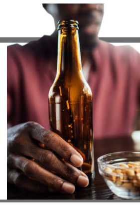
GROWTH
Namibia's growth plan faces familiar hurdles
p. 05

ALCOHOL
WHO flags weak enforcement of alcohol laws in Namibia
p. 10



STAFF SERVICE
Momentum Metropolitan celebrates 665 years of staff service
p. 15

THE BRIEF
News Worth Knowing

Windhoek approves over 11,500 building plans worth nearly N$10bn in 5 years

TUESDAY 29 JULY 2025

MAIN STORY

Windhoek approves over 11,500 building plans worth nearly N$10bn in 5 years

The City of Windhoek has approved more than 11,500 building plans over the past five years, with a combined value nearing N$10 billion, the Strategic Executive for Urban and Transport Planning, Pierre van Rensburg, has revealed.

"In terms of building activity, the department approved 11,500 building plans over the past five years. The combined value of these plans is estimated at N$10 billion, reflecting a significant direct contribution to the construction sector and overall economic activity in Windhoek," van Rensburg said.

He explained that these approvals cover a wide range of developments, including residential buildings, commercial complexes and public infrastructure projects. Van Rensburg emphasised that every plan undergoes a review process to ensure it meets safety and technical

Crucial Dates

- **Bank of Namibia Monetary Policy announcement date:**
  * 13 August 2025
  * 15 October 2025
  * 3 December 2025

The key updates include new zonings such as Agriculture, Mining, Mixed Land Use, Local Business, Light Industrial, and additional land use options like Urban Agriculture to promote economic development.

standards set by the municipality before any physical work begins.

To improve efficiency, he said the city is piloting an online building plan submission system.

"Internal testing has shown positive results, with successful processing of several applications," van Rensburg added.

He noted that the system is currently undergoing final acceptance testing and, once operational, will allow applicants—especially architects and drafters—to submit plans digitally, pay online, and track their applications in real time.

This, he said, is expected to reduce in-person visits to municipal offices and improve transparency.

"All approved developments are subject to rigorous internal checks to confirm compliance with engineering and safety regulations, especially in roadworks, flood management, and structural integrity," van Rensburg said.

He also highlighted key urban planning developments over the period, including the integration of Groot Aub into the city's formal planning system through a dedicated development plan.

He added that the Windhoek Zoning Scheme review has been approved by Council and is now awaiting ministerial sign-off.

"The key updates include new zonings such as Agriculture, Mining, Mixed Land Use, Local Business, Light Industrial, and additional land use options like Urban Agriculture to promote economic development," van Rensburg explained.

Namibia's growth plan faces familiar hurdles

Namibia's Sixth National Development Plan (NDP6) sets ambitious targets for 7% GDP growth and increased employment, but analysts warn that the same structural challenges which undermined NDP5 could again derail progress.

These include economic growth without job creation, stalled industrialisation, unequal access to services, and weak implementation at the local level. Without institutional reform and fiscal discipline, experts say NDP6 could fall short of its aims.

Simonis Storm Junior Economist Almandro Jansen said NDP5 failed to effectively link economic expansion to job creation.

"Mining, construction and finance contributed to growth, but these sectors were capital-intensive and absorbed little labour. These high-performing sectors were technologically driven, yielding limited labour absorption despite robust output," Jansen said.

He noted that the labour market remained disconnected from structural transformation, with high youth unemployment and a persistent informal

sector masking deeper vulnerabilities in rural and peri-urban labour dynamics. According to Jansen, productivity gains did not lead to job growth due to low skills intensity and underdeveloped local value chains.

"The failure to shift from an extractive economy to industrial production also limited diversification," he said, adding that high input costs, poor infrastructure, weak supply chains and a lack of industrial finance were key barriers.

"Although NDP5's 'Growth at Home' policy aimed to promote local manufacturing, few projects reached scale," Jansen said.

On education, Jansen said reforms under NDP5 had not kept pace with the demands of the future labour market. He pointed to a continuing mismatch between graduates' qualifications and employer needs, particularly in technical and digital sectors.

Turning to NDP6's growth targets, Jansen said: "This growth is expected to come not from commodity windfalls alone, but from export-led reindustrialisation, green economy investments, and greater integration of youth and MSMEs into the formal economy. However, the risks to this growth path are non-trivial. Namibia's industrial base remains weak."

He observed that manufacturing had hovered around 11% of GDP for over a decade. "Despite renewed emphasis on local value addition, the ecosystem for scalable, job-rich industrialisation remains underdeveloped. Efforts to lift manufacturing's share to 18% by 2030 will require more than infrastructure and tax incentives — it demands sector-specific industrial policy, stronger local procurement frameworks, and focused investment in capabilities," Jansen said.

Political scientist and sociologist Henning Melber echoed concerns over Namibia's industrial prospects, attributing part of the problem to foreign control of mineral resources.

"There is a lack of investment in local value-added processing, partly due to the ownership of mines by foreign companies who export raw materials for further processing abroad," Melber said.

He also noted that the labour market remained inaccessible even to university graduates and stressed the need to prioritise vocational training. "A higher level of general school education is a good investment, but then the further career could benefit from vocational training more than academic courses," Melber said.

Jansen, commenting on health services, pointed to urban-rural disparities and underfunded support for low-income and female populations. Melber added that the benefits of healthcare remain unevenly distributed.

"Good health services benefit the well-off who can afford private insurance. Ordinary people often do not even get life-saving treatments due to a lack of provisions," Melber said.

On environmental sustainability, Jansen observed that resource extraction intensified during NDP5 without adequate regulation or preparation for a just energy transition. Melber criticised a perceived policy shift away from renewables.

"It seems as if green hydrogen is no longer a priority. Oil and gas now seem more attractive despite climate risks," Melber said.

Jansen also identified weak governance and implementation capacity as a major stumbling block under NDP5. "Subnational governments lacked resources, capacity and planning tools. Many mandates for housing, water and sanitation stalled. Decentralisation remained incomplete, limiting adaptive implementation and feedback loops," he said.

Melber agreed, stating that local-level strategy and delivery remain weak. "Namibia's decentralisation strategy has failed to invest in the necessary local and regional capacities," he said.

He also warned that judicial delays in corruption cases are undermining public confidence. "A justice system can only be as responsive as there are claimants. Long court delays and occasional political interference damage the rule of law," said Melber.

While NDP6 introduces stronger performance tracking mechanisms and aligns more closely with Vision 2030, Jansen warned that it still lacks detailed fiscal guidance and remains heavily reliant on uncertain public-private partnerships.

"Without deeper reforms to public finance, procurement, and local governance, execution will remain the weakest link," he said.

Namibian industries show readiness for carbon market participation

By Shirley Mambadzo

Following my previous opinion published, readers contacted me with detailed questions about sectoral implementation. These conversations revealed something encouraging: companies are already researching, planning, and positioning themselves for carbon market participation.

This indicates that industries in Namibia view climate responsibility as an opportunity rather than merely a rule to follow. They are preparing for a future where sound environmental practices enable them to access new markets and funding.

Mining sector: beyond compliance thinking

Mining companies are adopting strategic approaches to carbon markets. The sector's energy-intensive operations present opportunities for demonstrating climate leadership through large-scale renewable energy installations.

Installing solar power at mining sites can cut emissions and reduce costs, positioning mining companies as drivers of regional energy transition and enhancing their operational efficiency.

The sector recognises that comprehensive emissions measurement offers competitive advantages in increasingly sustainability-focused international markets. For example, De Beers invested US$2 million in Kelp Blue, a start-up growing kelp forests off the Namibian coast. Rather than simply buying carbon credits, this investment creates employment in Lüderitz whilst removing carbon dioxide from the atmosphere.

This demonstrates how companies can integrate carbon strategy with community development, creating shared value whilst supporting nature-based solutions.

> “**Beyond traditional mining, innovative industrial processes are also demonstrating this strategic thinking.**

Green iron and circular agriculture

Beyond traditional mining, innovative industrial processes are also demonstrating this strategic thinking. The HyIron Oshivela project proves that zero-emission industrial production can be economically viable. By replacing traditional coal-based reduction with green hydrogen, the project is expected to avoid 27,000 CO_2 emissions per year, demonstrating that processes can be restructured for sustainability without losing competitiveness.

The Daures Green Hydrogen Village highlights synergies between agriculture and industry, focusing on green scheme agriculture to produce green hydrogen and ammonia. Sustainable farming practices in Namibia show that environmental and economic goals can align through improved productivity and carbon credit opportunities.

Learning from regional experiences

These local innovations align with successful approaches emerging across the region. Namibian companies can learn from Kenya's carbon market experience, where companies received 11 million voluntary carbon credits in 2022 from nature-based projects. Recent regulations mandate proper certification and community involvement, requiring environmental and social impact assessments with at least 25% of earnings benefiting local communities.

The aviation industry's Global Emissions Offset products demonstrate how sectors can effectively participate in carbon markets while upholding integrity standards. This suggests Namibian companies need strong, inclusive project frameworks.

Financial infrastructure: domestic access to climate finance

Supporting these market opportunities, Namibia's financial infrastructure is rapidly evolving. The Development Bank of Namibia's accreditation by the Green Climate Fund as a Direct Access Entity represents a significant development for Namibian companies.

This accreditation means DBN can directly design, submit, and implement climate adaptation and mitigation projects valued between US$ 50 million and US$ 250 million without requiring international intermediaries.

As discussed previously, the Ministry of Environment, Forestry and Tourism is finalising the carbon market policy and framework, with a carbon market office expected to be operational by August 2025. The office will manage the registry of renewable energy assets for international trading platforms.

This creates domestic pathways to international climate finance, reducing project development timelines whilst building local institutional capacity. Companies can now access concessional financing for climate-related investments through established domestic channels, improving sustainability project economics.

The readiness advantage

Namibian industries see carbon markets as vital for future competitiveness. Early action and progress measurement will allow companies to build partnerships, secure funding, and succeed in a climate-focused world. Recent international court decisions highlight climate accountability as crucial for international business. Namibian companies can become responsible global leaders and create lasting value for everyone involved by building strong systems.

Shirley Mambadzo holds a Master of Philosophy (cum laude) and a Postgraduate Diploma in Sustainable Development from Stellenbosch University. She is the Executive Director of Eden Greenfields. Her work examines polycentric governance of social-ecological systems, sustainability reporting, and the role of local institutions in just transitions. Email: shirley@edengreenfields.com

WHO flags weak enforcement of alcohol laws in Namibia

Namibia is facing growing challenges in enforcing alcohol regulations, contributing to widespread availability, harmful drinking patterns, and serious public health risks, according to a new report by the World Health Organization (WHO).

The Alcohol and Health Safer Country Snapshot report reveals that alcohol is being sold through various formal and informal outlets, including illegal shebeens, fuel stations, and residential businesses, often with limited oversight.

"There is no selling of alcohol on Sundays or during public holidays. Enforcement of the Liquor Act is challenging," the WHO stated in the report, referring to Namibia's Liquor Act No. 6 of 1998, which limits sales hours and restricts access for minors.

Despite these laws, Namibia records high levels of alcohol consumption,12 litres per capita annually, placing it well above both regional and global averages. The WHO also notes that 12.7% of Namibian adults engage in heavy episodic drinking.

The health impacts are significant.

"In the past year (2023–2024), regional social workers reported 3,420 interventions for alcohol use, ranging from 88 interventions in April 2023 to 1,230 interventions in March 2024," the report said. In 2019, there were 1,199 deaths attributed to alcohol, according to the WHO.

In 2023, alcohol-related road traffic fatalities reached 423, while over 2,000 drink-driving arrests were recorded in the 2024–2025 period.

The WHO is calling on Namibia to strengthen enforcement of existing laws, introduce tighter restrictions on alcohol access for minors, and incorporate alcohol-related harm into national health screening protocols. Finalising the national alcohol control policy and addressing the spread of unregulated homebrews are also highlighted as key priorities.

The findings come as the Ministry of Health and Social Services undertakes a broader review of the country's tobacco legislation, which includes plans to tighten regulation of hookah (commonly known as hubbly bubbly), e-cigarettes, vapes and alcohol.

NamPost to handle all social grant payments from October

NamPost will take over full responsibility for the payment of all social grants across Namibia starting 1 October 2025, the Ministry of Finance has confirmed.

The move will see the state-owned postal company administer pension, child welfare, and disability grants directly to all beneficiaries, replacing the current system largely managed by Epupa.

Darrel Muyendekwa, a Deputy Director in the Ministry of Finance, said, “EPUPA will not be paying any social grants or children's grants for the government.”

He explained that NamPost will offer several payment options to suit different needs. “The various pay modes or pay options include payment of grant allowances into a private commercial bank account, a NamPost savings bank account, or a virtual account payment by NamPost — by this we mean the cash payments inside the branch and also cash payment by NamPost to institutions and care facilities,” said Muyendekwa.

For beneficiaries in remote areas, he noted, NamPost would deploy mobile payment units to ensure continued access to grants. “They will transition from cash with payments to various models without any hurdles,” he said.

Muyendekwa further urged all beneficiaries to visit the nearest NamPost branch during October and November 2025 to register for the new system. “Beneficiaries are required to provide their identity documents, and procurators should present their identity documents and a procurator appointment letter,” he said.

To support the transition, NamPost will make a double payment in November 2025, covering both the November and December disbursements, Muyendekwa confirmed.

Beyond the buzzwords: What digital & AI healthcare must get right in Namibia

By Dr.Tuwilika Nafuka and Vanessa Maresch

Namibia's healthcare system is under immense pressure. With a doctor-to-patient ratio of around 1:5,300, far below the WHO's recommendation, public health facilities are stretched thin, and healthcare workers are overwhelmed. In this reality, digital health isn't a luxury, it's a necessity.

AI and digital tools, if used ethically, can help extend care, not replace the people behind it. Namibia has already taken promising steps, such as deploying AI-powered systems like Fujifilm REiLI in public hospitals to assist in detecting tuberculosis and pneumonia. These innovations increase diagnostic speed and accuracy in resource-limited settings.

However, public concerns about AI causing job losses are valid. During our recent Situation Kritikal interview on NBC TV, these fears came through strongly. But AI is not here to replace healthcare workers, it should support them. It can reduce administrative burden, aid diagnostics, and help serve more patients efficiently.

At Patient Care, a Namibian telemedicine company, where I (Dr. Nafuka) serve as a board director, we're introducing AI carefully into clinical workflows, beginning with medical checks and reporting. At TupaBloom Care, a social enterprise, we're building an AI-powered chatbot to provide sexual reproductive health information and referrals, especially to underserved youth.

These tools are meant to empower, not override, human care.

But innovation without regulation poses serious risks. Namibia lacks clear definitions of digital health, AI, and protected health data. Without laws on data protection, digital consent, and algorithmic accountability, we risk undermining patient safety and public trust. In my work with the Africa CDC Youth in Digital Health Network, I support policy analysis across the continent, and Namibia must act urgently to define these terms and legislate accordingly.

Yet regulation alone is not enough. As my co-author Venessa has emphasized in her public talks and writing, bias in AI is not a glitch, it's a mirror. AI reflects the data, norms, and blind spots it learns from. In healthcare, this can lead to misdiagnoses, flawed triage systems, or tools that don't "speak" to patients in ways that are culturally or linguistically appropriate.

AI is not a neutral tool. It learns from the environment we create. If that environment excludes rural voices, local languages, or cultural nuance, it will replicate those exclusions. African bodies, behaviors, and health indicators are often misread by systems trained on Western datasets. A thin woman may be labeled "healthy" in one context and "unwell" in another. Context matters. Namibia must define its own digital health standards that reflect our realities.

Dr. Nafuka's call for ethical, inclusive, and regulated digital health is not just timely, it's foundational. But to truly build trust in these tools, we must go beyond technical fixes. We must humanize AI.

Empowering communities means more than just providing access, it means giving people agency. We need tools that reflect our values, support in-language interaction, and invite community input at every stage. Health workers should be trained not just to use AI, but to question it critically. And patients must be able to give feedback that shapes the tools they encounter.

AI should not replace care, it should amplify it. Machines can analyze patterns, but only humans can bring empathy, culture, and nuance to the bedside. A nurse builds trust in ways no algorithm can replicate.

Technology is not destiny, it's design. And design must be rooted in justice, inclusion, and care. Let's ensure every Namibian is not just a data point, but a decision-maker. The digital health future we build must work for all of us, not just those who design it.

Dr.Tuwilika Nafuka is a Medical Doctor, MSc in Digital Health candidate, Africa CDC Bingwa PLUS and DHSA fellow, and a champion for digital health transformation. She is passionate about harnessing technology to advance health equity and strengthen community access to essential services across Namibia and beyond.

Vanessa Maresch is an Empowerment Specialist at Salt Essential IT, with 18 years of experience in digital transformation, where she has led initiatives across employee experience, cybersecurity, and AI. She is certified in Artificial Intelligence through MIT. Vanessa is passionate about using technology to amplify human potential, and build inclusive systems that reflect the realities of African communities

Momentum Metropolitan celebrates 665 years of staff service

Momentum Metropolitan Namibia has recognised 115 employees for their long service to the company, celebrating a combined 665 years of dedication.

Staff members who reached 5, 10, 15, 20 and 25 years of service were formally acknowledged for their continued contribution to the business.

The recognition comes as the company marks 56 years of operating in Namibia's financial services sector. With a workforce of over 1,000 people, Momentum Metropolitan says the event reflects a culture rooted in loyalty and purpose.

Among those celebrated was Hileni Iyambo, a Client Services Administrator based in Oshakati, who has been with the company for 25 years.

"Marking 25 years with Momentum Metropolitan Namibia is a proud moment for me," she said.

"Though I work behind the scenes, processing claims, I know my role helps bring clients peace of mind during difficult times."

Mateus Namhila, a Metropolitan Sales Manager based in Swakopmund, reached his 15-year milestone.

"This is truly the best company to work for.The exposure I've gained over the years has shaped me into the leader I am today. It is more than just a workplace; it is a place of growth and opportunity," he said.

The company currently employs 1,011 people across Namibia. According to Executive Human Capital, Collin Katjitae, the high levels of employee retention are a reflection of its values.

"Behind every year of service is a story of

passion, growth and belonging," he said. "When a company values its people, they remain invested and that loyalty becomes part of the legacy we build together."

Momentum Metropolitan reports an average staff tenure of 6.8 years, which it says exceeds industry norms, where tenures typically fall below five years.

The company attributes its strong retention rate to a culture centred on respect, development and a shared mission.

Rössing, MUN sign revised labour agreement

Rössing Uranium and the Mine Workers Union of Namibia (MUN) Rössing Branch have signed a revised Recognition and Procedural Agreement, marking the first full review of the document since before Namibia's independence.

The updated agreement brings the mine's labour relations framework in line with the Labour Act of 2007, specifically Sections 67 to 69, which cover the recognition of trade unions and procedural agreements, and Section 2(b), which promotes sound labour relations.

Rössing said the agreement reflects "a shared commitment to modernising the mine's employee relations framework" and aligning it with "current labour legislation, operational realities, and best practices in industrial relations".

Liezl Davies, General Manager for Human Capital, Safety and Sustainability at Rössing Uranium , said the revised agreement provides "clear procedural structures for workplace engagement, consultation, and dispute resolution", which are key to maintaining a fair and resilient working environment.

The review followed several months of structured negotiations between Rössing and the MUN branch committee.

"This outcome reflects Rössing Uranium's commitment to good governance, lawful compliance, social dialogue, and the continuous strengthening of its relationship with employees and organised labour," Davies said.

The Market Lens

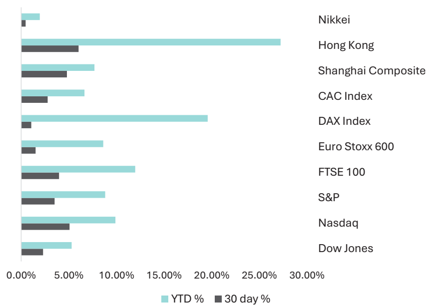
Enriching Generations

SIMONIS STORM

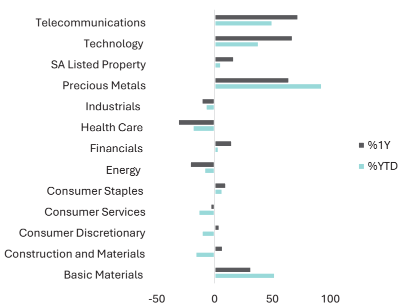
Commodities	
Spot Gold	3323.98
Platinum	1393.99
Palladium	1242.50
Silver	38.70
Uranium	71.25
Brent Crude	70.85
Iron Ore (in CNY)	805.00
Copper	9793.00
Natural Gas	3.10
Lithium	8.45

Currencies	
USD/ZAR	17.94
EUR/ZAR	20.69
GBP/ZAR	23.90
USD/CNY	7.18
EUR/USD	1.17
GBP/USD	1.33
USD/JPY	148.61
Namibia CPI	**3.70%**
Namibia Repo Rate	**6.75%**
Namibia Prime Rate	**10.50%**

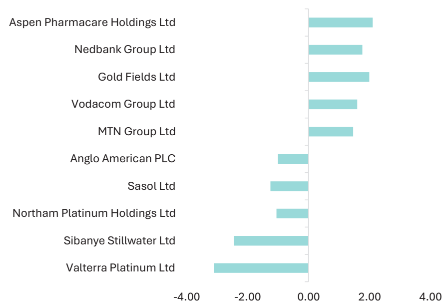
Global Indices in %



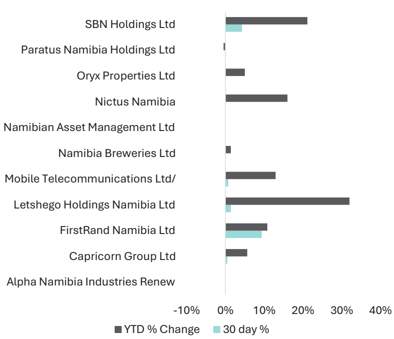
JSE Sectors: Year to Date Performance in %



Today's JSE Top 40 Top & Worst Performers in %



NSX Stocks Performance in %



Today's NSX Overall Top & Worst Perfomers in %