያመቱ ያድጋል።

በመሆኑም የልጅነት ዳደሾቹ ወደርሱ ዘንድ ሄደው “አርካድ በጣም እድለኛ ሰው ነህ። እኛ በህይወት ለመኖር ስንፍጨረጨር አንተ በምድረ ባቢሎን ከሚገኙት ባለፀጎች ሁሉ የበለጥህ ሆነሃል። ምርጥ ልብሶችን ልትቀያይር፣ የማይገኙ ምግቦችን ልታስመጣ ትችላለህ። እኛ ግን ለቤተሰቦቻችን ጫንቃቸው ላይ ጣል የሚያደርጉት ደህና ልብስና የሚበሉት ካገኘንላቸው ደስታችን የለቀ ይሆናል።

“መቼስ ባንድ ወቅት እኩል ነበርን። ባንድ የቀለም አባት ስርም እውቀት ቀስመናል። አንድ ላይ ተጨውተናል። በትምህርትም ሆነ በጨዋታም በልጠኸን አታውቅም። ከዚያም በኋላ ባሉት ዓመታት ቢሆን ከእኛ ይበልጥ የተከበርህ ዜጋ አልነበርክም።

“በኛ ግምት ከኛ ይበልጥ ጠንክረህም ሆነ ይበልጥ ታማኝ ሆነህ አልሰራህም። ታዲያ ስለምንድነው እድል ገልበጥባጤ (ወረተኛ) በተለይ አንተን መርጦ በህይወት ውስጥ ባሉ ጥሩ ነገሮች ሁሉ እንድትደሰት ስትፈቅድህ፣ እኛን ያገለለችን?” በማለት አስተያየታቸውን አስፋፍተው ቀጠሉ።

አርካድ ግን ንግግራቸውን በተቃውሞ አቋርጦ “ከወጣትነታችን ጀምራችሁ ባሉት ዓመታት ከእጅ ወዳፍ የሆነ ኑሮን የምትገፉት አንድም ሃብት የማካበት ህግጋትን መማር ስላልቻላችሁ፣ አልያም ህጌን በተግባር መፈጸም ባለመቻላችሁ ነው።

“ዕድል ገልበጥባጤ ለማንኛችንም ዘላቂ የሆነ ጥሩ ነገር የማታመጣልን ክፉ አምላክ ነች። በተፃራሪው ያልደከመበትን ሃብት ያንበሽበሽቸው ማንኛውም ሰው ላይ ማለት ይቻላል ውድቀትን ታመጣበታለች። ያላቸውን ሁሉ ወዲያውኑ የሚያጠፉ ገደብ የለሽ አባካሾች፣ ያገኙትን አወዳድመው ሊያረክቸው የማይችሉአቸው አደገኛ ፍላጎቶች ስለባዎች አድርጋ ትተዋቸዋለች። ሌሎች በበጌ ዓይን የተመለከተቻቸው ደግሞ ስስታሞችና ሃብታቸውን የሚቀብሩ ይሆናሉ። እነኚህ ሀብትን የመተካት አቅሙ እንደሌላቸው ስለሚያውቁ ያላቸውን ላለማውጣት ይታገላሉ። በተጨማሪም የቀማሾች ጥቃት ስለሚያስፈራቸው ህይወታቸው ባዶና ለማይታወቅ (ለተደበቀ) ስቃይ የተጋለጠ ነው።

“ምናልባት ያልደከሙበትን ወርቅ አግኝተው በላይ በመጨመር ተደስተው የሚኖሩ ደስተኛ ዜጎች ይኖሩ ይሆናል። ዳሩ ግን እነኚህ እጅግ በጣም ጥቂት ከመሆናቸው የተነሳ ስለነሱ የምስማው የወሬ ወሬ ነው። እስኪ ሳያስቡት ብዙ ሃብት ስለወረሱ ሰዎች አስቡና የተናገርኩት እውነት እንደሆነ ወይም እንዳልሆነ ንገሩኝ።”

ዳደሮቹ የተናገረው ሁሉ በሚያውቋቸው ሃብታቸውን በውርስ ያገኙ ሰዎች ላይ እውነትነት እንዳለው በማመን፣ ይልቁኑ ይህን ሁሉ ሃብት እንደምን ሊያገኝ እንደቻለ እንዲገልፅላቸው ተማፀኑት። እርሱም ቀጠለ።

“በወጣትነት ዘመኔ ዙሪያዬን በቃኘሁ ጊዜ ደስታና ፍስሃን ሊያስገኙ የሚችሉ ጥሩ ነገሮችን ሁሉ አየሁ። ሃብት እነዚህን ሁሉ እንደሚያገለግላቸውም ተገነዘብሁ። ሃብት ኃይል ነው። ሃብት ካለ ብዙ ነገሮችን ማድረግ ይቻላል።

“ቤትን ባማሩ እቃዎች ማስዋገድ ይቻላል፤

“በህርን አቋርጦ ራቅ ወዳሉ ሥፍራዎች መሄድ ይቻላል፤

“ሩቅ አገሮች በሚገኙ ምርጥ ምግቦች መደሰት ይቻላል፤

“የወርቅ ሠሪን ጌጣጌጦችና የከበሩ ደንጊያዎች አሳማሪዎችን ሥራዎች መግዛት ይስችላል፤

“ለአማልክቱ ሳይቀር ትላልቅ ቤተመቅደሶችን መገንባት ይስችላል፤

“ለሥጋና ለመንፈስ ደስታን የሚሰጡ እነኚህንና ሌሎችን በርካታ ነገሮች መስራት ይስችላል።

“እናማላችሁ ፣ ይህን ሁሉ በተገነዘብሁ ጊዜ ከህይወት ጥሩ ነገሮች ውስጥ ድርሻዬን ልወስድ ወሰንሁ። ሌሎች በነዚህ ነገሮች ሲደሰቱ በቅናት ከርቀት ከሚያዩት አንዱ አልሆንም አልኩ። በድህነት እጣ ፈንታዬ ረክቼ ላለመኖር ወሰንኩ። በተቃራኒው ከነዚህ ጥሩ ነገሮች ውስጥ ድርሻዬን ልወስድ ወሰንሁ።

“እንደምታውቁትና ቀደም ሲል እንደጠቀሳችሁትም የተራ ነጋዴ ልጅ እንደመሆኔና የምጡብቀውም ውርስ ስላልነበር፣ እንዲሁም የተለየ ችሎታ ወይም እውቀት ስላልነበረኝ የተመኘሁትን ለማግኘት ጊዜና እውቀት እንደሚያስፈልጉኝ አወቅሁ።

“በጊዜ ረገድ ሁሉም ሰው የተትረፈረፈ ጊዜ አለው። እናንተ እያንዳንዳችሁ ራሳችሁን ሃብታም ልታደርጉበት የምትችሉበትን በቂ ጊዜ እንደዋዘ አባክናችሁታል። ስለዚህ በትክክል ልትኩሩበት ከሚገባው ቤተሰባችሁ በስተቀር አንዳችም ነገር በጃችሁ የለም።

“እውቀትን በተመለከተ ጠቢቡ መምህራችን ትምህርት ሁለት ዓይነት መሆኑን ነገሮን አልነበረምን? አንደኛው ዓይነት በመማር ያገኘናቸውንና የምናውቃቸውን የሚያካትት ሲሆን፣ ሁለተኛው የማናውቀውን ነገር እንዴት ልናገኝ እንደምንችል የሚሰጠን ሥልጠና እንደሆነ አስረድቶን አልነበረምን?

“በመሆኑም ሃብት እንዴት ላገኝ እንደምችል ለማወቅና መንገዱንም ባወቅሁ ጊዜ ባግባቡ ልተገብረው ወሰንሁ። ምክንያቱም በህይወት ባለን ጊዜ መደሰቱ ብልህነት አይደለምን? መናፍስቱ ወደሚኖሩበት ጨለማ ዓለም በምንሄድበት ጊዜ በቂ ሃዘን ይውጡን የለ?

“በቀደመው ጊዜ በቤተሽክለ ሠሌዳዎች ማከማቻ ውስጥ የቀራጭነት ሥራ ስላገኘሁ በየእለቱ ለረጅም ሰዓታት ተደፍቼ የሽክለ ሠሌዳዎችን ስፈለፍል እውል ነበር። ከወር እስከ ወር እለፋለሁ። ሆኖም ከገቢዬ ላይ የሚቀረኝ አንዳችም ነገር አልነበረም። ምግብ ፣ ልብስ፣ ለአማልክቱ የሚሰጥ ምጽዋት እና ሌሎችም አሁን የማላስታውሳቸው ወጪዎች ደመወዜን በሙሉ ይጨርሱታል። ቢሆንም ከውሳኔዬ አላፈገፈግኩም።

“በዚህ መሃል ገንዘብ አበዳሪው አልጋሜሽ ወደ ከተማ በመምጣት ዘጠነኛው ህግ እንዲቀዳለት አዘዘና እኔን ስራውን በሁለት ቀን የምጨርስለት ከሆነ ሁለት የመዳብ መሐልቆች እንደሚሰጠኝ ገለጸልኝ።

“እናም ያለማቋረጥ በትጋት ሠራሁ። ሆኖም ህጉ ረጅም ስለነበረ አልጋሜሽ በተመለሰ ጊዜ ስራው አልተጠናቀቀም። በጣም ተናደደ። ባርያው ብሆን ኖሮ በዘለዘለኝ ነበር። ነገር ግን የከተማዋ ህግ ይህን እንዲፈጸም እንደማይፈቅድ ስለማውቅ ተረጋግቼ፣ ‘አልጋሜሽ ፣ አንተ ሞልቶ የተረፈህ ከበርቱ ነህ። እንዴት ሀብታም ልሆን እንደምችል ብትነግረኝ ሌሊቱን ሙሉ ስሠራ አድሬ የሽክለ ሠሌዳውን ማለዳ ፀሐይ ስትወጣ አስረክብሃለሁ አልኩት።

“ፈገግ ብሎ፣ ‘ዓይንህን በጨው የታጠብክ ሞላጫ ብትሆንም በሃሳብህ ተስማምቻለሁ’ በማለት መለሰልኝ። “ጀርባዬን ቢያመኝ፣ የጧፉ ሽታ ራስ ምታት ለቆብኝ ዓይኖቼ ማየት ቢሳናቸውም ሌሊቱን ሙሉ ቁጭ ብዬ የሽክለ ሠሌዳውን ስቀርጽ አደርሁ። አልጋሜሽ ፀሐይ ፀዳሷን ስትዘረጋ በመጣ ጊዜም ስራው ተጠናቆ ጠበቀው።

“በል አሁን ቃል የገባህልኝን ንገረኝ” አልኩት።

“ካንተ የሚጠበቀውን ግዴታ በሚገባ ተወጥተሃል ልጄ” አለኝ በቀና መንፈስ፤ “እኔም ቃሌን ልጠብቅ ዝግጁ ነኝ። ልታውቃቸው የምትፈልጋቸውን እነዚህን ነገሮች የምነግርህ እየሸመገልሁ በመምጣቴ ነው፤ መቼስ ያረጀች ምላስ መውለብለብ ታበዛለች። ወጣት ምክርን ለመጠየቅ በደረሰ ጊዜም የዘመናትን ጥበብ በዚያ ያገኛል። ነገር ግን ወጣቶች አዛውንቱ የሚያካፍሏቸው እውቀት ጊዜ ያለፈበት ስለሚመስላቸው ዋጋ አይሰጡትም። ግና አስተውል፣ ዛሬ የምታያት ፀሐይ አባትህ በተወለደ ጊዜም ብርሃኗን ስትቸር የነበረችው ናት፤ ያንተ የልጅ ልጅ ወደጨለማው ዓለም ካመራም በኋላ ብርሃን መለገሷን ትቀጥላለች።

“የወጣትነት ዘመን ሃሳቦች” አለ በመቀጠልም ፤ “ሰማይን ወገግ አድርገው እንደሚያልፉቱ ተወርዋሪ ኩከቦች ናቸው። ከእድሜ የተገኘ ጥበብ ግን በቋሚ ከዋክብት ሊመሰል ይችላል። የከዋክብቱ ብርሃን የማይለዋወጥ በመሆኑም

መርከበኞች በነርሱ በመተማመን መንገዳቸውን ሳይስቱ መጓዝ ይችላሉ።

“የምነግርህን በጥንቃቄ ስማ፤ አለያ የምገልጽልህን እውነት መጨበጥ ካልተቻለህ የሌሊቱ ድካምህ ሁሉ መና ሆኖ ቀረ ማለት ነው።”

ከዚያም በረጃጅምና የተጠላለፉ ቅንድቦቹ አሻግሮ እየተመለከተኝ በዝቅተኛ ፣ ሆኖም ጠንካራ አንደበት “የብልጽግናን መንገድ ያገኘሁት ደክሜ ካገኘሁት ሁሉ ላይ የተወሰነውን ላስቀምጠው የሚገባ የራሴ ሀብት መሆኑን አምኜ ልተገብረው በተነሳሁ ጊዜ ነበር ። አንተም ይህንኑ ልታደርግ ይገባል አለኝ።”

ከዚያ ሰውነትን ሰርስሮ በሚገባ እይታ ትኩር ብሎ ሲመለከተኝ ቆየ። ምንም አልተናገረም።

“ይኸው ነው?” ስል ጠየቅሁት ።

“የነገርኩህኮ የእረኛን ልብ ወደ ገንዘብ አበዳሪ ልብ መቀየር የሚችል ነው።”

“ግንኩ የማገኘውን ሁሉ ላስቀምጠው የምችለው የራሴ ሃብት ነው። አይደለም እንዴ?”

“በፍጹም ፤ እንደዚያ ማለት አይደለም” ሲል መለሰ። “ለልብስ ሰፊ ፣ ለጫማ ሰፊ ፣ ለምግብህ አትከፍልም? ምንም ገንዘብ ሳታወጣ በባቢሎን ምድር ልትኖር ትችላለህ? ያለፈው ወር ገቢህ፤ ያመት ገቢህ የት አለ? ቂሎ ከራስህ በስተቀር ለሁሉም ትከፍላለህ። ደደቡ፣ የምትደክመው ለሌሎች ነው። በረያ ሆነህ ጌታህ ለሚሰጥህ ምግብና ልብስ ብትሰራ ይሻልሃል። ከምታገኘው ገቢ ሁሉ አንድ አስረኛውን ለራስህ አስቀምጦህ ቢሆን ኖሮ ግን በአስር ዓመት ውስጥ ምን ያህል ይሆን ነበር?”

“የሂሳብ ስሌት እውቀቴ አልካደኝም ነበርና መለስኩለት ፤ ባመት የማገኘው ሙሉ ገቢዬን ያህል ይሆን ነበር።”

“ከፊሉን እውነት ነው እየተናገርህ ያለኸው” አለ መለሰ። “እያንዳንዱ የምትቆጥበው መሐልቅ ሊያገለግልህ የተዘጋጀ ባርያ ነው። የሚወልደው (የሚያስገኘው) እያንዳንዱ መዳብም በፈንታው ገቢ ያስገኛልሃል። ሃብታም ለመሆን የምትቆጥበው መሐልቅ መውለድ አለበት። የርሱ ልጆችም በበኩላቸው ገቢ ማስገኘት ይኖርባቸዋል። ይኼ ሁሉ ምናልባት የምትቋምጥላትን የተትረፈረፈ ሃብት እንድታገኝ ያግዝህ ይሆናል።

“ለሌሊት ሙሉ ድካምህ የሚገባህን ላለመክፈል እያጭበረበርኩህ መሆኔን እያሰብክ ነው?” አለ በመቀጠል ፤ “ግና እየገለጽኩልህ ያለሁትን እውነት የሚያገናዝብ አእምሮ ካለህ ከአንድ ሺ እጥፍ በላይ እየከፈልኩህ እንደሆነ ትገነዘባለህ።

“ከምታገኘው ሁሉ የተወሰነውን ለራስህ ማስቀመጥ (ማስቀረት) ይኖርብሃል። ምንም ያህል ዝቅተኛ ገቢ ቢኖርህም

ይኼ ድርሻህ ከአንድ አስረኛ ማነስ የለበትም። ከዚያም በላይ የምትችለውን ያህል ሊሆን ይችላል። በቅድሚያ ግን ይህን የራስህን ክፍያ ፈጽም። ለጫማ ሠሪህ ፣ ለልብስ ሰፊህ እና ለሌሎች ወጪዎች ማለትም ለምግብ፣ ለምፅዋትና እርጥብን የምታወጣውም ከቀረው ገቢህ በላይ አይሁን።

“ሃብት እንደዛፍ ሁሉ የሚበቅለው ቅንጣት ከምታህል ዘር ነው። የመጀመሪያዋ የምትቆጥባት የመዳብ መሐልቅ የብልፅግናህ ዛፍ ዘር ነች። ዘርህን ፈጥነህ በተከልህ ፍጥነትም ዛፉ ያድጋል። ያለማቋረጥ በመቆጠብ በትጋት በተንከባከብከውና ውሃ ባጠጣኸው መጠን ከጥላው ስር ተጠልለህ በደስታ የመንፈሳሰስ እድልህ እየተቃረበ ይመጣል።

ይህን ብሎኝ የሸክላ ሠሌዳውን ይዞ ሄደ።

ስለነገረኝ ደጋግሜ ባሰብኩ ጊዜም ምክንያታዊ ሆኖ አገኘሁት። በመሆኑም ልሞክረው ቆርጭ ተነሳሁ። ክፍያ በተፈጸመልኝ ቁጥር ከአስሩ የመዳብ መሐልቅ አንዱን እደብቅ ጀመር። ለማስረዳት ቢያዳግትም ከቀድሞው የከፋ የገንዘብ እጥረት ግን አላጋጠመኝም። በሚቀረኝ ገቢ መኖር በመቻሌ እምብዛም ልዩነቱ አልታየኝም። ነገር ግን ገንዘቡ ጠርቀም እንዳለ ከፈንታውያን ምድር በማመሎችና በመርከቦች ተጭነው የመጡ የሚያማምሩ እቃዎች ላይ ላውለው ዳድቶኝ ነበር። ሆኖም በድርጊቱ አልገፋሁበትም።

አልጋሜሽ ከሄደበት ከአስራ ሁለት ወራት በኋላ መጥቶ ፤ “የኔ ልጅ ባሳለፍነው ዓመት ታገኝ ከነበረው ገቢ ሁሉ ለራስህ የሚገባህን አንድ አስረኛ ክፍያ ስትፈጽም ቆይተሃልን?” ሲል ጠየቀኝ።

“አዎን ፤ መምህራ ፤ ፈጽሜያለሁ” አልኩት በኩራት።

“ጥሩ አድርገሃል!” አለ ፈገግ ብሎ እየተመለከኝ ፤ “ባጠራቀምከው ገንዘብ ታዲያ ምን አደረግህበት?” ሲል ጠየቀኝ።

“ባህር አቋርጦ ቲር ወደሚባለው ሩቅ ስፍራ ይሄድ የነበረው አዝመር የተባለ ጡብ አምራች ብርቅዬ የሆኑ የፈንታውያንን ጌጣጌጦች ሊገዛልኝ እንደሚችል ስለነገረኝ ለርሱ ሰጥቼዋለሁ። ከዚያ እንደተመለሰ የሚያመጣቸውን ጌጦች በከፍተኛ ዋጋ ሽጦን ትርፉን እንካፈለዋለን።”

“እያንዳንዱ ቂል ከስህተቱ ሊማር የተገባ ነው” በማለት አጉረመረመ፤ “ስለምን ግን ስለጌጣጌጦች በጡብ አምራች ሰው እውቀት ትተማመናለህ? ስለኩከብህ ለማወቅ ወደ ዳቦ ጋጋሪ ትሄዳለህ? ጭንቅላት ካለህ ወደ ኩከብ ቆጣሪ ነው የምትሄደው። አንተ ወጣት የቆጠብከው ገንዘብ ቀልጧል። የብልጽግና ዛፍህን የተከልከው በስሩ ሳይሆን ገልብጦህ በጭንቅላቱ ነው። ቢሆንም ሌላ ዛፍ ትከል። እንደገና ሞክር። በሚቀጥለው ጊዜ ግን ስለጌጣጌጦች ምክርን የምትሻ ከሆነ ወደጌጣጌጦች ነጋዴ ዘንድ ሂድ። ስለበጎች በትክክል ማወቅ ከፈለግህ ወደ እረኛ ዘንድ ሂድ። ምክርን ከማንም በነፃ ልታገኘው የምትችል ቢሆንም ጠቃሚውን

ብቻ ለይተህ መውሰድህን ግን አረጋግጥ። ስለቆጠበው ገንዘብ ስለ ጉዳዮቹ ልምድ ከሌለው ሰው ምክርን የሚቀበለው ያ ሰው በገንዘቡ ይፈርዳል” ብሎኝም ጥሎኝ ሄደ።

እንዳለውም ሆነ። ምክንያቱም ፊንቃውያኑ አጭበርባሪዎች ስለሆኑ ለአዝመር ውድ ጌጣጌጦች የሚመስሉ ዋጋቢስ የጠርመሱ ስብርባሪዎችን ነበር የሸጡለት። ይሁንና አልጋሜሽ በመከረኝ መሰረት ከማገኘው አንድ አስረኛውን መቆጣቤን ቀጠልሁ። መቆጣብን ስለላመድኩም አዳጋች አልሆነብኝም።

አልጋሜሽ እንዳመሉ ከዓመት በኋላ ወደምቀርፅበት ክፍል መጥቶ “ከተገናኘንበት ቀን ወዲህ ምን ዓይነት መሻሻል አድርገሃል?” ሲል ጠየቀኝ።

“በታማኝነት ለራሴ የሚገባኝን ክፍያ ያለማቋረጥ ስፈጽም ቆይቻለሁ” በማለት መለስኩ። የቆጠብኩትንም ገንዘብ ለጋሻ ሰራው አጋር ነሐስ እንዲገዛበት እየሰጠሁት በየአራት ወሩ ኪራዩን (ወለዱን) ጨምሮ እየከፈለኝ ነው።

“ይኼ ማለፊያ ነው። በምታገኘው ኪራይስ (ወለድ) ምን እያደረግህበት ነው?”

“ጣፋጭ ምግቦች ፣ ማርና ምርጥ ወይን የሚስተናገድበት ድግስ አለኝ። ደማቅ ቀይ እጅ- ጠባብም ለራሴ ገዝቻለሁ። አንዱን ቀን ደግሞ የምጋልበው ማለፊያ ውርንጭላ መግዛቴ አይቀርም።”

አልጋሜሽ ከት ብሎ ሳቀ። “የቆጠብኩት ገንዘብ የወለደልህን ልጆች ቆርጥመህ እየበላኸቸው ነው። ታዲያ እንዴት ሊያገለግሉህ የሚችሉ ሌሎች ልጆችን እንዲወልዱልህ ትጠብቃለህ? በመጀመሪያ በርከት ያለ የወርቅ ጦር አደራጅ፣ ከዚያ ያለጸጸት የምትደሰትባቸውን ድል ያሉ በርከታ ድግሶች ማዘጋጀት ትችላለህ።” ይህን ተናግሮ እንዳመጣጡ ወጥቶ ሄደ።

“ከዚያ በኋላ ሳላገኘው ረጅም ጊዜ አለፈ። ከሁለት ዓመት በፊት ነበር ያገኘሁት። ባገኘሁትም ጊዜ ፊቱ በቀጭጭን መስመሮች የተሞሉ፣ ዓይኖቹን መግለጥ የሚቸግረው አዛውንት ሆኖ ነበር። አርካድ፣ ስታልም የነበረውን ብልፅግና ተቀዳጀኸውን?” ሲል ጠየቀኝ።

እኔም መለስኩ፣ “የምፈልገውን ያህል ባይሆንም በመጡ አግኝቻለሁ። ያም በፈንታው ተጨማሪ ገቢ እያስገኛልኝና ይበልጥ እየተበራከተ ነው።”

“አሁንም የጡብ አምራቾችን ምክርን ትቀበላለህ?”

“ስለ ጡብ ሥራ ጥሩ ምክር ይለግሳሉ” በማለት መለስኩ።

“አርካድ፣ ልትማር የሚገባህን ትምህርት በሚገባ ቀስመሃል። በመጀመሪያ ከገቢህ ባነሰ ገንዘብ መኖርን ተማርህ። ከዚያም ከልምዳቸው በቂ ዕውቀት ያከበቱ ሰዎች ምክርን መጠየቅ እንደሚገባህ አወቅህ። በመጨረሻ ገንዘብህ እንዲሰራልህ

(እንዲያገለግልህ) ማድረግን ተማርከ።

“ገንዘብን እንዴት እንደምታገኝ፣ እንዴት ማስቀመጥ እንዳለብህና እንዴት እንደምትጠቀምበት ራስህን አስተምረሃል። ስለዚህ ሃላፊነት ለሚጠይቅ ቦታ ብቁ ነህ። እንደምታየኝ እያረጀሁ ነው። ልጆቼ የሚያስቡት ስለማባከን ብቻ እንጂ ስለ ገቢ ፈፅሞ አያስቡም። ሥራዎቼ ከመስፋታቸው የተነሳም ልቆጣጠራቸው ያዳግተኛል። ኒፑር ሄደህ በዚያ የሚገኘው ርስቱን የምትቆጣጠርልኝ ከሆነ ሽርካዬ አደርግህና ከንብረቴ ድርሻ እንዲኖርህ አደርጋለሁ።”

እናም ኒፑር ሄጄ ሰፊ ይዞታውን ማስተዳደር ጀመርኩ። የጋለ ፍላጎት አድርብኝ ስለነበረና ሦስቱን የሃብት አያያዝ ህግጋትም በሚገባ ተክኜያቸው ስለነበር የንብረቶቼን ዋጋ በከፍተኛ መጠን ማሳደግ ቻልኩ።

በመሆኑም በጣም በለፀግሁ። የአልጋሜሽ መንፈስ ወደ ጨለማው ዓለም በሄደች ጊዜም ህጉ በሚፈቅድለት መሰረት ባደረገው ክፍፍል የድርሻዬን ርስት አገኘሁ። “አርካድ ይህን ተናግሮ እንዳበቃ ከጓደኞቼ አንዱ፣ “አልጋሜሽ ከወራሾቼ አንዱ ስላደረገህ እውነትም እድለኛ ነህ” አለ።

“ዕድለኛነቴ ከርሱ ከመገናኘቴ በፊት ለመበልፀግ የነበረኝ ፍላጎት ከፍተኛ መሆኑ ላይ ብቻ ነው። የዓላማ ፅናቴን ለአራት ዓመታት ከገቢዬ አንድ አስረኛውን በመቆጠብ አላረጋገጥኩምን? ለአራት ዓመታት የዓሣችን ጠባይና አኗኗር ሲያጠና ቆይቶ ከሚቀያየረው ነፋስ አኳያ መረቡን በመዘርጋት አሣችን የሚያፍሰውን አሣ አጥማጅ እድለኛ ነው በማለት ነው የምትገልፀው? ዕድል ዝግጁ ሆነው ካልጠበቁት ጋራ ጊዜዋን የማታጠፉ ኩሩ አምላክ ነች።”

“በመጀመሪያ ዓመት የቆጠብኩትን በሙሉ ከከሰርህ በኋላ እንደገና ከዜሮ መነሳትህ መንፈስ ጠንካራ የነበርክ መሆንህን ያሳያል። በዚህ ረገድ የተለየህ ነህ” አለ ሌላኛው።

“ጠንካራ መንፈስ!” ሲል አርካድ በቁጣ ተናገረ፣ “እንዴት ዓይነት ትርጉም ቢስ ነገር ነው። ጠንካራ መንፈስ ግመል ሊያነሳው የማይችለውን ሽክም ወይም በሬ ሊጎትተው የማይችለውን ቀንበር እንዲጎትት የሚያስችል ሃይልን የሚሰጥ ይመስልሃል? ቆራጥነት ወይም መንፈስ ጠንካራነት ራስህ ያስቀመጥከውን ዓላማ በፅናት ሳታወላውል ማሳካት ነው። አንድን ተግባር ለማከናወን ከተነሳሁ፣ ምንም ያህል የማይጠቅም ቢሆንም እንኳን እፈፅመዋለሁ። አሊያ እንደምን ጠቃሚ ነገሮችን ለማከናወን እንደምችል በራሴ መተማመን ይቻለኛል? ለምሳሌ፣ ወደመሃል ከተማ በሚሄደው በዚህ ድልድይ በኩል ሳልፍ ለመቶ ቀናት በየዕለቱ ከመንገድ ላይ አንዲት ጠጠር እያነሳሁ ወደወንዙ እወረውራለሁ ካልኩ፣ አደርገዋለሁ። በሰባተኛው ቀን ዘንግቼ ጠጠር ካልጣልኩ ‘ግዴላም ነገ ሁለት ጠጠሮችን ጥዬ አካክሰዋለሁ’ አልልም። ይልቁንም ወደኋላ ተመልሼ ጠጠሯን እጥላለሁ። በተመሳሳይ በ12ኛው ቀን ተነስቼ፣ ‘አርካድ የምትሰራው ስራ የማይረባ ነው። በየቀኑ አንድ ጠጠር ወንዝ ውስጥ መወርወር ምን ይጠቅምሃል? አንድ እፍኝ ጠጠር ወርውረህ ተገላገለው’

አልልም። ይህን አልልም፣ አላደርገውም። አንድን ነገር ከወጠንኩ እፈፅመዋለሁ። በመሆኑም አዳጋችና ተግባራዊ ለማድረግ የማይቻልን ተግባር ላለመጀመር ጥንቃቄ አደርጋለሁ።

በመቀጠል ሌላው የአርካድ ጓደኛ ቆሞ እንዲህ አለ፡ “የምትነግረን እውነት ከሆነና፣ ደግሞም እውነት ይመስላል፣ ይህን ቀላል ዘዴ ሁሉም ሰው ከተጠቀመበት የሚዘዘር በቂ ሃብት ሊኖር አይችልም።”

“ሰዎች ጥረት በሚያደርጉበት ሁሉ ሃብት ያድጋል” አለ አርካድ። “ሃብታም ሰው አዲስ ቤተመንግስት ቢያሰራ የሚከፍለው ወርቅ እየጠፋ ነው? አይደለም፣ ከዚያ ላይ ግንባሩን የተወሰነ፣ የጉልበት ሰራተኛው የተወሰነ፣ አርቲስቱም የተወሰነ ድርሻ ይኖራቸዋል። በቤቱ ሥራ ላይ እጁን ያስገባ ሁሉ ድርሻ ይኖረዋል። ቤተመንግስቱስ በተጠናቀቀ ጊዜ የወጣበትን ወጪ የሚያካክስ አይደለምን? የተገነባበትስ ቦታ ዋጋ በዚያ የተነሳ አልጨመረምን? አጎራባቹ ባዶ ቦታ ሳይቀር ዋጋ አይጨምርምን? ሃብት የሚያድገው በተአምራዊ መንገዶች ነው። ማንም ሰው ገደቡን ሊተነብይ አይችልም። ፈንቃውያን በመርከቦቻቸው ከሚያከናውኑት ንግድ በሚያገኙት ሃብት ታላላቅ ከተሞችን ጭር ባሉ የባህር ዳርቻዎች ገንብተው የለምን?”

“ጉዳዩ እንዲያ ከሆነ ታዲያ እኛም ሃብታሞች እንሆን ዘንድ ምን እንድናደርግ ትመክረናለህ?” ሲል ሌላኛው ጓደኛው ጠየቀ። “እንደምታየን እኛ ወጣቶች አይደለንም። ዕድሜያችን ገፍቷል። ዘመናቱ ጥለውን ቢነጉዱም አንዳችንም ጥሪት የለንም።”

“ከአልጋሜሽ ጥበብ በመማር፣ ከማገኘው ሁሉ የተወሰነው የግሌና የምቆጥበው ድርሻዬ እንድትሉ እመክራችኋለሁ። ይህን ጠዋት ከእንቅልፋችሁ እንደተነሳችሁ በሉት። ምሳ ሰዓት ድገሙት፣ ምሽትም ላይ ሰልሱት። ሁሌ በየሰዓቱ ደጋግማችሁ በሉት። ቃላቱ እስኪዋሃዱዎችሁ ድረስም ደጋግማችሁ።”

“ሃሳቡን በአዕምሯችሁ ቅረፁት፤ በሃሳቡም ተሞሉ። ከዚያ የሚበቃ የሚመስላችሁን ያህል ከገቢያችሁ አንሱ። ሆኖም ከአንድ አስረኛ የሚያንሰው የምታስቀምጡት ይሆናል። ይህን ለማድረግም ካስፈለገ ሌሎች ወጪዎቻችሁን መከለስ ይኖርባችኋል። ያም ሆነ ይህ በመጀመሪያ ይህን ድርሻ ለይታችሁ አስቀምጡት። ብዙም ሳትቆዩ ራስ ብቻ ሊያዙበት የሚችሉት ሃብት ሲፈራ የሚፈጠረውን የሃብታምነት ስሜት ትገነዘቡታላችሁ። እያደገ በመጣ ቁጥርም ያነቃቃችኋል። አዲስ የደስታ ስሜት በውስጥችሁ ይፈጠራል። የበለጠ ገቢ ለማግኘት እንድትጥሩ የሚያደርግ ግፊት ይፈጠርባችኋል። ምክንያቱም ገቢያችሁ ባደገ ቁጥር የምትቆጥቡት ተቀማጭ ገንዘባችሁ መጠን የዚያኑ ያህል ያድግ የለምን?”

“ቀጥላችሁ ሃብታችሁ (ገንዘባችሁ) እንዲያድግላችሁ አድርጉ። ባርያችሁ አድርጉት። የሚወልዳቸው ልጆቹና የልጅ ልጆቹ እንዲያገለግሏቸው አድርጉ።”

“ለወደፊት ህይወታችሁ የሚሆን ገቢ እንዲኖራችሁ አድርጉ። ዙሪያችሁ የሚገኙትን አዛውንቶችና የእድሜ ባለፀገች በማየት እናንተም ከነሱ አንዱ የምትሆኑበት ጊዜ እንደሚመጣ አትዘንጉ። ስለዚህ ሃብታችሁ ቀልጦ እንዳይቀር እጅግ ከፍተኛ ጥንቃቄ በማድረግ ኢንቬስት አድርጉ። በጣም የተጋነኑ የወለድ መጠኖች ወይም ትርፎች ደስ የሚያሰኙ ቢሆኑም ጠንቃቃ ያልሆኑ ሰዎችን በመሳብ ለኪሳራና ፀፀት የሚዳርጉ ናቸው።

“ድንገት አማልክቱ ቢጠሯችሁ ቤተሰቦቻችሁ እንዳይቸገሩም ይግፏቸው። እንዲህ ዓይነቱንም ድጋፍ በትንንሹ በመክፈል በመደበኛ የጊዜ ርቀት ማድረግ ምንግዜም ይቻላል። በመሆኑም ጠንቃቃው ሰው ለእንዲህ ዓይነቱ ጠቃሚ ዓላማ በርከት ያለ ገንዘብ እስኪጠራቀምለት ድረስ አይጠብቅም።

“የአስተዋይ (ብልህ) ሰዎችን ምክርም እሹ። ዕለት ተለት ከገንዘብ ጋር ትውውቅ ያላቸውን የገንዘብ አያያዝ አዋቂዎች ምክር ጠይቁ። እኔ ለግንባሩ አዝመር የቆጠብኩትን ገንዘብ ሰጥቼ ካጋጠመኝ ውድቀት እንዲጠብቁችሁ አድርጉ። ትንሽና አስተማማኝ ገቢ ከኪሳራ ይልቅ ተማራጭ ነው።

“በህይወት እስካላችሁ ድረስ ተደሰቱ። ብዙ አትወጡ፣ ወይም ከሚገባ በላይ አትሞክሩ። ሳትጨነቁ መቆጠብ የምትችሉት የገቢያችሁን አንድ አስረኛ ብቻ ከሆነ ይህን በማስቀመጥችሁ ተደሰቱ። በተረፈ እንደገቢያችሁ መጠን ኑሩ እንጂ ራሳችሁን ስስታምና ገንዘብ ለማውጣት የሚፈራ ሰው አታድርጉ። ህይወት ጥሩና የበለፀገ የሚሆነው የሚጠቅምና የሚደሰቱበት ነገር ሲኖር ነው።”

ጓደኞቹ አመሰግነውት ሄዱ። አንዳንዶቹ ምናባቸው የጠበበ ኖሮ የተናገረው ስላልገባቸው ፀጥ ብለው ነበር። ሌሎቹ ላልታደሉ የዱሮ ጓደኞቹ ከሃብቱ ሊያከፍላቸው ፈቃደኛ ባለመሆኑ እያሸሟጡት ነበር። ነገር ግን ባንዳንዶቹ ዓይኖች ውስጥ ብርሃን ፈንጥቋል። አልጋሜሽ ወደ ቀራጭ ክፍል ይመጣ የነበረው አንድ ሰው ከጨለማ ወደ ብርሃን ለመውጣት ያደርግ የነበረውን ጥረት ለመከታተል መሆኑን ተገንዝበዋል። ያ ሰው ብርሃኑን በተቀዳጀ ጊዜም የሚጠብቀው ስፍራ ነበር። የራሱን ግንዛቤ አዳብሮ ራሱን ለዕድሉ ካዘጋጀ ሰው በስተቀርም ያንን ቦታ በብቃት ሊሞላው የሚችል ማንም ሰው የለም።

እነዚህ የመጨረሻው ምድብ ላይ የነበሩት ሰዎችም ናቸው በቀጣዮቹ ዓመታት አርካድን ደጋግመው የጎበኙት። ሰፊ ልምድ ያላቸው ሰዎች በደስታ እንደሚያደርጉት ሁሉ አርካድም ጠቃሚ ዕውቀቱን በነፃ አካፈላቸው። የቆጠቡትንም ገንዘብ ያለስጋት ጥሩ ወለድ የሚያገኙበትና የማይቀልጡበት፣ ወይም ምንም ጥቅም የማያስገኝ ኢንቬስትመንት ውስጥ የማይታሰሩበት ዓይነት ኢንቬስትመንት ላይ እንዲያውሉት ረዳቸው።

የነዚህ ሰዎች ህይወት የተለወጠው በአርካድ በኩል የአልጋሜሽ እውነት ወደነሱ መድረሱን በተገነዘቡ ጊዜ ነበር።

ከምታገኘው ገቢ ሁሉ የተወሰነውን ልትቆጥበው የተገባ ነው ።

በመያዣ ውል ምዝገባ የዓቃቤ መዝገብ ኃላፊነት

በጌታሁን ወርቁ

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መግቢያ

በፌዴራል ጠቅላይ ፍርድ ቤት ሰበር ሰሚ ችሎት አስገዳጅ የሕግ ትርጉም መሰጠት ከጀመረበት ጊዜ ጀምሮ የሕግ አተረጓጎምን በተመለከተ የሕግ ባለሙያዎችን ያነቁ ክስተቶች ተፈጥረዋል።

በየአውዱ የሚቀርቡ ትችቶች እንደሚያሳዩት፣ የተወሰኑት የሰበር ችሎቱን ጥንካሬ የሚያሳዩ አንዳንዶች ደግሞ ክፍተቶችን ነቅሰው የሚያወጡ ናቸው። በሰበር ችሎቱ ከሚስተዋሉ ክፍተቶች ተብለው ከሚነሱት መካከል ከሕግ ግልጽ ይዘት የራቀ ትርጉም መስጠት፣ በሕግ ግልጽ መሠረት የሌለውን የኅብረተሰቡን እውነታ መቀበል፣ ለሕግና የፍሬ ነገር ክርክሮች ተመሳሳይ እልባት አለመስጠት ይገኙበታል። የዛሬው ጽሑፍም ሰበር ችሎቱ የሰጠውን የአንድ ፍርድ ፍትሐዊነት መዳሰስ ያለመ ነው። ጉዳዩ ባንኮች ለሚሰጡት ብድር የሚቀበሉትን መያዣ አመዘጋገብና የዓቃቤ መዝገቡን እንዲሁም የመዝጋቢውን አካል (የመንግሥትን፣ የመሬት አስተዳደርን፣ የማዘጋጃ ቤትን፣ የአገልግሎት አስተዳደርን) ኃላፊነት ይመለከታል። የጉዳዩን አመጣጥ በመግለጽ የሰበር ፍርዱንና ፍትሐዊነቱን ለመመልከት እንሞክራለን።

የጉዳዩ አመጣጥ

ወጋገን ባንክ መቀሌ ለሚገኙ አንድ ደንበኛውና ለባለቤታቸው ብር 1,700,000 ብድር ይሰጣል። ለብድሩ ዋስትና ይሆን ዘንድ በብድሩ መጠን የሚገመት በመቀሌ ከተማ አስተዳደር የሚገኝ ቤት በመያዣነት ይቀበላል። ባንኩ ለአስተዳደሩ ንብረቱ ከዕዳና እገዳ ነፃ መሆኑ እንዲረጋገጥለት ጠይቆ ነፃ በመሆኑ መያዣው በአስተዳደሩ ተመዝግቧል። ተበዳሪዎቹ ከባንኩ የወሰዱትን ብድር ባለመክፈላቸው ባንኩ በአዋጅ ቁጥር 97/90 በተሰጠው ሥልጣን መሠረት ንብረቱን ለሀራጅ በማቅረብ በብር 2,000,000 ሸጦታል። ባንኩ የከተማውን መሬት አስተዳደር ስመ ንብረቱን እንዲያዛውር ቢጠይቀውም፣ ፈቃደኛ ባለሙያዎች በፍርድ ቤቱ ተገዶ ስም እንዲያዘርና የደረሰውንም ጉዳት እንዲክስ ክስ አቅርቧል። ተከላሻ በሰጠው መልስ ንብረቱ በመያዣነት ከመመዝገቡ በፊት በሌላ የአፈጻጸም ክስ በፌዴራል ጠቅላይ ፍርድ ቤትና በመቀሌ ዞን ከፍተኛ ፍርድ ቤት የዕግድ ትዕዛዝ ተሰጥቶበታል። በመሆኑም

ባንኩ ንብረቱ የእግድ ትዕዛዝ ያለበት መሆኑን እያወቀ የፈጸመው ተግባር በመሆኑ መሬት አስተዳደሩ ስሙንም አያዛውርም፤ ለባንኩ ኪሳራ የሚከፍልበትም ምክንያት የለም ሲል ተከራክሯል።

የክልሉ ጠቅላይ ፍርድ ቤት የግራ ቀኙን ክርክር ከመረመረ በኋላ ባንኩ ለተበዳሪዎቹ የገንዘብ ብድር ከመስጠቱ በፊት በመያዣነት የቀረበለት የማይንቀሳቀስ ንብረት ከዕዳና እገዳ ነፃ መሆኑን ያላጣራና ያላረጋገጠ መሆኑንና ከተበዳሪዎቹ ጋር የብድር ውል ከተዋዋለ በኋላ ለተጠሪ ደብዳቤ የጻፈ በመሆኑ፣ በችግሩ መከሰት ለተፈጠረው ኪሳራ የመሬት አስተዳደሩ ኃላፊነት የለበትም በማለት ወስኗል (የትግራይ ጠቅላይ ፍ/ቤት በመ/ቁ 48098 መጋቢት 21 ቀን 2004 ዓ.ም የሰጠውን ፍርድ ይመለከታል)። ባንኩ ለፌዴራል ጠቅላይ ፍርድ ቤት የይግባኝ ቅሬታውን ያቀረበ ሲሆን፣ ፍርድ ቤቱ የክልሉን ጠቅላይ ፍርድ ቤት ፍርድ አጽንቷል። ፍርድ ቤቱ ባንኩ ንብረቱ ከዕዳና እገዳ ነፃ መሆኑ ከመረጋገጡና መያዣው ከመመዝገቡ በፊት የብድር ውል ከተበዳሪዎች ጋር ተዋውሏል። በመሆኑም ስህተቱ የመሬት አስተዳደሩ ሳይሆን የባንኩ በመሆኑ የክልሉ ጠቅላይ ፍርድ ቤት የሰጠው ፍርድ የሚነቀፍበት ምክንያት የለም ሲል ፍርድ ሰጥቷል (የፌዴራል ጠቅላይ ፍርድ ቤት ይግባኝ ሰሚ ችሎት በመዝገብ ቁጥር 79314 ህዳር 28 ቀን 2005 ዓ.ም የሰጠውን ፍርድ ይመለከታል)።

ጉዳዩን በመጨረሻ የተመለከተውም የፌዴራል ሰበር ሰሚ ችሎት በሰ/መ/ቁ 86262 ግንቦት 7 ቀን 2005 ዓ.ም በሰጠው ፍርድ ጉዳዩን ከፍሬ ነገርና ከማስረጃ ምዘና ጋር በማያያዝ ችሎቱ ሊመለከተው እንደማይችል ገልጿል። በሌላ በኩል ችሎቱ፣ «ባንኩ ከአዋጅ ቁጥር 97/90 ጋር ያቀረበውን ክርክር ሰበር ችሎቱ ባንኩ ስመ ንብረት እንዲዛወርለት መጠየቅ የሚችለው ንብረቱን በመያዣነት ከመያዙ በፊት ተገቢውን ጥንቃቄ በማድረግ ማጣራት የሚገባውን ጉዳይ አጥርቶና በሕግ የተጣለበትን ኃላፊነት ተወጥቶ ሲገኝ ነው። በተያዘው ጉዳይ ባንኩ በፍትሐ ብሔር ሕግ ቁጥር 3051 (2) መሠረት ማጣራት የሚገባውን በማጣራት ሳይሆን ከቅን ልቦና ውጭ በሆነ ሁኔታ ንብረቱን በመያዣነት በመያዝ ብድር ያበደረ መሆኑ በፍርድ ተረጋግጦ የተወሰነበት በመሆኑ የባንኩ ክርክር ተቀባይነት የለውም፤» ሲል ፍርድ ሰጥቷል።

የመያዣ አመዘጋገብ ሥርዓት

የማይንቀሳቀስ ንብረት መያዣ በቀጥታ በሕግ ወይም በፍርድ ወይም በውል ወይም ደግሞ በኑዛዜ ሊቋቋም ይችላል። በየትኛውም መንገድ የተቋቋመ የማይንቀሳቀስ ንብረት መያዣ በሕግ ፊት የፀና እንዲሆን ዋስትና የተገባለትን የገንዘብ መጠን መግለጽና መያዣውም መመዝገብ ያስፈልገዋል። (የፍትሐ ብሔር ሕግ ቁጥር 3047 እና 3052) የመያዣውን አመዘጋገብ ሁኔታ የፍትሐ ብሔር ሕግ ቁጥር 3053 በማይንቀሳቀስ ንብረት አመዘጋገብ ሥርዓት መሠረት እንደሚፈጸም ስለሚገልጽ ስለማይንቀሳቀስ ንብረት ምዝገባ የተቀመጡትን ድንጋጌዎች መመልከት ግድ ይላል።

የፍትሐ ብሔር ሕግ ሦስተኛ መጽሐፍ ንብረትን የተመለከቱ ድንጋጌዎችን ይዟል። ከእነዚህ ድንጋጌዎች ውስጥ የማይንቀሳቀስ ንብረት ምዝገባን የተመለከተው ከአንቀጽ 1553-1646 ያለው ክፍል አንዱ ነው። ይህ ክፍል በንጉሠ ነገሥቱ ዘመን የነበሩ አደረጃጀቶችን መሠረት በማድረግ የማይንቀሳቀስ ንብረትን አመዘጋገብ ሥርዓት ያስቀምጥ እንጂ ተፈጻሚነቱ በአሁኑም ዘመን የቀጠለ ነው። ለዚህ አስረጃጂ የሆነው የድንጋጌዎቹ በሌላ ሕግ አለመሻራቸውና በተግባርም የምዝገባው ሥርዓት መኖሩ ብቻ ሳይሆን አስገዳጅ የሕግ ትርጉም ለመስጠት ሥልጣን ያለው የፌዴራል ጠቅላይ ፍርድ ቤት ሰበር ሰሚ ችሎት ድንጋጌዎቹን መሠረት አድርጎ ለጉዳዮች እልባት መስጠቱ ጭምር ነው። በሌላ በኩል ግን የድንጋጌዎቹን ተፈጻሚነትን አከራካሪ የሚያደርግ የፍትሐብሔር ሕግ ድንጋጌ አለ። የፍትሐ ብሔር ሕግ ቁጥር 3063 እና 3067 ጣምራ ንብረት የማይንቀሳቀስ ንብረት የአመዘጋገብ ሥርዓት በሥራ ላይ የሚውልበት ቀን በድንጋጌ ባለመገለጹ፣ ከሕጉ በፊት የነበረው ልማድ እንጂ ድንጋጌዎቹ ተፈጻሚ አይሆኑም። ሆኖም በአንዳንድ ከተሞች የማይንቀሳቀስ ንብረት ምዝገባ በአዋጅ ወይም በደንብ በማዘጋጃ ቤት ወይም መሬት አስተዳደር የሚፈጸም በመሆኑ የሕግ መሠረት አያጣም። ለምሳሌ በአዲስ አበባ ደንብ ቁጥር 28/2002 አገልግሎቱ እንደሚፈጸም ጸሐፊው ባደረገው ማጣራት አረጋግጧል። በዚህ ጽሑፍ የተመለከትነው ጉዳይ የትግራይን ክልል የመያዣ ምዝገባ ስለሚመለከት አስተያየቱ ቅጡል እንዲሆን ለጸሐፊው ተደራሽ ባይሆንም የክልሉን ሕግ መመልከት አግባብነት እንደሚኖረው ጸሐፊው ያምናል። ያም ሆኖ በሁሉም ክልሎች የምዝገባው ሥርዓት ስለሚተገበር የሕጉ ክፍተት አካዳሚያዊ ካልሆነ ተግባራዊ ረብ አይኖረውም።

እነዚህ ድንጋጌዎች የማይንቀሳቀስ ንብረት ምዝገባን፣ የመዝጋቢውን ግዴታ፣ የአመዘጋገቡን ሥርዓት እንዲሁም ምዝገባው የሚያስከትለውን ውጤት ይንግግዋል። ለዚህ ጉዳይ የሚጠቅመንን የተወሰኑትን እንመልከት።

የማይንቀሳቀስ ንብረት ዋና ዋና መዝገቦች የሚበሉት ባለሀብትን የሚመለከት መዝገብና የማይንቀሳቀስ መያዣን የሚመለከት መዝገብን የሚያቋቁሙ ነው። (የፍትሐ ብሔር ሕግ ቁጥር 1556) ሕጉ መያዣን ካልተመዘገበ የፀና እንደማይሆን የደነገገው የመያዣ አመዘጋገብ ሥርዓት አደራጅቶ ነው። የማይንቀሳቀስ ንብረት መያዣን የሚመዘግቡት ዓቃቢያን መዘግብት ሲሆኑ መዘግብቱ ለሕዝብ ግልጽ ናቸው። ዓቃቢያን መዘግብት ጥያቄ በቀረበላቸው ጊዜ ስለ አንድ የማይንቀሳቀስ ንብረት የተጻፈውን ቃል ትክክለኛ ግልባጭ መስጠት ይገባቸዋል። (የፍትሐ ብሔር ሕግ ቁጥር 1562) ይህንንም የሚያደርጉት ስለ ትክክለኛ ግልባጭነቱ በፈርማቸው አረጋግጠው የመዝገብ ቤቱን ማጎተም አሳርፈው እንዲሁም ግልባጭ ወይም ምስክር ወረቀቱ የተሰጠበትን ቀንና ዓመተ ምሕረት ገልጸው ስለመሆኑ ሕጉ ይንግጋል።

የማይንቀሳቀስ መያዣን የተመለከተ መዝገብ ምን ይዘት ሊኖረው እንደሚገባም ሕጉ አመለክቷል። ከእነዚህ ውስጥ መያዣውን ለማቋቋም፣ ለመለወጥ፣ ወይም ለማስቀረት የተደረጉ ጽሑፎች (የፍትሐ ብሔር ሕግ ቁጥር 1573)፣ በፍርድ ቤት መያዣውን እንዲሰጥ ለማድረግ የቀረቡ ጥያቄዎች (የፍትሐ ብሔር ሕግ ቁጥር 1574) ይገኙባቸዋል። ከዚህ በተጨማሪ አንድ አመዘጋገብ ገንዘብን ወይም መያዣ የሆነ ነገርን የሚመለከት የሆነ እንደሆነ ይህ ገንዘብ ወይም መያዣ የሆነው ነገር በአሃዝና በፊደል መመልከት አለበት። (የፍትሐ ብሔር ሕግ ቁጥር 1591) በጣም በሚነበብ አኳኋን ቀኑ፣ ወሩ፣ እና ዓመተ ምሕረቱ መጻፍ አለበት (የፍትሐ ብሔር ሕግ ቁጥር 1592) ዓቃቤ መዝገቡ ለሚቀርብለት እያንዳንዱ ጥያቄ ለዚህ ጥያቄ የሚሆን ተራ ቁጥር ከመዝገቡ ውስጥ ይሰጠዋል። መያዣን በተመለከተ የተደረገ ምዝገባ ገንዘብ ጠያቂውን፣ መያዣ የተሰጠበትን የገንዘብ ልክ፣ ዕዳው የሚከፈልበትን ቀን፣ የወለድ መጠኑ ወዘተ. መግለጽ ይኖርበታል። (የፍትሐ ብሔር ሕግ ቁጥር 1695)።

የዓቃቤ መዝገቡ ግዴታ

ዓቃቤ መዝገቡ አመዘጋገቡን ሕጉ ባስቀመጠው ሥርዓት መሠረት ለመፈጸም የሚያስችሉት ፎርሞችና መዘግብት የተዘጋጁለት ሲሆን፣ በጥንቃቄ ጉድለት በአመዘጋገብ የሚፈጽመው ስህተት ኃላፊነትን ያስከትልበታል። ዓቃቢያን መዘግብቱ በሥራቸው ለሚያደርሱት ጥፋት ተጠያቂ ሲሆኑ፣ መንግሥትም ከውል ውጭ ኃላፊነት ይኖርበታል። የፍትሐ ብሔር ሕግ ቁጥር 1566 በግልጽ እንደሚያስቀምጠው የማይንቀሳቀሱ ንብረቶች ዓቃቢያን መዘግብት ያዝዎች ያለባቸውን ግዴታ ባለመፈጸማቸው ወይም በመጥፎ ሁኔታ በመፈጸማቸው ወይም ዘግይቶ በመፈጸማቸው ምክንያት በሌሎች ሰዎች ላይ ጉዳት ቢያደርሱ ኃላፊዎች ናቸው። በዚህ ድንጋጌ ንዑስ ቁጥር

2 ላይ ደግሞ «ከውል ውጭ ስለሚደርሱ ኃላፊነቶች በተጻፈው ድንጋጌ መሠረት ለዚህ ጉዳይ መንግሥትም በኃላፊነት ይጠየቃል፤» ሲል በማያሻማ መልኩ ደንግጓል። ይህ ኃላፊነት ከውል ውጭ ኃላፊነት ሕግ አንቀጽ 2126 ጋር የተጣጣመ ነው። በፍትሐ ብሔር ሕግ «ለሌላ ሰው ተግባር ኃላፊ ስለመሆን» በሚለው ክፍል አንቀጽ 2126(2) የመንግሥት ሹም ወይም ሠራተኛ ያደረሰው ጥፋት የመንግሥቱን ሥራ ሲሠራ የደረሰ የሥራ ጥፋት እንደሆነ የተገኘው ሰው ኪሳራ ከመንግሥት ላይ ለመጠየቅ እንደሚችል ተደንግጓል። በዚህ ድንጋጌ መሠረት ሠራተኛው ላደረሰው ጉዳት መንግሥት ኃላፊ የሚሆነው ሠራተኛው ያጠፋው ጥፋት የሥራ ጥፋት (Professional Fault) በሆነ ጊዜ ነው። ሠራተኛው ያደረገው ጥፋት የግል ጥፋቱ የሆነ እንደሆነ መንግሥት ኃላፊነት እንደማይኖርበት በፍትሐ ብሔር ሕግ ቁጥር 2126(3) ተገልጿል። «የሥራ ጥፋት» የሚለውን አከራካሪ ቃል ሕጉ ትርጉም ለመስጠት የሞከረ ሲሆን፣ በፍትሐ ብሔር ሕግ ቁጥር 2127 መሠረት «ጥፋቱ እንደ ጥፋት ሆኖ የሚቆጠረው ጥፋት አድራጊው በዚህ ጥፋት ላይ የወደቀው በቅን ልቦና በሥልጣኑና ለሥራው ክፍል መልካም ያደረገ መስሎት የፈጸመው ሲሆን ነው።»

ከዚህ ውጭ በሆነው በማናቸውም ሌላ ጉዳይ ግን እንደ ጥፋት ሆኖ ይቆጠራል በማለት ሠራተኛው ከቅን ልቦና ውጭ በፈጸመው ጥፋት መንግሥት በሠራተኛው ጥፋት በሦስተኛ ወገን ላደረሰው ጉዳት ኃላፊነት እንደማይኖርበት ይደነግጋል።

የምዝገባ ውጤት

ምዝገባ የራሱ የሆነ ኢኮኖሚያዊና ሕጋዊ ጥቅሞች አሉት። በዋናነት የማይንቀሳቀስ ንብረት ምዝገባ ለባለቤት የመብት ማረጋገጫና ባለሀብት መሆኑን የሚያስረዳበት ነው። ምዝገባው ከባለቤቱ ውጭ ያሉ ሰዎች ንብረቱ የእርሱ ስለመሆኑ ተረድተው መብቱን እንዲያከብሩለት ግዴታ ይጥልባቸዋል። ከመያዣ ጋር በተያያዘም ምዝገባው ከንብረቱ ጋር ውል ለሚዋወሉ ወገኖች መሠረታዊ መረጃ ሰጪ ይሆናል፤ በንብረቱ ላይ መብት አለን የሚሉም ሰዎች በሕገ ሥርዓት በሚፈጽሙት ምዝገባ መሠረት የመብት ቅደም ተከተል ይፈጥራል። ማንኛውም ሰው በማይንቀሳቀስ ንብረት መዝገብ የገባውን ጽሑፍ መኖሩን አላውቅም ነበር ብሎ መከራከር አይችልም። (የፍትሐ ብሔር ሕግ ቁጥር 1640) ምዝገባው ለሕዝብ ግልጽ በመሆኑ ከማይንቀሳቀሰው ንብረት አንፃር የተመሠረተ፣ የተለወጠ ወይም የቀረ መብት መኖር አለመኖሩን ከምዝገባው ይረጋገጣል። በአንድ ንብረት ላይ ብዙ ምዝገባዎች ሊኖሩ የሚችሉ ሲሆን፣ ቀድሞ ያስመዘገበ ባለመብት የተሻለ ቅድሚያ ይኖረዋል። በፍትሐ ብሔር ሕግ ቁጥር 1641 መሠረት በተመዘገቡት ሁለት ጽሑፎች መካከል ስለሚነሳው

ክርክር መብቱን መጀመሪያ ላስመዘገበው ሰው ቅድሚያ ይሰጠዋል። በፍርድ ቤት አጋዥነት የሚቀርብ ጥያቄም በሦስተኛ ወገኖች ላይ መቃወሚያ ለመሆን የሚችለው ፍርዱ ከተመዘገበ ነው። (የፍትሐ ብሔር ሕግ ቁጥር 1643)።

በፍርዱ ላይ የቀረበ ምልክታ

ቀደም ባሉት የጽሑፉ ክፍሎች የሰበር ችሎቱን ፍርድና ለምልክታው መሠረት የሚሆኑ የሕግ ድንጋጌዎችን ተመልክተናል። በዚህ ክፍል የሰበሩን ፍርድ መነሻ በማድረግ ፍትሐዊነቱን የሚሞግት ምልክታ ለማድረግ እንሞክራለን።

የባንኮች አሠራር

የመያዣ ንብረት ምዝገባ በተግባር የሚከናወነው በአብዛኛው በባንኮች ነው። ባንኮች ለሚሰጡት ብድር የሚቀበሉትን የመያዣ ንብረት የሚያስመዘግቡ ሲሆን አፈጻጸሙ ልዩነት አለው። አንዳንዶቹ ዕዳና እገዳ አለመኖሩን አረጋግጦህ መዝግብልን ሲሉ አንዳንዶቹ ደግሞ የመያዣውን ውል በመላክ መዝግብልን በማለት ዓቃቤ መዝገቡን የሚጠይቁበት አጋጣሚ አለ። የሁለተኛው አሠራር (ዕዳና እገዳ መኖሩን ሳያጥራ ማስመዝገብ) የባንኮችን የመያዣ መብት የሚጎዳ ሲሆን፣ ዕዳቸውንም እንዳይሰበስቡ ያደርጋቸዋል። በተያያዘው መዝገብ የተከሰተው ባንኩ ዕዳና እገዳ አጥርቶ የማስመዝገቡን ግዴታ ተወጥቷል አልተወጣም የሚለው ነው። በዚህ ረገድ ባንኩ በክፍሉ መሬት አስተዳደር ዕዳና እገዳ አለመኖሩ ተጥርቶ እንዲመዘገብለት በጠየቀው መሠረት የተመዘገበለት ስለመሆኑ ማስረጃ አያይዟል። ይህ ክርክር የፍሬ ነገር ጉዳይ ቢሆንም የክልሉ ጠቅላይ ፍርድ ቤትና የፌዴራሉ ጠቅላይ ፍርድ ቤት ያለፉበት ምክንያት ግልጽ አይደለም። የፌዴራሉ ጠቅላይ ፍርድ ቤት ባንኩ የብድር ውል ከተዋወለ በኋላ የመያዣውን ውል ሲፈርም ዕዳና እገዳ ለማጥራት መንቀሳቀሱን ተገቢ እንዳልሆነ ተችቷል። የዚህን አቋም የሚያግዝ የሕግ መሠረት በአገራችን ባለመኖሩ የችሎቱ ፍርድ ፍትሐዊነት ይጎድለዋል። ሰበር ችሎቱ ዕዳና እገዳ የማረጋገጥ የባንኮችን ግዴታ የፍሬ ነገርና የማስረጃ ምዘና ጉዳይ ብቻ በማድረግ ሊኖረው በሚችለው ጠባብ ቀዳዳ ውጥቶ ፍርድ ሰጥቷል። ሆኖም ፍሬ ነገርን ከሕግ፣ ማስረጃ ምዘናን ከመሰማት መሠረታዊ መብት አንፃር መለየት ግን በጣም አስቸጋሪ መሆኑን ሁሉም ይረዳዋል። የሰበር ችሎቱ ምዝገባው በሕገ አግባብ ተከናውኗል ወይስ አልተከናወነም የሚለውን የሕግ ጭብጥ መሠረት ቢያደርግ ግን ስለምዝገባ ሥርዓት የተቀመጠውን የሕጉን ይዘት በመተንተን ፍትሕ በሰጠ ነበር።

የመያዣው ቅቡልነት

በተያያዘው ጉዳይ በመያዣው ንብረት ላይ ሁለት ምዝገባ

መኖሩ በግራ ቀኝ ክርክር ተረጋግጧል። ቀዳሚው የፍርድ ቤት እግድ ሲሆን ሁለተኛው እግዱ ባለበት የተፈጸመው የባንኩ የመያዣ መብት ምዝገባ ነው። ሁለቱም ምዝገባ በመዝገቡ ላይ እስከተገኙ ድረስና አንዱ ምዝገባ አለመኖሩ እስካልተረጋገጠ ወይም እስካልተዘረዘረ ድረስ የመያዣው ቅቡልነት ሊመረመር ይገባል። ሰበር ችሎቱን ጨምሮ ጉዳዩን በሁሉም ደረጃ የተመለከቱት ፍርድ ቤቶች የያዙት አቋም ባንኩ በንብረቱ ላይ ዕዳና እገዳ መኖር አለመኖሩን ባላረጋገጠበት ሁኔታ የቅድሚያ መብት አይኖረውም የሚል አንድምታ አለው። ይህ አቋም እግድ ኖሮ የተመዘገበው የመያዣ ውልን ቅቡልነት ያልመረመረ በመሆኑ በውጤት ደረጃ የተሳሳተ መደምደሚያ ላይ የሚያደርስ ይሆናል። ለምሳሌ በተለያዩ ምክንያት ቀደም ሲል በፍርድ ቤት የተሰጡት የእግድ ትዕዛዛት ቢነሱ የመያዣው መብት በንብረቱ ላይ ተፈጻሚ ይሆናል። ይህ ከፍርድ ቤቶች አካሄድ መገንዘብ የሚቻለው ነጥብ ሲሆን፣ ሕጉን በጥሞና ለመረመረው ግን መደምደሚያው የተሳሳተ መሆኑን በቀላሉ መረዳት ይቻላል።

የፍትሐ ብሔር ሕግ ቁጥር 3049 የማይንቀሳቀስ ንብረት መያዣ የፀና እንዲሆን መያዣውን የሚሰጠው ሰው ችሎታ ሊኖረው እንደሚገባ ይደነግጋል። በዚህ አንቀጽ ንዑስ አንቀጽ 2 መሠረት ለራሱ ዕዳ ዋስትና እንዲሆን አንድ የማይንቀሳቀስ ንብረትን ለዕዳ በመያዣነት ለመስጠት የሚቻለው የማይንቀሳቀሰውን ንብረት ለመሸጥ ችሎታ ያለው እንደሆነ ነው። ንብረቱን እንዳይሸጥ የተከለከለ ወይም መሸጥ የማይችል ሆኖ የመያዣ ውል ከመሠረተ ውሉ ዋጋ እንደማይኖረውና እንደማይፀና የፍትሐ ብሔር ሕግ ቁጥር 3050 በግልጽ ይንግጋል። በተያዘው ጉዳይ ባንኩ መያዣውን የመሠረተው ንብረቱ ላይ የተሰጠ እግድ (ለመሸጥ ለመለወጥ የሚከላከል የፍርድ ቤት ትዕዛዝ) ባለበት በመሆኑ የባንኩ የመያዣ ውል በሕግ ፊት የፀና አይደለም። መያዣው ከተመሠረተ በኋላ እንኳን እግዱ ቢነሳ ይህ ኩነት ወደ ኋላ ተመልሶ መያዣውን የፀና እንዲሆን ሊያደርገው እንደማይችል በፍትሐ ብሔር ሕግ ቁጥር 3050 (2) ላይ ተደንግጓል። ከዚህ በመነሳት ጉዳዩን የተመለከቱት ፍርድ ቤቶች እግድ ባለበት ሁኔታ ባንኩ የገባው የመያዣ ውል ስለመጽናት አለመጽናቱ ጭብጥ በመመሥረት መዝገቡን ቢመረምሩት ሕጉን የተከተለ

አካሄድ በሆነ ነበር። ሰበር ችሎቱም የሥር ፍርድ ቤቶችን የያዙትን ጭብጥ በማስተካከል የተከሰተውን መሠረታዊ የሕግ ስህተት በተገቢው የፍትሐ ብሔር ሕግ ድንጋጌ መርምሮ ፍትሐዊ ፍርድ በሰጠ ነበር።

የዓቃቤ መዝገቡ ኃላፊነት

በክርክሩ ሒደት ለመረዳት የሚቻለው ባንኩ በንብረቱ ላይ ዕዳና እገዳ አለመኖሩን አረጋግጦ መያዣውን ማስመዝገቡን ነው። ምዝገባው እንዲፈጸም የተደረገው ደግሞ ዓቃቤ መዝገቡ እግዱ መኖሩን እያወቀ በሰጠው የተሳሳተ ማስረጃ ነው። የመቐለ ከፍተኛ ፍርድ ቤት በመዝገብ ቁጥር 10749 ጥር 17 ቀን 2005 ዓ.ም. በሰጠው ፍርድ ዓቃቤ መዝገቡ የተሰጠውን የመንግሥት ኃላፊነት ወደጎን በመተው በፈጸመው የሙስና ወንጀል ሰባት ዓመት ተፈርዶበታል። ከዚህ አንፃር ዓቃቤ መዝገቡ ለባንኩ በሰጠው የተሳሳተ መረጃ መሠረት በመያዣ ውሉ መሠረት ባንኩ ዕዳውን እንዳያስመልስ ስላደረገው ጥፋቱ የዓቃቤ መዝገቡ ነው። የፍትሐ ብሔር ሕግ ቁጥር 1566 በግልጽ እንደሚያስቀምጠው ዓቃቤ መዝገብ ያለበትን ግዴታ ባለመፈጸሙ ወይም በመጥፎ ሁኔታ በመፈጸሙ በሦስተኛ ወገን ላይ ለሚያደርሰው ጉዳት ኃላፊ ነው። ስለዚህ የባንኩ የመጀመሪያ አማራጭ በተሳሳተ ምዝገባ ምክንያት ሊመለስ ያልቻለውን ገንዘብ ዓቃቤ መዝገቡን በመክሰስ እንዲመለስ ማድረግ ነው። በተያዘው መዝገብ ዓቃቤ መዝገቡ ባልተከሰሰበት ሁኔታ ችሎቱን ጨምሮ ጉዳዩን የተመለከቱት ፍርድ ቤቶች የዓቃቤ መዝገቡን ኃላፊነት አለመመርመራቸው ተገቢ ቢሆንም፣ የመሬት አስተዳደሩን ኃላፊነት ሲመረምሩ ግን ከሠራተኛው ጥፋት የተነሳ መሬት አስተዳደሩ ያለበትን ኃላፊነት አለመመርመራቸው ተገቢ አልነበረም። ወደኋላ እንደምንመለከተው ሰበር ችሎቱ ለፍርዱ መሠረት ሊያደርገው ይገባው የነበረውን ድንጋጌ (1566) ችል በማለት ለጉዳዩ አግባብነት የሌለውን ድንጋጌ መጥቀሱ በአካሄዱ ፍትሐዊነት ጎድሎታል።

የመሬት አስተዳደሩ ኃላፊነት

በተያዘው ጉዳይ ከተነሱት ክርክሮች አንፃር ፍርድ የሚፈልገው ጭብጥ እግድ ባለበት ሁኔታ የተፈጸመ ሽያጭ መሬት አስተዳደር ስም ማዛወር አለበት ወይስ የለበትም የሚለው ነው። ማዛወር ካለበት ደግሞ ባለማዛወሩ ምክንያት ባንኩ ለደረሰበት ጉዳት ኃላፊ ይሆናል ወይስ አይሆንም ነው። ሁለቱም ጭብጦች የሚያጠነጥኑት በመሬት አስተዳደሩ ኃላፊነት ላይ በመሆኑ ኃላፊነቱ ሊመረመር ይገባ ነበር። ሠራተኛው ባጠፋው ጥፋት መሬት አስተዳደር ተጠያቂ የሚሆንበት የሕግ አግባብ በፍትሐ ብሔር ሕግ ቁጥር 1566 እና 2126 የጣምራ ንባብ ውስጥ ይወድቃል። በእነዚህ ድንጋጌዎች መሠረት መሬት አስተዳደር የመያዣ ንብረትን በመመዝገብ ከሚኖርበት ኃላፊነት

“
የፍትሐ ብሔር ሕግ ቁጥር 3049
የማይንቀሳቀስ ንብረት መያዣ የፀና
እንዲሆን መያዣውን የሚሰጠው ሰው
ችሎታ ሊኖረው እንደሚገባ ይደነግጋል



የፍትሐ ብሔር ሕግ ቁጥር 1566

በግልጽ እንደሚያስቀምጠው ዓቃቤ

መዝገብ ያለበትን ግዴታ ባለመፈጸሙ

ወይም በመጥፎ ሁኔታ በመፈጸሙ

በሦስተኛ ወገን ላይ ለሚያደርሰው

ጉዳት ኃላፊ ነው።

ውጪ ሲሆን፤ ኃላፊነቱ የሚኖረውም ሠራተኛው ያጠፋው ጥፋት የሥራ ጥፋት ከሆነ ነው። በተያዘው ጉዳይ ከቀረቡት ማስረጃዎች ለመረዳት እንደሚቻለው እግድ ባለበት ሁኔታ ሠራተኛው የመያዝውን ውል የመዘገበው በሙስና ስለመሆኑ የወንጀሉ ፍርድ አስረጂ ነው። ይህ ምክንያት ደግሞ በፍትሐ ብሔር ሕግ ቁጥር 2127 መሠረት ጥፋቱ «በቅን ልቦና በሥልጣኑና ለሠራው ክፍል መልካም ያደረገ መስሎት» የፈጸመው አይደለም። ጥፋቱ የተፈጸመው በተሳሳተው ምዝገባ የግል ጥቅም ለማግኘት በማሰብ ከቅን ልቦና ውጭ በሆነ የወንጀል ድርጊት ነው። እንዲህ በሆነ ጊዜ ደግሞ ጥፋቱ የሥራ ጥፋት ሳይሆን የሠራተኛው የግል ጥፋት በመሆኑ መሬት አስተዳደሩ በሠራተኛው ጥፋት ምክንያት ከውል ውጭ ኃላፊነት አይኖርበትም። የሰበር ችሎቱ ፍርድ በውጤት ደረጃ ከዚህ አተረጓጎም ጋር ቢጣጣምም፤ አካሄዱ እውነታውን የሚደብቅና የተሳሳተ የሕግ ድንጋጌን የሚያጥቅስ ነው። ፍትሕ ደግሞ ከውጤት አንፃር ብቻ ሳይሆን በአካሄድም የሚመዘን ነው።

ያለአግባብ በፍርዱ የታዩ ነጥቦች

በዚህ ጉዳይ ከሥር ፍርድ ቤት ጀምሮ እስከ ሰበር የታዩ ምልክታት የሚፈልጉ ነጥቦች አሉ። የመጀመሪያው ሰበር ችሎቱ የፍትሐ ብሔር ሕግ ቁጥር 3051 መሠረት አድርጎ የሰጠው ትንተና ነው። ችሎቱ ድንጋጌውን በመጥቀስ ባንኩ ማጣራት የሚገባውን ሳያጣራ ከቅን ልቦና ውጭ መያዝ መቀበሉን ተችቷል። ይህ ድንጋጌ የማይንቀሳቀስ ንብረት መያዝን የሚሰጥ ሰው ከክፍሉ አስተዳደር የተሰጠው የምስክር ወረቀት ለችሎታው ምስክር እንደሚሆን፤ በተጨማሪ በረባሪነት የምስክር ወረቀት ከሆነ ደግሞ ከቅን ልቦና ውጭ በዚህ ሰነድ መያዝ የተቀበለ ሰው ውል ፈራሽ እንደሚሆን ይደነግጋል። ይህ ድንጋጌ ስለመያዝ አመዘጋገብ በተነሳው ክርክር ጠቃሚነት የለውም። አከራካሪው የመያዝው አመዘጋገብ ነው እንጂ የመያዝው ባለቤት የባለቤትነት ሥልጣን አይደለም። ሁለተኛው ሰበር ችሎቱ ከቅን ልቦና ጋር አያይዞ የሰጠው ትችት ነው። ባንኩ ዕዳና እገዳ መኖሩን ሳያረጋግጥ የመያዝ ምዝገባ አከናውኛለሁ ማለቱ ከቅን ልቦና ውጭ

ነው ሲል ተንትኗል። ከመያዝ ምዝገባ ጋር በተያያዘ ቅን ልቦና ሊመረመር የሚገባው ዓቃቤ መዝገቡ ግዴታውን ስለመወጣት አለመወጣቱ በሚደረገው ክርክር ነው እንጂ ከመያዝ ምዝገባው ጋር በተያያዘ አይደለም። ማንኛውም ሰው ከመዝጋቢ አካል ከሚሰጠው መረጃ ባለፈ ዕዳና እገዳ ስለመኖሩ በቅን ልቦና የሚያደርገው ማጣራት በሕግ ባልተደነገገበት ሁኔታ የባንኩ የቅን ልቦና በችሎቱ መመርመሩ ተገቢ አይደለም። ሦስተኛው ነጥብ ከብድር ውልና ከመያዝ ውሉ አፈራረም ቅደም ተከተል ጋር የተያያዘ ነው። የፌዴራሉ ጠቅላይ ፍርድ ቤት ባንኩ የብድር ውሉን ከተፈራረመ በኋላ የመያዝ ውሉን መፈራረሙ ዕዳና እገዳውን ላለማጣራቱ እንደአስረጂ ቆጥሮታል። ይህ የፍርድ ቤት ትንተና የብድር ውልና የመያዝ ውሉ በተመሳሳይ ወቅት ካልተፈረመ በሕግ ተቀባይነት የሌለው አስመስሎታል። የፍትሐ ብሔር ሕግ ቁጥር 3046 ንብብ ግን የመያዝ ውል በባህሪው የዋና ግዴታ ተቀጽላ (Subsidiary obligation) እንደመሆኑ ከዋናው ግዴታ በኋላ፤ ከዋናው ግዴታ ጋር ወይም ወደፊት ለሚደረግ ግዴታ ሊመሠረት ይችላል። ከዚህ አንፃር የብድር ውልና የመያዝ ውል በተመሳሳይ ጊዜ ካልተፈረመ መያዝው ዋጋ አይኖረውም የሚለው ትንተና ተቀባይነት የለውም። የመያዝ ውሉ ተፈጻሚነትና የመብቱ ቀዳሚነት የሚወሰነው በምዝገባ ቀኑ መሠረት እንጂ የመያዝ ውሉ ወይም የብድር ውሉ በተፈረመበት ባለመሆኑ የፍርድ ቤቶቹ ትንተና አስፈላጊም አልነበረም።

እንደ ማጠቃለያ

በዚህ ጽሑፍ የተመለከትነው የሰበር ፍርድ በጭብጥነት ሊመረመር ይገባው የነበረው የእግድ ትዕዛዝ በነበረበት የማይንቀሳቀስ ንብረት የተመሠረተ የመያዝ ውል ቅብልነትና የመሬት አስተዳደሩን ኃላፊነት እንደነበር ጸሐፊው ያምናል። ከመዝገቡ ለመረዳት እንደተቻለው መያዝው የተመዘገበው እግድ ባለበት ሁኔታ በመሆኑ ፈራሽ ነው። ይህ ስህተት የተፈጠረው በዓቃቤ መዝገቡ የግል ጥፋት በመሆኑ ባንኩ ለደረሰበት ጉዳት መጠየቅ የሚችለው ዓቃቤ መዝገቡ ነው። ያም ሆኖ የአስተዳደሩ ግዴታ የሚመነጩት ዓቃቤ መዝገቡ በሚሠራው የሥራ ጥፋት እንጂ በዓቃቤ መዝገቡ የግል ጥፋት ባለመሆኑ ባንኩ ለደረሰበት ጉዳት ከውል ውጭ ኃላፊ አይሆንም። የሰበር ችሎቱ መደምደሚያን ጸሐፊው የሚጋራው ቢሆንም፤ ችሎቱ የሄደበት መንገድና ለፍርዱ መሠረት ያደረገው ድንጋጌ ለጉዳዩ አግባብነት የለውም። ፍትሕ ከውጤቱ እኩል ሒደቱም በጥንቃቄ የሚመራ ካልሆነ በተከራካሪ ወገኖች ላይ መተማመንን አይፈጥርም፤ በአተረጓጎም ረገድም የአስተማሪነቱ ዋጋ አነስተኛ ይሆናል። የተፈረደለትም ውስጣዊ እርካታ አይኖረውም።

Point of View



by Markos Reta

Football vs Movies

With the advent of satellite TV we have been importing both football and movies from the West. Of the two, however, watching European football has been singled out for criticism as an act of succumbing to Western values. By contrast, watching movies seems to be condoned rather than questioned. Following is my take on how both relate to our values.

Lots of Ethiopian youth love football, Ethiopian and European. They watch games late into the night and often break the majesty of nocturnal silence with a huge roar at the sight of a goal. They are having fun and don't mind forfeiting some sleep. They don't want to miss the conversations on the morrow that enrich the experience by sharing points of view with friends and colleagues. It is all fun and thus important and by and large peaceful. And most don't have ears for critics who try to downplay the object of

their passion, as alien or Western, and their behavior, especially the fights, downright foolishness, and their detailed knowledge of the game, useless. Most tend to reject the attempt to equate love for European football with being westernized.

Of course, there have been some reports of excessive passion leading to self-destructive acts as well as fights with rival's fans. Usually, the few fights have been invoked to demonstrate the absurdity: fighting with fellow countryman over the victory or loss of European clubs, which are practically alien to both. No doubt.

However, one may also recast the fights in a context of normal altercations – people fight over all sorts of issues, serious as well as trivial, and football can hardly be the exception. There have also been fights between the fans of the two rival teams in the Ethiopian premier league. That the teams are local doesn't make the fights more or less condemnable – indeed some rightly dismiss all such football-related fights, usually due to their low opinion of the game, which falls outside the purview of this piece.

Even if fans were not fighting over Western teams, some wonder why anyone should care so much about foreign teams and players. The simple retort has been that the game is universal and without nationality. Nonetheless, one might add that, perhaps, Ethiopians do not feel outsiders to a part of the world that hosts attractive games, so much so that they can consider one or another of the teams as their own. However, their ties with the clubs they support are not arbitrary – most have beautiful memories of victories they witnessed. Their commitments

running the whole show; and despite having a Balatoli or a Ronaldo haircut with a scarf or a shirt to go with it, Ethiopians remain equally keen about the games at home. And the feelings evoked by the victory or defeat of a European team and of the local ones they support are different, while none compares to that of the national team.

In a nutshell, local and foreign football matches and detailed knowledge thereof do not vie in the hearts of most Ethiopians. In fact, one may point out some elements complementarily. Journalists as well as ordinary football fans use their knowledge of European football to critic local teams and the national team. And they definitely are merciless in their appraisal of its performance. Local football journalists and radio hosts have also been trying to harness their knowledge of football issues - including the organization and management of federations, football clubs, and players - to challenge local football authorities as well as to appraise the directives they issue.

The knowledge acquired through exposure to European football has thus been used as a framework to appraise local performance on and off the pitch. And this may be regarded as among the gains garnered from our exposure to foreign football.



Far from replacing fans' love and concerns for Ethiopian teams, especially the national team, their attachments to one or another European team only help them better comprehend what is missing.

are often unshakeable – and unchangeable as one's religion.

All of that belongs to a folder quite different from the one to which all things Ethiopian belong to. Far from replacing fans' love and concerns for Ethiopian teams, especially the national team, their attachments to one or another European team only help them better comprehend what is missing.

Despite their detailed knowledge of the European leagues, from the names of dozens of players to the private lives of the notable few as defined by the people

Movies

Movies are the other imported goods of western origin that have been used as far and wide as at least the number of TV owners across the nation. From the elite few who, like their Euro-American moviegoers, can watch newly released movies courtesy of Mati Cinema at Edna Mall, to those counting on the Arab Satellites for a daily dose of older films or on the Ethiopian TV to broadcast a foreign feature film every Saturday, to the teenagers getting together in some dark room for some action or romance or both, to those addicted to drama series such as "Prison Break to Breaking Bad", we have all been consuming movies.

Just like football, most movies are made in the West and consumed by the young and the old alike. Unlike football, which presents the same game to children and grownups, movies are often tailored for specific group, and are guided by the Voluntary Movie Rating System [VMRS]. That is of course in recognition of the different effects movies can have on people of different ages. One would wonder if the issue of rating is relevant to many, if it is seriously

taken, or if it is raised at all. Surely, those of us tapping on the Arab SAT could count on the tastes, ratings, and censoring scissors of the Arab authorities, which are virtually our moral gatekeepers. As for those of us watching in private darkrooms projecting all sorts of movies available on DVD's and VCD's, anything goes.

One way or another, we've all been exposed to one of the major inculcators that movies are. Movies have been drilling into all of us the language as well as the values, which conflict with and tend to replace both local language and values. And the footprints of the movies are everywhere, in our homes



and our looks and our language too - in nearly all of the ways we reveal the contents of our minds.

However, we don't hear anyone saying anything against movies to compare the critics dismissing the devotion of football fans to European football and players, as a sign of a 'westernized' mentality.

Perhaps, some critics somewhere are saying all sorts of things against Western movies. Some may be condemning both football and movies. Or those dismissing football may not know the impact of films on their minds and may even recommend watching movies as a worthier way to have fun. Needless to say, one could get from movies that football matches can never give. Also,

movies can often be relevant in a more personal way that football cannot. More could be said about their values and relevance and all. But, the relevant hear is that most films are narrated in the English language and in the main come with Western values. And they are known to be one of the most potent inculcators.

Why, despite all that we keep on feeding on imported movies, may be explained partly by their captivating power as a work of art. The other part may have to do with Ethiopia's relationship to the English language.

English language has been the gateway to modern education. It has been the medium of instruction in Ethiopian high schools, colleges and universities. Good command of the language has been key to doing well in college and beyond. And the language has often been associated with erudition – real as well as feigned. Many still flaunt their English to display their intellectual demeanor – some genuinely find it easier to think and speak in that language because of their scholarship, which is earned from outside in a foreign language. Our instructors have dazzled most of us initially by their fluent English.

Thus, perhaps, there was something fundamentally relevant about movies: they were never considered to be completely banal. If they didn't entertain they'd educate – including in some expertise the characters often display. Notably, if all were lost, at least one would learn the language - and a thing or two more.

These days, though, we have movies of our own too, just as our own football clubs and teams and we may develop different sets of emotions and opinions about the local and the foreign ones.

As it is, movies rather than football stand to be more responsible for inculcating foreign language and values that affect the hearts and minds more deeply than football trivia and matches could hope for.

ጽሁፍ ሲጽፍ ሲጽፍ ሲጽፍ ሲጽፍ



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ትመጫ እንደሁ

ከመስተዋቱ ፊት በግርማ ቆሜአለሁ
ካለባብሴ ላይ ያስጠላኝን ነገር እንከን እለቅማለሁ
ምንም እኳን ብዋብ አልጣመኝም ከቶ
ላንቺ አይመጥንም የለበስኩት ይህ ልብስ የረጨሁት ሽቶ
አንቺን አይመጥንም የመረጥኩት ሆቴል የያዝኩት መኪና
እያልኩ አስባለሁ የመኖሬ ሚስጥር መጠበቅ ነውና
ቀድሞኝ መጥታ ይሆን ምናልባት ተናዳ
ትንሽ ዘግይቼባት እኔን መጠበቁ ሆኖባት እንግዳ
አይ ዛሬ አርፍጄባት እያልኩ አስባለሁ
ግና ከተቃጠርንበት አንድ ሰአት በፊት ቦታው ደርሼአለሁ።

አንገቴ ይዘራል ያያል ያማትራል ወዳቴን አንቃሮ
ያልደከመው ልቤ ሊዘጋጅ ደግሞ ለሌላ ቀጠሮ
የመቅረትሽ ትርጉም የማይገልጽ ቢሰፍሩት የማያልቅ ረዝሞ
ታክሲ ዘይግቶብሽ፣ አክስትሽ አግብታ፣ የአጎትሽ ልጅ ታሞ
ራስሽን ታመሽ፣ ፈተና ደርሶብሽ፣ አያትሽ ወይ ደክሞ
ምን አልባት ምን አልባት ቆሻሻ ውሀ ረጭቶሽ ቀዥቃዥ መኪና
ወይ እናትሽ ታመው ብለውሽ ይሆናል አስታሚኝ ቅሪና
ከወጣሽ በኋላ ዝናብ አንጠባጥቦ ገብተሽ እንደገና
ግድ የለም ንገሪኝ ተረት ግድ የለም ንገሪኝ ምሳሌ
አስከሚቆርጥልኝ ተሟጦ ሞራሌ።

ግና ግና ልንገርሽ ሳትርቂ
የልቤን እወቂ
ፍፁም የዋህ አፍቃሪሽ ነኝ
የተስፋሽ ጀምበር ናፋቂ
የህልመኛ ልብሽ ፍራሽ
የሩህ ሩህ ነፍስሽ ጠባቂ
እወቂ
ዛሬም ቀረሽ መሰል ልቤን ቀዘቀዘው የመቅረትሽ መርዶ
ትውስ አለኝና የመገኛሽ ሰአት በጣሙን ረፍዶ
ለነገም ቅጠሪኝ ካልሽኝ እገኛለሁ
ትመጫ እንደሁ ብዬ በጭላንጭል ተስፋ እጠብቅሻለሁ።

የጉዞ ዘገባዎቻችን

በመላኩ አለማየሁ ወግ

“ዋው!.....የማይታመን!.....ምትሀታዊ!.....
(በአድናቆት) እስትንፋስን ቀጥ የሚያደርግ!.....እፁብ
ድንቅ!...” የመሳሰሉ የአድናቆት መግለጫዎችን
ቅርሶቻችንን ከጎበኙ የውጭ አገር ጎብኚዎች አንደበት
እንሰማለን። “ሁሉም ሰው ሊያየው የሚገባ!....
እኔ ለሁለተኛ ጊዜ ማየቴ ነው። በሌላ ጊዜ መጥቼ
ለማየት እጓዳለሁ።.....ቤተሰቦቼና ጓደኞቼ እንዲያዩት
እነግራቸዋለሁ።” የሚሉ እቅድና ምስክርነት ሲያስከትሉ
ማዳመጥም እንግዳ አይደለም ። እኛስ?

የአለም የቱሪዝም ቀን አስመልክቶ በተዘጋጀ የጥያቄና
መልስ የቀጥታ ስርጭት የፊደሉ ፕሮግራም፡-

ጠያቂ፡- “ፍቼ ጨምባለላ፣ የዘመን መለወጫ በአል
የየትኛው ብሔር በአል ነው?”

ተጠያቂ፡- “የትግራይ !..... የአማራ!የኦሮሞ!”
የአገሪቱን ብሔር ብሔረሰቦች ማዳረስ ያዘ (እንዲያም ሆኖ
የሲዳሞን ብሔር አልጠቀሰም።)

ጠያቂ፡- “አላገኘሽውም” የተጠያቂውን ጭፍን መላምት
አቋረጠው። “የጢያ ትክል ድንጋዮች መገኛ ቦታ የት ነው?”

ተጠያቂ፡- “አፋር!.....ጋምቤላ!.....ኦሮሚያ!.....” ክልሎችን
መጥራት ቀጠለ።

ጠያቂ፡- “አልተመለሰም።”

ተጠያቂ፡- ተጨማሪ እድል እንዲሰጠው፣ የስፖርት ጥያቄ
እንዲቀርብለት ቢጠይቅም አልተሳካለትም።

ጠያቂ፡- ልዩ ፕሮግራሙ ከቱሪዝም ጋር የተያያዙ
ጥያቄዎችን ብቻ ያካተተ በመሆኑና ለሌላ ተጠያቂ ዕድል
ለመስጠት ሲል ተጠያቂውን አሰናበተው።

ይህ ተጠያቂ የሰሜን ተራሮች/የአዋሽ ወይም የአዋሽ ሸለቆ
የት እንደሚገኝ ቢጠየቅ እንኳ የሚመልስ አይመስልም።
ምናልባትም ደመራ መቼ እንደሚከበር ቢጠየቅ ሊደሰት
ይችላል። መስህቦቹን አላየም፣ ስለመስህቦቹ አልሰማም፣
በት/ቤት አንብበም የነበረ ከሆነ ከፈተና በኋላ ይረሳዋል። እሱ
ብቻ ሳይሆን ቀጣዮቹ ተጠያቂዎችም በተመሳሳይ ጥሩ
መላሸች ሆነው አልተገኙም። እውነት ለመናገር እኔም
ብሆን ምንም እንኳን ሙያዬና የስራ መደቤ ስለመስህቦች
ማወቅን ግድ የሚለኝ ሆኖ ሳለ ከተጠያቂዎች ብዙም
የተሻልኩ አይደለሁም። የሉሲን ቅሪተ አካል እንኳን
ያየሁት የሁለተኛ ደረጃ ተማሪ እያለሁ በት/ቤት በተዘጋጀ
የጉብኝት ፕሮግራም ነው።

ጥንታዊቷ አገራችን ተቆጥረው የማይልቁ የሚዳሰሱና
የማይዳሰሱ፣ ተፈጥሯዊ፣ ታሪካዊና ባህላዊ የቱሪስት
መስህቦች አሏት መባልን እንሰማለን። እስካሁን አስር
ቅርሶቿ በአለም አቀፍ መዝገብ ሰፈራውላት ከአፍሪካ ሀገራት
ቀዳሚ መሆን መቻሏንም ሳንሰማ አንቀርም። ከጥቂት
ዜጎቿ በስተቀር ብዙዎቻችን የነዚህን ቅርሶች ዝርዝር ቀርቶ
ብዛታቸውን እንኳ በትክክል መግለፅ አይሆንልንም።

መስህቦችን ባለመጎብኘትም ቀዳሚ ሳንሆን አንቀርም።

ቀደም ባለው ዘመን ለጦርነት፣ አሁን አሁን ለስደት ከምናደርገው ጉዞ የዘለለ ታሪክ ኖሮን አያውቅም። ለስራ፣ ለትምህርት፣ ለዘመድ ጥያቄ፣ ለአምልኮ፣ ለፀበል ወዘተ ብቻ! ግድ ካልሆነብን በቀር እግራችን አይነቀልም። በአብዛኛዎቻችን የጉዞ ምክንያቶቻችን ውስጥ “ጉብኝት” የለም። ለዚህም የገንዘብና ጊዜ እጥረት እንደሚገዳደረን የምንሞግት አንታጣም። ሙግታችን ማጣፊያ የሚያጥረው በመኖሪያ አካባቢያችን ያሉትን እንኳ ላለመገባቸውን ምንም አይነት ሰበብ እንደሌለን ሲታወሰን ይሆናል። ያለማወላወል ማለት የሚቻለው “ የጉብኝት ልማድ የለንም” ብቻ ነው።

እግር ጥሎን አለም አድናቆቱን ገልጾ ሊጨርስ ባልቻለባቸው ድንቅ መስህቦቻችን ባሉበት አካባቢ ብንደርስ እንኳ ሳንጎበኛቸው ብንመለስ የሚቆጩን ቢጤ አይደለንም። ጎብኝተናቸው እንኳ ቢሆን ወጉ እንዳይቀርብን በምንይዘው (በተንቀሳቃሽ ስልካችን) ካሜራ የምናነሳው ፎቶ ግራፍ እኛ ላይ እንጂ ቅርሶች ላይ አያነጣጥርም። የጉዞ ማስታወሻ የሚከትቡ ቢኖሩ አንድም የስራ ግዴታ ያለባቸው አለያም “ልፋ ያለው” ከሚሉ ምድቦች አይወጡም። በቃል የምናስተላልፈው የጉዞ ዘገባችን ስለመስህቦች አንዳችም መረጃ አያካትትም። “ባለፈው... (በታ) ልጎበኝ ሄጄ ...ድንቅ ነው መቼስ!” የሚል መረጃ ሊሰማ የሚጓጓ ቢኖር ሲያምረው ይቀራል። ሊያውስ ጠያቂስ ቢኖር አይደል? ይህ ሲወርድ ሲዋረድ የመጣ ልምዳችን ስለመሆኑ የዘገባዎቻችንን ይዘት በየትውልዱ ስንቃኝ እናገኘዋለን።

ዘመድ ጥያቄ አክሱም ደርሰው የመጡ አባት፡

“ቧ!...ጥህሎ (ከገብስ እና ከቅቤ የሚሰራ ባህላዊ ምግብ) የረሳሁ ነው የወጣልይ...” ስለአክሱም ሀውልቶች፣ ስለፀዮን ማሪያም ስነ ህንፃ ያነሳሉ ብለን ብንጠብቅ አይሳካልንም።

ስለቅርሶች ቢጠየቁ እንኳ “ቧ!...ለዛ ለድንጋይ ጥርቢ ፈረንጆች በጣም ነው የሚወዱ፣ ፎቶ ሲያነሱ ነው የሚውሉ” ይሉ ይሆናል።

ስለቅርሶች ያላቸውን አመለካከት ሲገለፅ “ለኛ ኳ ምንም አይመስለን። ለሱሩ ስንጫወት ነው ያደግን” ሳይሉ አይቀሩም። ለሰርግ ወደ ላሊበላ ተጉዘው የነበሩ አባት፡

“አይ ጠጅ!...አይ ጫማ!...ጠጂ በጀሪካ ይዘነው ትንመጣ ፈነዳያዮ...” ስለድንቆች የላሊበላ ውቅር አብያተ ክርስቲያናት ሳይነግራችሁ ዘገባቸው ይቋጫል።

ካነሳችሁባቸው “የተቀዴስ አገር እማየዴል? ያገሩ ታቦት ሁሉ እዛ እኮ ነው ያለ!” ከማለት ያለፈ መረጃ አይሰጧችሁም።

አይተዋቸው እንደሆነ ብትጠይቁቸው “.....ንግስ ትላልነበረ አልወረድኩምዬ መቼስ የጉድ ነው አሉ!” ሊሏችሁ ይችላሉ። እዚያ ደርሰው መስህቦችን ሳያዩ በመመለሳቸው በድምፃቸው ውስጥ የቁጭት ቃና አይኖርም።

ጥምቀትን ጎንደር ያከበሩ እናት፡

“አቤት የሰው አበዛዝ እናንተዬ!...አቤቱ የቀረም ያለ አይመስል። ይሄ የሰው ዘር ፍስስ ብሎ...ጥቁር ተነጭ ተዛ ነው ያለ መቸስ!” ስለ አፄ ፋሲል ቤተመንግስት እና ሌሎች የጎንደር ጥንታውያን ድንቅ ቅርሶች ስለቆይታቸው በሚተርኩት ጉዳይ ውስጥ አይገኝም።

ቤተመንግስቱን አይተውት እንደሆነ ቢጠየቁ “ ምን አለውና የሚታይ? ያረጀ እኮ ነው በድሮ ዝናው ነው ያለ፤ ፈራርሷል። ” ሊሉ ይችላሉ።

ከወላጆቻችን የጉዞ ዘገባዎች ሌላው ተጠቃሽ ጉዳይ ቢኖር

የሰብል ግምገማ እና የአየር ሁኔታ ዘገባዎች የማይቀሩ የመሆናቸው ነገር ነው። “አጀብ!...ዘንድሮ አዝመራው መቼም ለጉድ ይዟል...አቤት የከብቶቹ አወዳዳል!...እንዲያው ሊፈርጡ የደረሱ እኮ ነው የሚመስሉት።” ሁኔታው በተቃራኒ ከሆነም “መክረሚያችንን እንጃልን፣ እሱ ይሁን! ዝናብ ጠብታ እንኳን የለም ወደዛ አገር።” እይታቸው ከግብርና እና ሜትሮሎጂ ባለሙያዎች ያመሳስላቸዋል።

ባሌ፣ጊኒር ጫነት አራግፎ የተመለሰ ጎልማሳ ሹፌር፣

“ፓ! መንገዱ ማስታዎት ኖ! ዝም ብሎ ቢቻ ማሄድ ኖ!” አለዚያም “ው! ...መንገዱ መከራ ኖ አሳይ...ዳም ዲንሽ ገብቼን ማክና ተበላሻ፣ ኢዛ ኖ ሲንት ቀን የቆየ” ይላል። ስለ ብርቅዬዎቹ ኒያላና ቀይ ቀበሮም ሆነ ስለ ሶፍ ኡመር ዋሻ ዘገባው መረጃ አይሰጥም።

“..የዲንሽ ቆሎ ማቼም ቢስኩት፣ ቢስኩት ኖ ሚሎ...እንካ!” ሜኖው የመስህብ መረጃ ግብዣ አያካትትም።

ሐረር ተመላላሽ የሆነች ነጋዴ ሴትዮ፡

“ዘንዲሮ ኢቃ ሰማይ ኖ ወጣ...ወላሂ!...ሚን ኢቃ አሌ?” ትላለች። ስለጀጎል ግምብ፣ ስለመስጊዶቿና አድባሮቿ፣ ስለሙዚየሚ እና ሌሎች ቅረሶቿ ትንፋሽ አትልም።

እንድትነግራችሁ ብትጎተጉቷት እንኳ “ጃጎል ሚን አለ? ከጊንቡ ውጪ ያለ በላጣ፣ ሲንቲ ፎቅ ታሰራ” ነው ልትላችሁ የምትችለው።

እነዚህ ሰዎች ሀመር ከርመው ቢመጡ ስላዩት ባህል የመግለፅ ተነሳሽነቱም አቅሙም አይኖራቸውም። ከኮንሶ መልካም ቢሆን “...መንደራቸው እኮ ጫካ ነው። ምን የሚታይ አለውና?” ይሉ ይሆናል። ከጋምቤላ፣ ሶማሌና ቤኒሻንጉል ጉምዝ የተፈጥሮና ባህላዊ መስህቦች፣ ከአፋር አርታኢሌ እና ሀዳር ድንቅነትና ብርቅነት ይልቅ “ወይኔ ቃጠሎ! ...ው! ...እሳት! እሳት ነው።” ስለ አካባቢው የአየር ንብረት ሮሮ ማሰማት ይቀናቸዋል።

ከአርባ ምንጭ ዩኒቨርሲቲ ለሴሚስተር እረፍት ወደቤተሰቦቿ የመጣች ተማሪ፣

“አፕ ቴ ዴት ሙቪ አይመጣም...ይደብራል...ሙዙ ሙድ አለው ይደላል” ትላለች። ስለአርባዎቹ ምንጮች፣ ነጭ ሳር ፓርክ፣ አባያና ጫሞ ሀይቆች...ከፍል የተረፈች ፍሬ ቢጤ ካልሆነች በስተቀር አታነሳም።

አነፍናፊ መረጃ ቢጠይቃት “ው!... I don't see it. ጫካ እኮ ነው ያስፈራል። ወደዛ ማን ይሄዳል?” ከማለት አትመለስም ይሆናል።

ጅማ ወርክሾፕ ሲከታተል የሰነባበተ ከፍተኛ ኤክስፖርት፣

“ፓ!...አረፍ ሆቴል ነበር የያዙልን። ፋዱ ብትል መኝታው፣ የመጨረሻ ምርጥ!...አበሉን አሳነሱት እንጂ...!” ስለቆይታው የሚያቀርብላችሁ ዘገባ የጅማ አባጅፋር ቤተ መንግስትና የተፈጥሮ መስህቦቿን አይመለከትም።

አይቷቸው እንደሆነ የሚጠይቅ ቢያጋጥሙ “ው!...ፋቅ እኮ ነው ከከተማው ደሞ.....ያን ያህል የሚታይ ነገር የለውም” በማለት መመለሱ አይቀርም።

ምናልባትም አዳንቆ የሚነግራችሁ ነገር ቢኖር “..አይ በርጫ! ... እዚህም ቃምን እንላለን ብታይ...’ሳጃ’ የሚባል አለልሁ...ው!... ጫት እዛ ነው ያለው!” በቃ!

RENAISSANCE BUILDING

CBE'S CENTER OF EXCELLENCE (CoE)



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