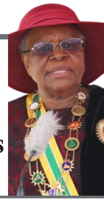

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Trans-Kalahari Railway gets high-level push after years of delays

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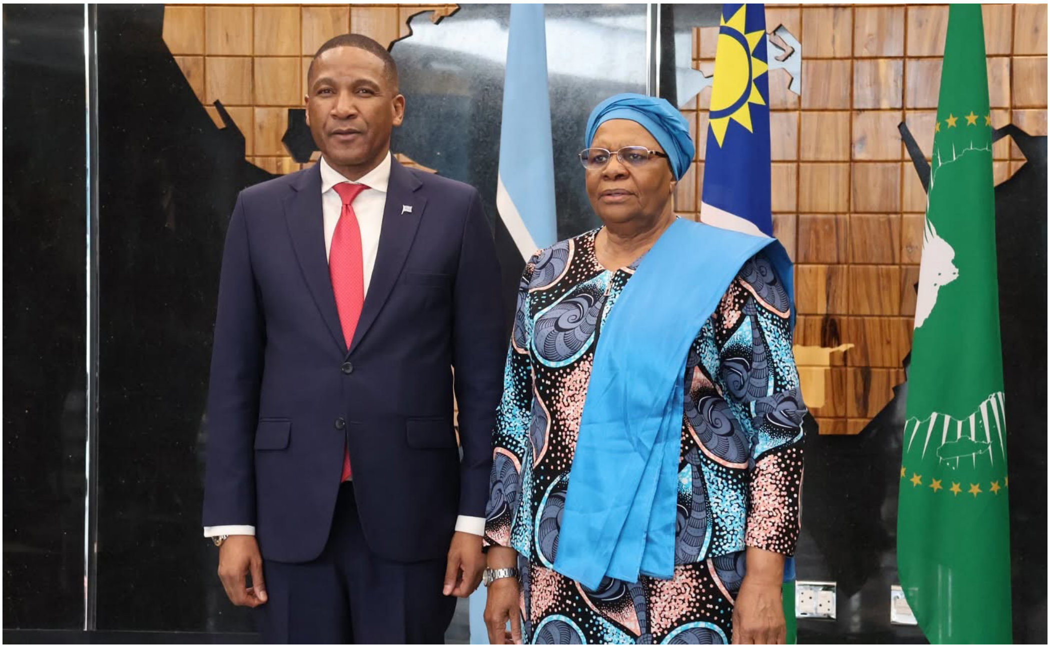
MAIN STORY



Trans-Kalahari Railway gets high-level push after years of delays

Namibia and Botswana have placed government ministries and officials under strict timelines to accelerate the long-delayed Trans-Kalahari Railway, with the two countries moving to clear regulatory and administrative bottlenecks that have stalled the project for more than a decade.

Botswana President Duma Boko said he and President Netumbo Nandi-Ndaitwah have agreed to intervene at the highest political level to push the project towards

Crucial Dates

- **Bank of Namibia Monetary Policy announcement dates:**
  * 29 October 2026
  * 10 December 2026
- **Namibia Corporate Social Investment (CSI) Mukopano**
  03 September 2026 at Windhoek Country Club Resort
- **Namibia Oil and Gas Conference**
  18–21 August 2026 in Windhoek

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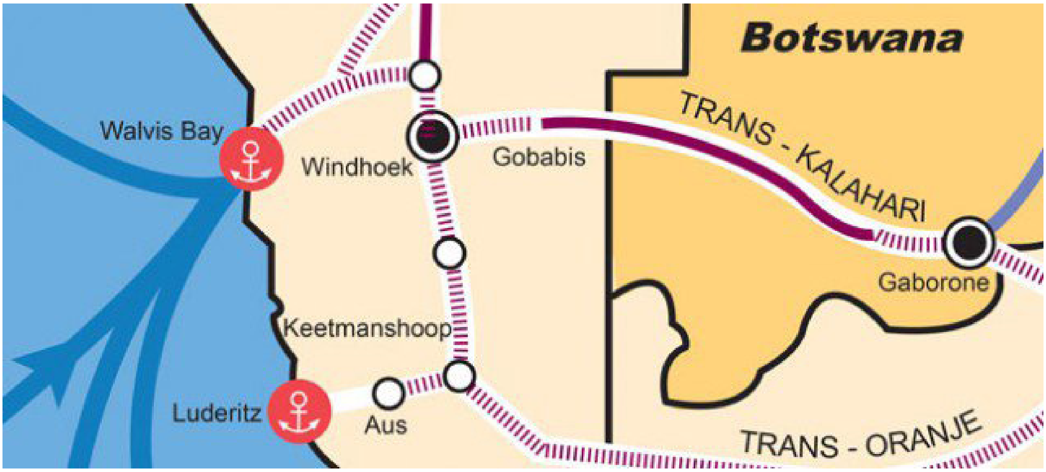


implementation.

"Between Botswana and Namibia, in relation to the Trans-Kalahari railway line, the President of Namibia and I have said and agreed, and now we have put our ministries and government officials under strict timelines," Boko said.

"We want this project to start, and we are removing every obstacle and every bottleneck at the highest level."

The planned 1,500-kilometre railway is expected to connect Botswana to Namibia's Port of Walvis Bay, providing an alternative export route for Botswana's mineral resources and strengthening regional access to Atlantic markets.

The project has struggled to move beyond planning since its inception more than a decade ago, largely due to funding constraints, difficulties securing suitable development partners and lengthy regulatory processes.

Boko acknowledged that major regional infrastructure projects have been slowed by environmental assessments, feasibility studies, financing requirements and other regulatory procedures, but said governments need to accelerate decision-making where possible.

The latest intervention follows moves announced last year by Namibia and Botswana to shift the project towards securing private-sector investment, finalising financing models and addressing regulatory and operational requirements.

The railway has taken on greater strategic importance as capacity constraints and delays within South Africa's logistics network increase demand for alternative trade routes for regional exporters.

Boko said the railway forms part of a wider push to improve the movement of goods and people across Southern Africa and unlock intra-African trade.

He also called for greater investment in interoperable digital systems at border posts, warning that technology deployed by one country delivers limited benefits if neighbouring states operate incompatible systems.

"When you have technology on one side, it doesn't immediately solve the problem because they must have technology on the other side, so that there is interoperability and communication between these two technologies," he said.

Boko said Namibia, Botswana, South Africa, Zimbabwe and Zambia should develop compatible border technologies to reduce delays and make the movement of goods and people across the region more seamless.

"We can really achieve this if Namibia, South Africa, Botswana, Zimbabwe and Zambia come together and make it possible to have a kind of technology that makes it seamless to transport goods and persons across our borders," he said.

The Trans-Kalahari Railway is also expected to support regional industrialisation and the African Continental Free Trade Area by lowering transport and transaction costs and improving access to markets for goods produced within Southern Africa.

The project is intended to support a broader shift away from exporting unprocessed raw materials by improving logistics for regional processing, manufacturing and mineral beneficiation.

Private and international investors have previously expressed interest in the railway, with Namibia and Botswana seeking a financing structure capable of moving the project from planning to construction.

SSC pays out N$367 million in benefits as maternity claims dominate

The Social Security Commission (SSC) paid out N$367.3 million across its benefit schemes over the past year, with maternity benefits accounting for the largest share at N$213.1 million.

The Maternity, Sick and Death Fund accounted for N$302.3 million, or more than 82% of the SSC's total payouts during the 12-month period.

Maternity benefits dominated payments from the fund at N$213.1 million, representing about 70.5% of the fund's payouts. Disability and retirement benefits followed at N$55 million, while sick leave claims amounted to N$25 million and death benefits totalled N$9.2 million.

Under the Employee Compensation Fund, the SSC paid out N$27.8 million, comprising N$19.3 million in pension payments, N$6.5 million for temporary disability and N$2 million for medical expenses.

The Funeral Benefit Scheme recorded N$35.9 million in payouts covering about 8,000 claims during the year. Each claim is valued at N$4,500 and is paid directly to funeral undertakers, with 121 undertakers registered under the scheme.

The Development Fund recorded N$1.3 million in payments, comprising N$1.2 million in bursaries and N$123,700 in loans.

The SSC's more recent figures show maternity benefits continuing to drive payouts.

Over the past three months, the Commission paid about N$100.5 million across the schemes, of which the Maternity, Sick and Death Fund accounted for N$84.6 million.

Maternity benefits amounted to N$60.2 million during the three-month period, followed by disability and retirement benefits at N$15.6 million. Sick leave claims totalled N$6.5 million, while death benefits amounted to N$2.3 million.

The Employee Compensation Fund paid N$4.8 million during the period, while the Funeral Benefit Scheme recorded N$9.8 million in payments covering about 2,000 claims. The Development Fund paid N$1.3 million.

During the most recent 30-day period, total payouts across the schemes reached about N$36 million, with N$30.2 million paid through the Maternity, Sick and Death Fund.

Maternity benefits again accounted for the largest portion at N$22.1 million, while disability and

> The Funeral Benefit Scheme recorded N$35.9 million in payouts covering about 8,000 claims during the year.

retirement benefits amounted to N$5.1 million, sick leave claims N$2.3 million and death benefits N$740,000.

The Employee Compensation Fund paid N$1.8 million during the 30-day period, while N$2.7 million was paid through the Funeral Benefit Scheme for 667 claims.

Under the SSC maternity benefit, qualifying female members receive 100% of their basic wage up to a maximum of N$15,000 for at least 12 weeks, extending to a maximum of 16 weeks in qualifying cases.

Sick leave benefits apply to qualifying employees booked off for at least 30 consecutive days after exhausting paid sick leave available under the Labour Act or their employment contracts.

The SSC also provides a once-off N$12,000 death, disability or retirement benefit to qualifying fully paid-up members.

The Funeral Benefit Scheme, which the SSC has administered under the Government Social Assistance Programme since April 2020, provides funeral support for qualifying senior citizens and people living with disabilities covered by the Basic State Grant.

The Development Fund provides bursaries, loans and other financial assistance aimed at improving access to skills development, training and tertiary education.

Bank Windhoek becomes first corporate issuer to dematerialise NSX-listed bond

...remaining three NSX-listed bonds scheduled to be dematerialised in September

Bank Windhoek has become the first bank and corporate bond issuer in Namibia to convert an NSX-listed corporate bond from a paper-based security into an electronic record, marking a milestone in the country's transition towards a fully digital capital market.

The bank successfully dematerialised its N$250.5 million BWJh28L Sustainability-Linked Bond, which was issued in August 2025, through the Central Securities Depository (CSD).

The CSD was launched in December 2025 by the Namibia Securities Exchange (NSX), in partnership with the Bank of Namibia and under the oversight of the Namibia Financial Institutions Supervisory Authority (NAMFISA), as part of efforts to modernise Namibia's capital-market infrastructure.

Under the new system, ownership of Bank Windhoek's bond is recorded electronically instead of being represented by physical certificates. Interest payments and changes in ownership will also be processed electronically through the CSD by the bank's appointed CSD participant, NSX Financial Market Services.

Bank Windhoek said registered bondholders were notified on 8 August of the planned conversion and asked to submit their certificates for verification. The dematerialisation was completed on 21 August, with investor asset registers updated and verified by the end of the day.

Bank Windhoek Managing Director James Chapman said the transaction demonstrates the role financial institutions can play in developing Namibia's financial-market infrastructure.

"The launch of the CSD is an important development for Namibia's capital markets, and we are proud that Bank Windhoek could play a pioneering role in bringing this initiative into operation for a corporate bond," Chapman said.

He said cooperation between market participants could contribute to a more efficient, transparent and secure financial system.

The CSD allows financial instruments, clearing, settlement and ownership registration to be managed electronically.

According to Bank Windhoek, moving away from paper-based registration is expected to improve efficiency and security while supporting broader investor participation.

The electronic system is also expected to facilitate faster settlement of transactions and direct payment of interest into investors' nominated bank accounts, while reducing risks associated with physical certificates, including loss, theft, damage, forgery and misplacement.

Bank Windhoek said its remaining three NSX-listed bonds are scheduled to be dematerialised on 8 September 2026. Once completed, all of the bank's NSX-listed bonds will be held electronically through the CSD.

The real test of your company ai usage policy: Can your staff apply it practically?

By Chisom Obiudo

> **Do not enter confidential information into AI systems' and 'All AI output must be subject to human oversight.**

An AI usage policy is effective only when employees can apply it correctly in their everyday work. It should tell them which tools are authorised, what information they may enter, how to verify AI-generated output, when to disclose AI assistance, and when to stop and whom to contact.

The real test begins on Monday morning

At 8:30 on Monday morning, an account manager has twelve minutes to prepare for a client call. They want to use an approved AI assistant to summarise last week's meeting notes.

The company's policy states: 'Do not enter confidential information into AI systems' and 'All AI output must be subject to human oversight.'

The account manager must now decide: Does the client's name constitute confidential information? If the name is removed, could the project details still identify the client?

How should the summary be reviewed before use? The policy sets out broad rules but not the practical steps required to complete the task safely.

This is the gap between policy and practice. Closing it requires the company to translate each rule into clear instructions: which tools employees may use, what information they may enter, how to remove identifying details, how to verify the output, when to disclose AI assistance, and whom to contact when uncertain. The first issue is determining what information employees may enter.

Why 'do not enter confidential information' is not enough

'Do not enter confidential information' sounds clear until an employee has a document in front of them and must decide whether to upload it.

A client's name may already be public, but the client's planned restructuring, negotiated prices or legal position may be confidential. A draft contract may contain standard clauses, signatures, financial terms and legal comments.

Removing the company's name is not enough if the project details, dates, transaction value or other information could still reveal the client or the matter.

Anonymisation means removing or altering all details that could reasonably identify a person, client or transaction, not simply deleting a name.

The policy must also specify who is authorised to approve an exception and what the employee should do while awaiting a decision.

A team lead should not override a restriction because a deadline is tight. If the authorised person cannot approve it, the task must stop.

Once employees understand what information they may enter, they need equally clear instructions on how to verify the output.

Human oversight without verification is not oversight

Human oversight means testing AI-generated output against reliable source material before using it. Consider a procurement officer who asks AI to compare three supplier proposals.

The ranking appears reasonable, so the officer reviews it and copies the summary into an evaluation note.

Nobody compares the ranking with the original proposals to confirm that the tool included every mandatory requirement, used the correct prices and distinguished evidence from marketing claims.

Now consider a company secretary using an approved AI assistant to prepare a briefing from a 120-page board pack.

The summary accurately states management's recommendation but omits a condition in the legal paper and reverses a figure in the finance appendix.

A director who relies on the summary because it appears plausible has failed to exercise effective oversight.

The verification process should require checking each decision, material figure, risk, and proposed resolution against the relevant source paper. Flag any uncertainty, and the AI-generated briefing should support meeting preparation rather than replace the board pack.

The checking process must align with the task. For a grammar edit, the employee should confirm that the meaning and facts remain unchanged.

For a supplier comparison, the employee should verify eligibility requirements, prices and scores against the original proposals. For a board-paper summary, the employee should confirm the decisions, figures, risks and proposed resolutions against the relevant papers.

The policy should specify what must be checked, which source must be used and what evidence of the check must be retained. That evidence could include a completed checklist, references to the relevant source pages or approval from a named reviewer. An instruction to 'review carefully' places responsibility on the employee without explaining how the review must be carried out.

Five actions every employee must be able to take

A usable policy can be tested through five observable actions. Employees should be able to demonstrate each one in a real task, not merely confirm that they have read the document.

1. Use an authorised tool

The employee can access the current list of company-approved AI tools and select the appropriate one for the task. The list distinguishes between company-managed accounts and free public accounts and includes AI features built into everyday software. If staff cannot find it quickly, 'use approved tools only' is not workable.

2. Decide what information may be entered

Employees should be able to classify

information into one of three categories: permitted as is, permitted only after approved anonymisation, or prohibited. The policy should provide role-specific examples for each category.

A published product description may be permitted. Meeting notes may be allowed only after names and identifying project details have been removed.

Payroll records, passwords and access credentials may be prohibited. Draft contracts should be assessed based on their content and the security conditions of the approved tool.

The policy should also explain whether an exception may be requested, who has authority to approve it, and what the employee must do while awaiting approval. Information should not be entered until the required approval has been obtained.

3. Check the output against the source

Employees must verify AI-generated output against the original source before using it. For a meeting summary, they should compare the decisions, deadlines and assigned responsibilities with the meeting notes.

For financial commentary, they should reconcile each figure with the approved spreadsheet. For a contract summary, they should check the stated obligations, dates, exclusions and penalties against the relevant clauses.

The policy should also explain how the check must be recorded, such as through source references, a completed checklist or approval from a named reviewer. Reading the output and finding it plausible is not verification.

4. Disclose AI assistance when required

The employee knows when to disclose that AI was used, who must be told and how. An internal grammar edit may not require disclosure, whereas an external report, professional advice or a recommendation that influences a decision may require it. The policy provides standard wording and specifies where the disclosure must be recorded.

5. Stop and contact the right team

The escalation pathway should cover two situations: a possible incident and a new use requiring approval.

If an employee enters confidential or prohibited information, they should stop using the tool immediately.

They should not delete the prompt or response, continue the conversation with the tool, or share the output with anyone else.

Report the incident through the channel specified in the policy, such as the information security helpdesk, an incident-reporting form, or a security hotline. The report should identify the tool used, the time of the incident, the information entered, the output received, and any action already taken.

If the proposed use is for a new task and no incident has occurred, the employee should not begin the task. They should send the proposed use, the intended tool and the type of information involved to the AI policy owner, the information security team or the Legal adviser, as directed by the policy. Work should begin only after the required approval has been recorded.

Turn policy awareness into role-based practice

Defining the five actions is only the beginning. An annual acknowledgement confirms that employees have received the policy.

It does not demonstrate that they can apply it correctly. Employees need short, role-specific exercises based on decisions they are likely to face, such as summarising sales notes, using AI in recruitment, checking financial commentary against approved figures, or deciding whether a draft agreement has been properly anonymised.

Each exercise should present a realistic task, the proposed AI tool, and the information the employee intends to enter.

The employee should then answer five questions: Is the tool authorised? May the information be entered? How must the output be checked? Must the use of AI be disclosed? Who should be contacted if the answer is unclear or if something goes wrong?

After explaining the correct response and the rationale, the trainer should provide a second scenario for the employee to complete independently. Managers should receive additional scenarios showing what they may approve themselves and what must be referred to the AI policy owner, the information security team, or the legal team.

The measure of an AI usage policy is not whether it has been approved, published or acknowledged. It is whether employees can apply it correctly to their work. Hesitation, inconsistent answers and unnecessary referrals show where the instructions or training remain incomplete.

Start this week. Select three common AI tasks for each role and ask employees to work through them under the current policy.

Record where they hesitate, disagree, or choose the wrong action. Turn those points into clearer examples, practical checklists, and short, role-specific exercises.

Then test the policy again. Continue until employees can make the correct decision confidently and consistently. That is when an AI usage policy becomes a reliable guide for the decisions employees make at work.

*** Chisom Obiudo is an admitted legal practitioner of the High Court of Namibia specialising in corporate governance and AI governance. She facilitates AI governance training for boards and delivers professional AI skills training. She can be contacted at chisomokafor11@gmail.com***

FirstRand Namibia's Kirsty Watermeyer wins two African marketing awards

FirstRand Namibia Head of Communications Kirsty Watermeyer has won two honours at the African Marketing Brilliance Awards, including the CMO Award for Strategic Impact and Influence.

Watermeyer also received the Best Internal Campaign award, recognising her work in internal communications and strategic engagement at FirstRand Namibia.

Commenting on the recognition, Watermeyer said effective communication and strategy require more than simply presenting people with information, arguing that narrative and emotion play an important role in influencing how people respond and act. She drew on Aristotle's distinction between history, which records what happened, and poetry, which speaks to broader human experience, saying the concept remains relevant to modern strategic communication.

"We spend a great deal of time on the rational architecture of strategy. It's important, but strategy only becomes real when people move," Watermeyer said.

"And people rarely move just because they've been given more information. They move because something connected with a deeper part of them."

Watermeyer said her thinking on strategic influence was also shaped by an article on disinformation, which argued that if disinformation were simply a problem of incorrect information, providing better information would be enough to counter it.

Instead, she said, its effectiveness often comes from the use of narrative and emotion, highlighting the importance of understanding how communication influences behaviour.

She said receiving the CMO Award for Strategic Impact and Influence was particularly significant because of the role strategic communication plays in translating organisational objectives into action.

"This is also why, when the evening culminated in the CMO Award for Strategic Impact and Influence, hearing my name called felt particularly meaningful," Watermeyer said.

The two awards recognise Watermeyer's work in internal communication as well as her broader strategic influence and impact.

Nandi-Ndaitwah says Namibia's resource wealth must deliver better livelihoods

President Netumbo Nandi-Ndaitwah has called for Namibia's natural resources and economic opportunities to translate into tangible improvements in household livelihoods, saying the country's development will ultimately be judged by the benefits delivered to its people.

Speaking at the 60th commemoration of Heroes Day at Heroes Acre on Wednesday, Nandi-Ndaitwah said Namibia must ensure that its resource wealth supports jobs, businesses, public services and improved living standards as the country pursues economic emancipation.

"Above all, we must ensure that the resources and opportunities of this country translate into dignity and improved livelihoods for our people," she said.

The President said political independence alone was insufficient while poverty, unemployment, inequality, hunger and homelessness continued to affect Namibians.

"Political freedom and sovereignty have been won. But every generation has its own struggle. Thirty-six years after independence, ours is the struggle for economic emancipation," Nandi-Ndaitwah said.

She said the government intends to use natural resource beneficiation and value addition to retain more economic benefits from Namibia's resources, while expanding opportunities for young people and entrepreneurs.

"Through natural resource beneficiation, value addition, youth empowerment and the seven priority areas supported by our economic enablers, we must build an economy capable of improving the material conditions of the Namibian people," she said.

Nandi-Ndaitwah said this would require Namibia to attract productive investment while strengthening domestic capacity to participate in economic activity.

She also called for greater support for farmers, entrepreneurship, research, technology and innovation, alongside improvements in public service delivery.

"We must deliver an efficient public service. We must support our farmers. We must create opportunities for entrepreneurs. We must attract productive investment. We must advance research, technology and innovation," she said.

The President said unemployment, particularly among young people, remains one of the major threats to the country's economic ambitions.

She also singled out corruption and institutional inefficiency as obstacles that must be addressed if Namibia is to deliver broader economic benefits from its resources and investment.

"The enemies before us may no longer wear military uniforms, but they are no less real. They are poverty. They are unemployment, particularly among our young people. They are inequality. They are corruption and institutional inefficiency," Nandi-Ndaitwah said.

She said the government's economic programme under the Sixth National Development Plan (NDP6) is intended to address these challenges and improve the material conditions of Namibians.

Nandi-Ndaitwah said the current generation would ultimately be judged not simply on preserving political independence, but on whether it used that freedom to build a more prosperous economy.

"The question history will one day ask of us is simple: What did we do with it?" she said.

Namibia's quiet capability gap: Leading people through change

By Robert Smith

> "Most organisations, in Namibia and beyond, are not short on ideas about what needs to change.

Many organisations are not being held back by a lack of strategy or funding, but by a weaker, less visible capability: executing change when people are tired, anxious, and stretched.

Across boardrooms, leadership teams are having sharper conversations than ever. Costs must come down. Roles must shift. Operating models must simplify.

Customer expectations keep rising. Most organisations, in Namibia and beyond, are not short on ideas about what needs to change.

The real constraint shows up after the strategy deck is approved.

Execution under change is where momentum breaks. Not because leaders do not care, but because carrying people through disruption is harder than it looks, and it is rarely treated as a core leadership discipline.

It is often delegated to a project plan, or to a single communication, or to HR after decisions have already landed.

I have seen strong strategies fail for human reasons that never appear in the business case:

Fear, because the future feels unsafe and people protect what they have.

Fatigue, because change has become constant and the organisation asks for resilience without removing load.

Unclear roles, because new structures are announced but decision rights are not, and teams default to old ways of working.

Poor communication, not in volume but in quality, where leaders share updates yet avoid the hard "why", the trade-offs, and what will be different for individuals.

In a market facing skills shortages and cost pressure, these human dynamics become amplified.

When capacity is tight, every change creates competition for attention. When headcount is constrained, "doing change" is added on top of full workloads.

When uncertainty rises, rumours fill gaps faster than official messages. The result is familiar: delays, rework, silent resistance, quality issues, and the slow erosion of trust.

This is why change management should be positioned less as a project tool and more as a leadership capability.

Leaders who can execute change well do a few things consistently. They translate strategy into clear expectations for different groups, not generic slogans.

They actively build alignment across the leadership team so that employees do not get mixed messages. They define roles and accountability early, so the organisation knows who decides, who recommends, and who executes.

They engage managers as the primary channel of credibility, equipping them to have real conversations, not simply cascade slides.

They listen for friction and respond quickly, because resistance is often information about what is unclear, impractical, or emotionally costly.

Most importantly, they treat adoption as the outcome, not activity. A system has not changed because it launched.

A restructuring has not succeeded because boxes moved on an organogram. Change is only real when people work differently, consistently, and with confidence.

For Namibian organisations, this is a practical opportunity. In a nascent market, those who build strong change leadership now can move faster, keep talent, and protect performance during disruption.

Those who ignore it will keep paying the hidden tax of stalled initiatives and repeated "relaunches".

The question for executives is straightforward: do we have the capability to lead people through the harder decisions ahead?

At and Change, we see growing demand for leaders and practitioners who can turn decisions into sustained adoption.

That is what a robust certification should provide: not training for its own sake, but practical preparation to lead change when pressure is real, timelines are tight, and the human factors are the difference between success and drift.

If your organisation is confident about what must change, but less confident about how to bring people with you, it may be time to build that capability deliberately.

Robert has a decade-long tenure at "and Change" and currently holds the role of Senior Copywriter while also serving as a Change Management Solution Designer. Write to him at info@andchange.com or learn more at andchange.com.

CRAN urges SMEs to embrace AI, digital platforms for growth

Artificial intelligence, digital platforms and advanced connectivity are expected to reshape Namibia's business environment, but entrepreneurs must have the skills and access required to benefit from the technologies, the Communications Regulatory Authority of Namibia (CRAN) says.

CRAN Chief Executive Officer Emilia Nghikembua said emerging technologies could help startups, farmers and small businesses improve efficiency, reach new customers and expand into new markets.

"The future will be shaped by digital platforms, artificial intelligence, and advanced connectivity. But these tools will only transform lives if entrepreneurs can understand them, access them, trust them, and use them," Nghikembua said.

She was speaking at CRAN's second Digital Transformation and Entrepreneurship Breakfast in Oshakati on Monday.

Nghikembua said Namibia's digital transformation agenda should increasingly focus on how businesses can commercially use technology rather than connectivity being treated as an end in itself.

She said entrepreneurs should be able to use digital connectivity to receive payments, access platforms, protect their data and build trust with customers online.

"Connectivity alone is not enough. A connected entrepreneur must be able to reach customers, receive payments, access

> The future will be shaped by digital platforms, artificial intelligence, and advanced connectivity.

platforms, protect data, and build trust online. That is where digital transformation becomes economic transformation," she said.

Nghikembua said digital technology could particularly support women and young people in agriculture by connecting them with buyers, financing, training, weather information and peer networks.

She said CRAN's 2026–2030 Integrated Strategic Business Plan prioritises digital inclusion, cybersecurity and innovation, alongside operational excellence and sustainable regulation. The priorities are aimed at strengthening the ICT sector's role in supporting investment, entrepreneurship and economic competitiveness.

The Oshakati breakfast brought together entrepreneurs, innovators, government and business stakeholders to examine the application of digital technologies across sectors.

Discussions covered MTC's digital transformation journey, startup and investment opportunities through the Namibia Investment Promotion and Development Board, and experiences from businesses operating in construction, trading, food production and agriculture.

Nghikembua said partnerships between regulators, entrepreneurs, investors and other stakeholders would be critical to ensuring technological advances translate into tangible economic opportunities.

Namibia pushes drought resilience as economic priority

Namibia has called for drought resilience to be treated as an economic investment priority, warning that recurring dry spells threaten agriculture, livelihoods and growth and cannot continue to be addressed primarily through emergency relief.

Environment, Forestry and Tourism Minister Indileni Daniel said governments and development partners need to factor drought risk into long-term economic planning and invest in infrastructure and financial mechanisms capable of limiting losses before crises occur.

“Drought must no longer be managed merely as an emergency. It must be managed as a development, economic and resilience priority,” Daniel said at the UNCCD COP17 High-Level Segment on Drought and Water Day.

She said Namibia’s exposure to drought extends beyond food security, with severe dry periods affecting agricultural production, household incomes and broader economic activity.

More than one million people can be exposed to food insecurity during severe drought periods, while about 85% of Namibia’s land is pastoral, increasing the vulnerability of livestock producers and rural communities.

Daniel said this requires investment in drought-resilient infrastructure, water security, early warning systems and financial protection for communities whose incomes are vulnerable to climate shocks.

“Our experience has taught us an important lesson: we cannot continue responding to drought only after disaster has struck. We must invest before the crisis,” she said.

Daniel called for predictable climate finance and innovative risk-financing instruments to help countries absorb drought-related economic shocks.

She also called for greater private-sector participation, signalling the need to mobilise capital beyond government and development finance to fund resilience measures.

Namibia is strengthening early warning systems, contingency planning, sustainable land management, water security measures and ecosystem restoration, while also pursuing land restoration through the Great Green Wall Initiative.

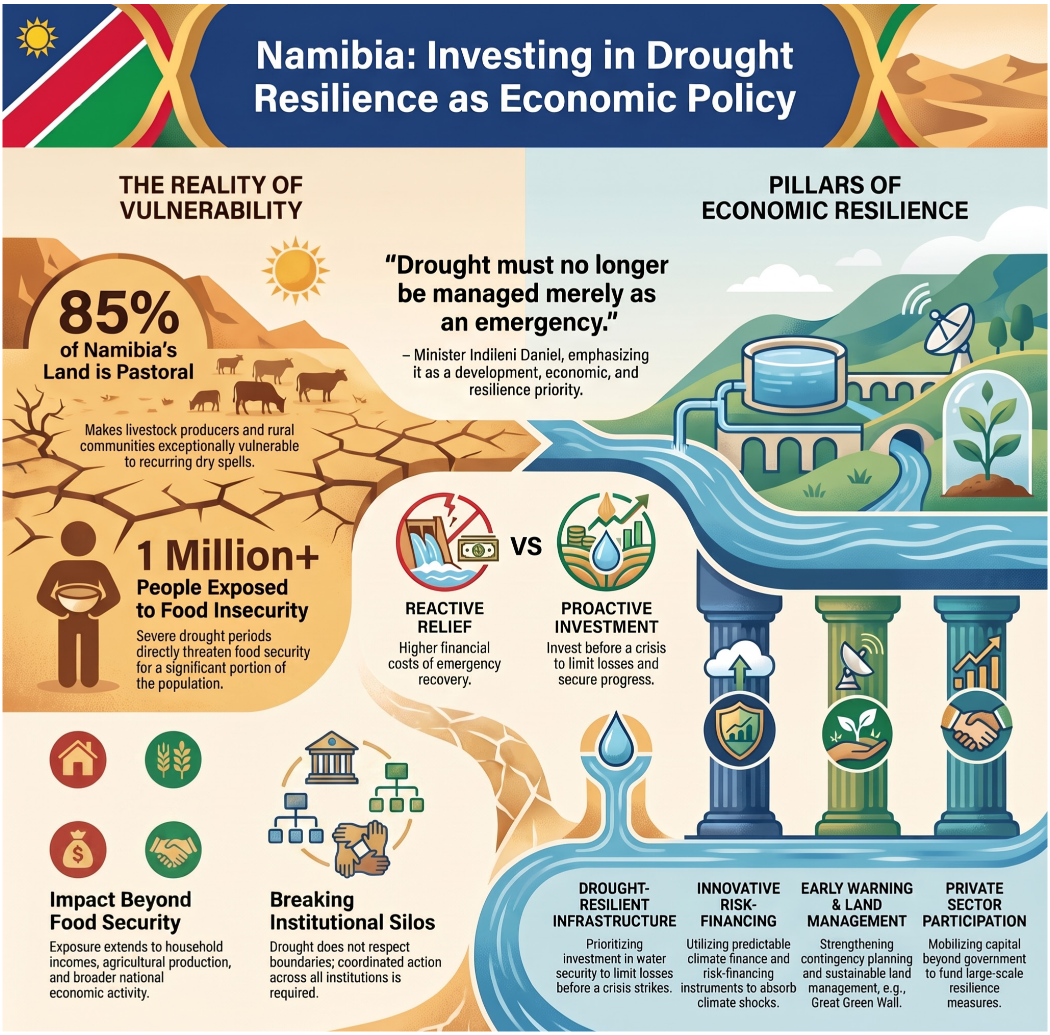
Daniel said protecting rural livelihoods from repeated climate shocks is necessary to safeguard national economic growth and prevent drought from reversing development gains.

She also called for stronger coordination between institutions responsible for drought resilience.

"Drought does not respect institutional boundaries, and working in silos will not build the resilience we need; only coordinated and collective action can deliver lasting solutions," she said.

Daniel urged COP17 to translate commitments into investment, arguing that drought preparedness should increasingly be viewed in the same way as other investments intended to protect economic assets and future growth.

She warned that failing to invest before crises occur would leave countries repeatedly absorbing the much higher financial and economic costs of drought relief and recovery.

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