

VALUE ADDITION DRIVE

President urges China to back Namibia's value addition drive

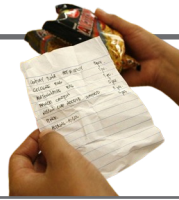
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BRIEF

News Worth Knowing



Nineteen contractors compete for Windhoek District Hospital infrastructure project

THURSDAY 09 JULY 2026

MAIN STORY



Nineteen contractors compete for Windhoek District Hospital infrastructure project

The Central Procurement Board of Namibia (CPBN) has received 19 bids for the construction of bulk earthworks and internal services for the new Windhoek District Hospital, according to officials during the public opening of tenders on Wednesday.

The bids, which range from N\$157.5 million to N\$279.5 million, were opened in a public session conducted in accordance with the Public Procurement Act.

Crucial Dates

- **Bank of Namibia Monetary Policy announcement dates:**
 - * 12 August 2026
 - * 29 October 2026
 - * 10 December 2026
- **Namibia Corporate Social Investment (CSI) Mukopano**
11 August 2026 at the Hilton Windhoek.
- **Namibia Oil and Gas Conference**
18–21 August 2026 in Windhoek

The project covers the construction of roads, stormwater drainage, water supply, sewerage and electricity infrastructure on a portion of Farm 505 in Havana, where the new Windhoek District Hospital will be built.

Speaking during the bid opening, Infrastructure Procurement Officer at the Central Procurement Board of Namibia, Twenty-One Kangonga, said all submissions were opened in line with Section 51 of the Public Procurement Act, which requires the names of bidders, bid prices, discounts and the presence of mandatory documents to be publicly disclosed.

"The bid opening is being done in terms of Section 51 of the Public Procurement Act, which states that a bid envelope is opened at the time and place indicated in the bidding document. At the bid opening session, the name of the bidder, the total amount of each bid, any discount or alternative offered, the presence or absence of any bid security, if required, and the documents referred to in Section 52 are read, recorded, and a copy of the record is made available to any bidder on request," Kangonga said.

The lowest bid was submitted by 2.9 Trading CC JV Precon Construction (Pty) Ltd at N\$157.5 million, while the highest offer came from Multi Solutions JV Mosa

& KMC at N\$279.5 million. All prices were quoted inclusive of VAT.

Of the 19 bidders, only Zongan Construction Group Co JV 1 Centre Trading CC offered a discount, proposing a 2.5% deduction on each payment certificate.

"Their bid price, inclusive of VAT, is N\$187,940,946.23. They have offered a 2.5% discount. Therefore, 2.5% of their bid amount will be deducted from each payment certificate," Kangonga said.

Most submissions were made by joint ventures involving Namibian companies and foreign firms from South Africa, Botswana and China.

According to the procurement board, foreign partners were allowed to submit equivalent compliance documentation from their respective jurisdictions instead of Namibian statutory documents.

One submission, by Namibia Welding, Building and Civil Works CC JV August 26 Construction and KL Construction, was flagged during the opening after officials noted that a tax good standing certificate for KL Construction was missing.

The submission also contained only the original documents and did not include the required duplicate copy or USB version. The bids will now proceed to technical and financial evaluation before the Central Procurement Board awards the contract.



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President urges China to back Namibia's value addition drive

President Netumbo Nandi-Ndaitwah has called on Chinese businesses to invest in Namibia's value addition

and manufacturing industries, saying the two countries' economic partnership must shift beyond the export of raw materials towards industrialisation, technology transfer and job creation.

Addressing the Namibia-China Business Forum in Beijing, the President urged Chinese investors to establish manufacturing and processing operations in Namibia to unlock greater value from the country's natural resources and strengthen local production.

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in Namibia, and come and grow with Namibia," Nandi-Ndaitwah said.

She said China's expanded zero-tariff market access for qualifying African exports presents Namibia with an opportunity to increase exports of value-added products while expanding its industrial base.

"This development presents an important opening for Namibia to deepen exports into one of the world's largest consumer and industrial markets. This opportunity must not be viewed simply as a trade concession; it must be viewed as a strategic instrument for industrialisation, export diversification, enterprise growth and job creation," she said.

The President encouraged Namibian businesses to increase production, invest in value addition and improve product quality to meet Chinese market requirements while complying with export standards, certification and traceability requirements.

She said Namibia is seeking investment across agriculture, mining, renewable energy, logistics, digital infrastructure, education and healthcare, supported by preferential access to regional markets through the Southern African Development Community (SADC), the Southern African Customs Union (SACU) and the African Continental Free Trade Area (AfCFTA).

Nandi-Ndaitwah said Namibia offers investors

political stability, investment protection, an efficient tax regime, reliable transport and telecommunications infrastructure, as well as the free repatriation of profits, dividends and capital.

She also encouraged the Namibian business delegation attending the forum to use the platform to secure investment, technology, strategic partnerships and market access that will support the country's long-term industrialisation and sustainable economic growth.



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Khomas records Namibia's highest inflation in June

Residents of the Khomas Region faced the highest cost-of-living pressures in Namibia during June, with inflation reaching 5.8%, as national inflation accelerated to 4.4%, driven largely by rising transport and housing costs.

New figures released by the Namibia Statistics Agency (NSA) show Khomas recorded inflation well above the national average, reflecting stronger price increases than any other region.

By comparison, Zone 3, covering the //Kharas, Erongo, Hardap and Omaheke regions, recorded annual inflation of 4.0%, while Zone 1, comprising Kavango East, Kavango West, Kunene, Ohangwena,

Omusati, Oshana, Oshikoto, Otjozondjupa and Zambezi, recorded the lowest rate at 3.3%.

Nationally, annual inflation rose to 4.4% in June from 3.7% a year earlier, while monthly inflation slowed to 0.3% from 1.2% in May. Core inflation, which excludes volatile food and energy prices, stood at 3.3%.

NSA Statistician-General and Chief Executive Officer Alex Shimuafeni said transport remained the biggest driver of inflation.

"Transport-related price increases accounted for about 43.9% of the overall inflation rate, making it the dominant driver of inflation during the

month," Shimuafeni said.

Transport contributed 1.9 percentage points to the overall inflation rate of 4.4%.

Housing, water, electricity, gas and other fuels were the second-largest contributors, adding 1.1 percentage points, equivalent to 24.4% of annual inflation.

The category, which carries the largest weighting in the consumer basket at 28.4%, recorded annual inflation of 4.4%, up from 4.1% a year earlier, driven mainly by higher electricity, gas and other fuel costs, as well as increases in the cost of maintaining and repairing dwellings.

Food and non-alcoholic beverages contributed 0.5 percentage points, representing 11.8% of overall inflation. Despite this, annual food inflation eased to 2.5% from 6.4% in June last year, suggesting food price pressures continued to moderate. On a monthly basis, food inflation remained unchanged at 0.7%.

Shimuafeni said maintaining low and stable inflation remains important for economic stability.

"Low and stable inflation supports sound macroeconomic fundamentals by enabling households and businesses to plan, save and invest with greater certainty. In contrast, high or unpredictable inflation erodes purchasing power, especially for individuals on fixed incomes, and creates economic uncertainty that hampers long-term economic planning," he said.

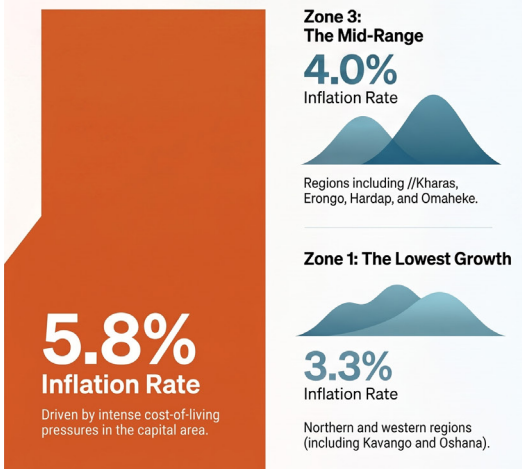
The latest figures indicate inflationary pressures strengthened throughout the second quarter after reaching a low of 2.1% in March. Annual inflation increased to 3.1% in April, 4.1% in May and 4.4% in June.

"Headline inflation is consistently more volatile than core inflation. In June 2026, headline inflation moved to 4.4%, above the 3.3% core inflation due to the recent acceleration," Shimuafeni said.

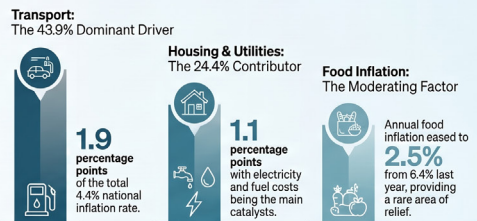
The NSA said core inflation covers 75.7% of the Namibia Consumer Price Index basket after excluding food and non-alcoholic beverages and selected energy products, providing a more stable measure of underlying price trends.

Namibia's Inflation Divide: The Khomas Surge vs. National Trends

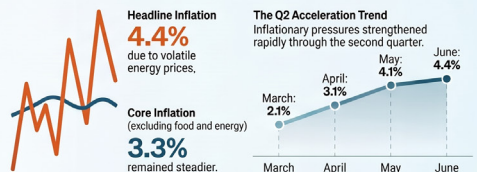
Regional Disparity (Khomas vs. Other Zones)



Drivers of the Pulse (Sector Comparison) & Economic Pulse



The Economic Pulse (Stability vs. Volatility)



After the Two-Tier System

What a National Medical Benefit Fund Would Actually Look Like for Namibia

By Willem Kanyondi

The National Medical Benefit Fund has been law since 1994 and unbuilt ever since. The coverage gap it was meant to close has barely moved in twenty years. Whether it finally arrives — or follows the SA NHI into stalemate — depends on design choices that have to be made before the legislation, not after.

Here is a fact that ought to feature more prominently in Namibia's health-financing debate: the National Medical Benefit Fund is not a new idea awaiting a decision. It is an existing legal instrument awaiting implementation. The NMBF is written into the Social Security Act of 1994 — the same Act that established the Social Security Commission — and more than three decades later it has still not been brought into being.

In the intervening years it has been mentioned in Cabinet papers, referenced in successive MOHSS strategic plans, and embedded in the architecture of the Universal Health Coverage Policy. And yet it has never been designed in a form a citizen or provider can read and respond to. It exists as a statutory intention without an institutional shape.

What has changed in 2026 is that the surrounding conditions have finally caught up with the statute. With FIMA in force, Vision April 2026 reshaping the demand side, and the MOHSS Strategic Plan committing the country to Universal Health



Funding the NMBF requires choosing between three financing instruments: a dedicated payroll contribution, general revenue allocation, or a mixed model.

Coverage by 2030, the question is no longer whether the NMBF arrives, but in what form. The choices that determine whether it works are design choices, and they have to be made deliberately — before the political moment forces a hurried legislative answer.

The cautionary example is next door. South Africa's National Health Insurance Act passed in 2024 but remains mired in constitutional challenge, funding uncertainty and operational vagueness. The lesson is not that NHI is wrong; the lesson is that legislation outran institutional readiness, and the system has been arguing about implementation ever since. Namibia, having waited thirty years already, has no excuse not to do this in the opposite order.

The gap that has not closed

The most striking feature of the Namibian coverage problem is how little it has shifted. A detailed study of the proposed NMBF and the informal economy — drawing on interviews across the Social Security Commission, the Ministry of Health, the Ministry of Labour,

the Namibian Employers’ Federation and the informal sector organisation NISO — documented that in 2006, only around 18% of the population was covered by medical aid funds, leaving over 1.7 million Namibians without any health insurance. Roughly 200,000 formally employed Namibians were among the uncovered, because no low-cost product existed for them.

Two decades later, the figure has barely moved. Current estimates still put medical aid coverage at approximately 18% of the population, with about 82% relying on the public system or out-of-pocket spending. The structural diagnosis the study made — that there is no cross-subsidisation between rich and poor, and that the cheapest available private product still consumes 15% of a low-income worker’s monthly income, rising to as much as 22% for family cover for an unskilled worker — remains substantially true today.

That stability is itself the argument. A coverage gap that has not narrowed in twenty years will not narrow through the same mechanisms that left it open. The market has

had two decades to produce an affordable mass-market product and has not done so, because the economics do not work without pooling and subsidy. This is precisely the space a properly designed NMBF is meant to occupy.

The advantages Namibia starts with

Before turning to the design questions, it is worth being honest about what makes the Namibian case more tractable than the South African one.

Scale is the first advantage. A population of roughly three million is a system that can plausibly be redesigned in a single coordinated programme. South Africa’s complexity — sixty million people, hundreds of medical schemes, an enormous private hospital industry — is not a problem Namibia has to solve.

Institutional foundations are the second. NAMAF already provides a standardised coding and tariff framework. NAMFISA is a competent regulator with FIMA-grade powers and visible involvement in UHC policy drafting. The Social Security Commission —



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the statutory home of the NMBF — already administers contribution-based national funds, including the Maternity, Sick Leave and Death benefit fund and the Employees’ Compensation Fund, and has the collection machinery the NMBF would need. The institutional building blocks are on the table; what is missing is the assembly.

Political alignment is the third — at least for now. Vision April 2026, the FIMA commencement, the UHC Policy launch and the recent tariff realignment are not coincidences. They indicate a Treasury, a Presidency and a Health Ministry working in the same direction. That alignment is a precondition for NMBF design that may not persist; it is a window, not a permanent state.

Design choice one: single payer or

regulated multi-payer

The most fundamental choice is structural. A single-payer NMBF — one fund, mandatory contributions, replacing or absorbing the existing medical aid funds — is the maximalist version. A regulated multi-payer system, in which the NMBF operates alongside existing funds under a strong common regulator, is the gradualist version.

The single-payer case rests on equity and pooling efficiency. One pool means one risk pool, one administrative system, one negotiating position with providers, and the maximum cross-subsidisation between healthy and sick, rich and poor. It is also the version most likely to produce decade-long political and operational disruption.

The multi-payer case rests on what already exists. Namibia’s medical aid funds are institutions with member trust, administrative capacity and provider relationships. Dissolving them recreates exactly the implementation paralysis that has stalled the SA NHI. A multi-payer model — where the NMBF guarantees a defined minimum benefit package for every Namibian, financed by mandatory contributions, and where existing funds compete to deliver that package and offer cover above it — uses the institutions rather than fighting them.

The research underlying the original NMBF proposal points firmly in this direction. It envisaged the NMBF as a basic minimum benefit package — primary, hospital and emergency cover for the most common conditions



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— with the private medical schemes acting as a “top-up” for more complex procedures. That is a regulated multi-payer design in all but name, and for a small country with a functioning private medical aid industry, it is the more defensible starting point. The single-payer option remains available as a destination if the multi-payer system proves inadequate; the reverse path is much harder.

Design choice two: who the fund must cover

The hardest design problem is the one the original research kept returning to: the informal economy. The NMBF, as drafted in the 1994 Act, was built for employed people with regular wages and an employer to share contributions. But more than 150,000 Namibians earn their living in an informal sector characterised by irregular, low income, no employer, and no employment contract — and it is precisely these workers, together with the unemployed, who most need coverage.

This is where design has to be inventive rather than mechanical. The research surfaced several workable ideas: contribution structures tailored to irregular income — for instance, allowing farmers to contribute during selling seasons rather than monthly; sector-specific schemes for hawkers, vendors and farmers with terms that fit their cash flow; discounted rates for upfront or lump-sum payments in place of monthly premium collection; and using an organised intermediary — the informal

sector organisation — as the collection bridge between the fund and dispersed informal workers. None of these is exotic; all of them have analogues in micro-insurance schemes elsewhere. What they require is a fund willing to design for the informal worker first rather than bolting them on afterward.

Design choice three: contribution architecture

Funding the NMBF requires choosing between three financing instruments: a dedicated payroll contribution, general revenue allocation, or a mixed model. International evidence, and the research on the Namibian case specifically, favours mixed financing built on the principle of solidarity — contribution rates that are asymmetric and income-related, so that poorer members



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contribute less but benefit equally.

A concrete illustration from the research: if a formal-sector employee contributes around N\$54 per month to social security, an informal-sector worker might contribute half that — but receive the same benefit. The shortfall is met through cross-subsidy and a ring-fenced general-revenue allocation for the unemployed and indigent. This is the architecture that fits Namibia's economic structure, where formal employment cannot carry the whole system and a broad revenue base is needed to keep contribution rates low. The collection mechanism for the formal-employment contribution already exists at the SSC; what is missing is the dedicated revenue line and the subsidy formula.

Design choice four: provider reimbursement and the public-private question

How the NMBF pays providers determines the system's clinical and financial behaviour. A blended model — capitation for primary care, episode-based payments for acute admissions, fee-for-service for defined specialist procedures — is the design that has worked in middle-income countries with mixed public-private delivery, and it gives the regulator multiple levers to adjust as evidence accumulates.

The research is emphatic on one point that bears directly on current events: the NMBF should contract strategically with both the public and private sectors wherever capacity exists, rather than favouring one. With the recent state-hospital tariff realignment bringing public-facility cost recovery closer to private levels, the conditions for genuine public-private contracting under a common benefit standard are more present now than when the proposal was first written. The NMBF could be the mechanism that turns the tariff convergence into a coherent purchasing strategy rather than a one-off price adjustment.

Design choice five: the data spine

The single most important design choice is the one rarely discussed in public commentary: the NMBF cannot function without a national claims-data infrastructure. Coding standards, electronic health records, claims adjudication, fraud detection, utilisation review and outcome measurement all depend on it — and the PSEMAS experience, with its tens of thousands of estimated ghost beneficiaries and well-documented exposure to fraud and false claims, is the cautionary tale of what happens when a national-scale fund operates without that spine.

Building it is a five-year project. It has to start before legislation, not after. NAMAf coding standards, NAMFISA's regulatory data requirements under FIMA, and the National Health Act 2015 mandate for a centralised digital health-records system are the components. The integration is the work.

A proof of concept worth remembering

Namibia has done a version of this before, at small scale, and it worked. Between 2004 and 2008 the PharmAccess-supported Okambilimbi project created several low-cost health insurance products — in partnership with private medical aid funds and through a shared HIV/AIDS risk-equalisation pool — aimed specifically at previously uninsured low-income workers. By the end of 2008, more than 36,000 previously uninsured employees had enrolled in one of these new affordable products. The project's central lesson was that affordable mass-market cover became possible only once the wider medical aid fund industry was brought in rather than bypassed. That is the same lesson the NMBF design has to absorb: the private funds are part of the solution, not an obstacle to it.

A sequenced path

The right sequence is the opposite of the SA NHI sequence. Build the data spine first.

Negotiate the multi-payer framework second. Define the minimum benefit package and the solidarity-based contribution architecture third. Pilot delivery in a defined population segment — the formally employed, then a structured informal-sector cohort — fourth. Legislate the national rollout fifth.

This is consistent with what the original research concluded: a phased introduction, compulsory membership to guarantee a stable funding base, regulation by NAMFISA if the fund operates like a medical aid, and a deliberate scaling-up from a limited programme as effects are demonstrated and resources expand.

Both the SSC and independent economists interviewed for that work estimated the full path to universal coverage at fifteen to twenty years. The instinct to compress it will be the largest political risk. The instinct to defer it — for another thirty years — is the larger fiscal and moral one.

The bottom line

A National Medical Benefit Fund is not a theoretical destination for Namibia. It is a thirty-year-old statutory commitment

that the convergence of FIMA, Vision April 2026 and the UHC Policy has finally made implementable. The coverage gap it was designed to close has not narrowed in two decades, which is the clearest possible evidence that the market will not close it unaided.

The design choices outlined here are not the only ones, and they are not prescriptions. They are the architecture of the conversation that has to happen before the architecture of the fund can be settled.

The country has the institutional building blocks, a statutory mandate, and even a small-scale proof of concept in its own recent history. What it needs now is a design table — and the discipline to build in the right order.

** Willem Kanyondi is a nurse practitioner turned clinical auditor and CIMA candidate, specialising in healthcare revenue integrity and risk. He writes on the intersection of clinical operations, financial management and healthcare financing. He writes here in his personal capacity.*





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**Public transport carries
70% of Namibians as
safety concerns mount**

More than 70% of Namibians rely on public transport every day, with transport operators and road safety researchers warning that rising accidents involving buses and taxis require stronger enforcement, better use of crash data and coordinated action to reduce fatalities.

Presenting before the National Council Standing Committee on Transport, Infrastructure and Housing on Tuesday, Namibia Bus and Taxi Association (NABTA) Secretary General Pendapala Nakathingo said public transport remains the backbone of the country's mobility system but continues to face growing safety risks.

"Public transport moves over 70% of Namibians daily. Taxis and buses are the backbone of mobility. But with this responsibility comes risk. The rising road accidents involving public transport threaten lives, livelihoods and public trust," Nakathingo said.

He identified driver fatigue, speeding, reckless driving, substance abuse, vehicle overloading, poor maintenance, informal operations and inadequate taxi and bus

rank infrastructure as the main contributors to road crashes involving public transport.

To improve accountability, NABTA proposed the introduction of the Smart NABTA System (SNS), a digital platform that would verify drivers and vehicles, monitor trips, register passengers and share transport data with relevant authorities.

The association said operators have already introduced measures including driver training, vehicle inspections, codes of conduct, passenger registration books and awareness campaigns, but argued that self-regulation alone is insufficient to improve road safety.

NABTA also called for stronger enforcement against overloading and unroadworthy vehicles, improved taxi and bus rank infrastructure, incentives for operators investing in safety technologies and the construction of rest facilities for long-distance drivers.

Meanwhile, representatives from the International University of Management (IUM), Sioni Iikela and Roswitha Vincentius, told the committee that Namibia recorded

1,333 road crashes, 2,273 injuries and 229 fatalities between January and June 2026, according to Motor Vehicle Accident (MVA) Fund data.

The university said human factors accounted for 72% of crashes, with speeding, driver fatigue, overloading and distracted driving identified as the leading causes.

IUM also pointed to infrastructure-related risks, including animals on roads and inadequate wildlife management, while calling for improved analysis of existing crash data.

"Raw data exists but it is not fully analysed. Causes of serious crashes are not sufficiently researched. Findings are not shared with stakeholders," IUM said.

The institution said it is strengthening research partnerships with the MVA Fund

and the National Road Safety Council to analyse crash patterns, identify accident hotspots and develop evidence-based interventions.

The University of Namibia's Robert Ambunda and Monika Shapua also urged authorities to adopt a Safe System approach, arguing that road deaths cannot be reduced through awareness campaigns alone.

UNAM's analysis of more than 30,000 crash records from the National Road Safety Council between 2012 and 2025 found that severe crashes were strongly linked to dangerous manoeuvres, unsafe overtaking, alcohol-impaired driving, speeding, fatigue and distracted driving.

The university warned that Namibia's well-developed road network has not translated into better safety outcomes.


"Quality of asphalt is not the same as safety of the system. Our road fatality rate exceeds regional averages despite Namibia being rated among the best road networks in Africa," UNAM said.

Among its recommendations, UNAM called for a national crash evidence platform, data-driven traffic enforcement, independent road safety audits and phased upgrades of high-risk road corridors. It also proposed short-term interventions such as rumble strips, speed-over-distance enforcement and livestock fencing before the construction of dual carriageways.

The recommendations come as policymakers seek new strategies to reduce road deaths and improve safety for passengers, motorists and other road users.

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The employment expansion model: Could Namibia inspire the world's next employment revolution?

By Clerence Kameeta

The world is entering one of the most significant economic transformations since the Industrial Revolution.

Artificial intelligence is rapidly reshaping how businesses operate. Tasks that once required teams of employees can now be completed in minutes. Automation is becoming more affordable, cloud technology has removed geographical barriers, and businesses increasingly serve customers across global markets that never close.

For many, this progress raises an uncomfortable question.

If technology continues to become more capable, what happens to the people whose work it replaces?

Around the world, governments are investing billions in education, entrepreneurship, industrialisation, infrastructure, and skills development. Yet despite these efforts, unemployment and underemployment remain persistent challenges in both developed and developing economies.

The conversation about the future of work is often framed around one question:

"How do we protect jobs from artificial intelligence?"

Perhaps that is the wrong question.

A better question may be: "How do we ensure that the productivity created by artificial intelligence results in more opportunities for people, rather than fewer?"

This is the idea behind what I call The



If technology continues to become more capable, what happens to the people whose work it replaces?

Employment Expansion Model (EEM).

The World Doesn't Need Less Innovation. It Needs More Participation.

Throughout history, every major technological revolution has changed the labour market.

Mechanised farming reduced the need for agricultural workers while creating new industries in manufacturing and transportation.

The internet transformed retail while creating entirely new professions in software development, digital marketing, cybersecurity, and e-commerce.

Artificial intelligence will undoubtedly do the same.

Some jobs will disappear.

Others will evolve.

Entirely new occupations will emerge.

The challenge, therefore, is not to stop technological progress.

It is to ensure that economic progress expands human participation instead of concentrating its benefits among fewer businesses and fewer workers.

Innovation should not be measured only by how much labour it replaces.

It should also be measured by how many new opportunities it creates.

The Employment Model Was Built for Yesterday's Economy

Much of today's employment structure still reflects an economy built more than a century ago.

The traditional eight-hour workday was designed for factories, fixed production schedules, and manual labour.

Businesses operated during daylight hours.

Customers visited physical locations.

Most work required people to be physically present.

Today's economy looks very different.

Businesses sell products online twenty-four hours a day.

Customers expect greater convenience.

Digital tools allow work to happen almost anywhere.

Artificial intelligence enables organisations to accomplish more with fewer routine tasks.

Yet many businesses still organise work around operating models that have changed remarkably little since the early twentieth century.

Technology has evolved.

Consumer behaviour has evolved.

Business has evolved.

Perhaps our employment model should evolve as well.

Introducing the Employment Expansion Model The Employment Expansion Model begins with a different way of thinking.

Instead of asking: "How many employees do we need to operate this business?"

Businesses could instead ask: "How much larger could this business become if we used technology to serve more customers, operate longer where demand exists, and create more opportunities for people?"

This distinction is important.

The Employment Expansion Model is not about protecting outdated jobs.

It is not about asking businesses to employ more people while earning the same revenue.

Nor is it about dividing one full-time position into two smaller jobs.

It is about using productivity—including productivity created by artificial intelligence—to expand businesses, reach more customers, and create sustainable new employment where commercial demand exists.

In this model, technology becomes an enabler of employment rather than simply a substitute for it.

The Three Pillars of the Employment Expansion Model

Pillar One: Business Expansion

Businesses should explore opportunities to expand where demand exists.

This may include extending operating hours, entering new markets, introducing additional services, or improving customer accessibility.

The objective is growth.

Growth creates additional revenue.

Additional revenue creates capacity for investment.

Pillar Two: Employment Expansion

As businesses grow, work can be organised through flexible or staggered shifts where economically viable.

This allows businesses to increase customer coverage without overburdening employees while creating opportunities for additional workers to participate in the economy.

Importantly, the goal is not to maximise the number of employees.

The goal is to maximise meaningful employment through sustainable business growth.

Pillar Three: Policy Enablement

The government also has a role.

Smart public policy can encourage employment by reducing the cost of creating new opportunities.

Rather than directing businesses whom to hire, governments can create conditions that make employment growth more attractive through targeted incentives, skills development, labour market reforms, and streamlined regulation.

Employment expansion should therefore be viewed as a shared responsibility between business, government, and workers.

Namibia Has Already Demonstrated This Principle

This approach is not entirely theoretical.

Namibia has already shown that public policy can influence employment decisions.

Through the Youth Internship Allowance contained in Section 17E of the Income Tax Act, qualifying employers may claim an additional tax deduction when they enter into certified internship agreements that satisfy the requirements of the legislation.

The objective is straightforward.

Reduce part of the employer's cost.

Encourage businesses to create opportunities for young people.

This demonstrates an important principle.

Businesses respond to incentives.

If the government recognises that tax policy can encourage internship opportunities, perhaps similar thinking could be explored

to encourage sustainable employment growth.

Future policies could consider incentives for businesses that expand operating hours where customer demand exists, create additional shift-based positions, employ first-time job seekers, or demonstrate measurable employment growth through business expansion.

Such policies should not replace market forces.

They should strengthen them by encouraging businesses already positioned to grow.

AI Should Expand the Economy—Not Just Productivity Much of the discussion surrounding artificial intelligence focuses on efficiency.

Businesses naturally seek to reduce costs and increase output.

There is nothing inherently wrong with that.

However, history suggests that productivity alone does not guarantee widespread prosperity.

The real opportunity lies in how those productivity gains are used.

A business made more efficient by artificial intelligence could simply reduce its workforce and maintain its existing operations.

Or it could use those same productivity gains to extend customer service hours, enter new markets, develop new products, improve

The graphic is a light blue background with a pattern of faint icons. It features a central QR code with the word 'Finance' above it and 'Business' below it. To the left of the QR code is a circular icon with a bar chart and a plus sign. To the right is a circular icon with a magnifying glass over a bar chart. Below the QR code is the text 'for Daily Namibian News' with a WhatsApp icon. On the left side, there is a 'SCAN HERE' text, a PDF icon with 'Daily PDF version sent via email', and social media handles for Facebook, LinkedIn, and Twitter. On the right side, there is the logo 'THE BRIEF News Worth Knowing' and the text 'TO FOLLOW OUR WHATSAPP CHANNEL'.

customer experience, open additional branches, and create entirely new roles that require human creativity, judgment, empathy, and relationship-building.

The Employment Expansion Model encourages the second path.

Its central question is not: "How do we stop AI from replacing people?"

It is: "How do we use AI to create even more opportunities for people?"

Measuring Success Differently

Economic success has traditionally been measured through GDP growth, productivity, exports, investment, and profitability.

These indicators remain essential.

But perhaps another measure deserves equal attention.

How many citizens are meaningfully participating in economic activity?

An economy cannot reach its full potential if technological progress benefits only a small portion of society.

The strongest economies of the future may not simply be those with the most advanced technology. They may be those that use technology to create the broadest participation in prosperity.

Namibia Has an Opportunity to Lead

Namibia's unemployment challenge is often viewed as a weakness.

It could become one of its greatest opportunities.

Countries that face significant challenges are often the ones that develop bold new ideas.

If Namibia becomes one of the first nations to seriously explore employment-centred business expansion—supported by technology, evidence-based policy, business innovation, and targeted government incentives—it could contribute a new perspective to one of the defining economic debates of our time.

Rather than importing every solution,

Namibia has an opportunity to export one.

An Invitation to Rethink the Future of Work The Employment Expansion Model is not presented as a finished answer.

It is a framework for discussion, research, pilot programmes, and continuous refinement.

Not every business should extend its operating hours.

Not every industry will require additional shifts.

Not every workplace will benefit from the same approach.

But every business, every government, and every economy should ask a common question.

How can technological progress create more opportunities for people instead of fewer?

The future of work should not be defined solely by automation.

Nor solely by efficiency.

It should also be defined by participation.

Innovation should not simply reduce the amount of human work required.

It should expand the number of people who share in the benefits of economic progress.

Perhaps the question is no longer:

"Where are the jobs?"

Perhaps the better question is:

"How should we redesign work, business, and public policy so that the age of artificial intelligence becomes the age of greater human opportunity?"

If we are willing to rethink how businesses grow, how governments encourage employment, and how technological progress is shared, unemployment need not become the inevitable consequence of innovation.

Instead, it may become the catalyst for designing a more inclusive economy.

And perhaps that conversation can begin in Namibia.



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BoN tightens oversight of cross-border payments with new reporting system

The Bank of Namibia (BoN) has introduced a new reporting framework for all cross-border financial transactions, requiring every international payment to be assigned a standardised code as the central bank strengthens oversight of foreign exchange flows and compliance with exchange control regulations.

The changes were outlined in the Bank of Namibia's newly released Balance of Payments (BoP) Codes Guide, which sets out how individuals, businesses and authorised dealers must classify all international financial transactions.

Under the new system, all individuals and businesses making or receiving international payments must classify the purpose of the transaction using Balance

of Payments (BoP) codes before funds are processed.

The central bank said the codes will enable commercial banks and authorised dealers to report cross-border transactions more accurately while improving the quality of national economic statistics.

"BoP codes are standardised reference codes used to classify every cross-border financial transaction, including trade in goods and services, income flows, and capital transfers. They help Authorised Dealers (ADs), Authorised Dealers with Limited Authority (ADLAs), and the Bank of Namibia classify international payments correctly for reporting, monitoring and statistical purposes," the BoN said in the guide.

Customers will be required to identify

the purpose of each international payment and assign the relevant BoP code, with commercial banks submitting the information to the central bank for monitoring and analysis.

The framework classifies transactions ranging from imports, exports and service payments to remittances, salaries, investment income, capital investments, loans, trade credit and financial derivatives.

According to the BoN, the enhanced reporting framework will strengthen its ability to monitor the country's external sector, support monetary policy formulation and ensure compliance with international statistical reporting standards.

It added that accurate reporting is critical for managing Namibia's foreign exchange reserves and maintaining the Namibian dollar's peg to the South African rand.

"Enhanced ability for the Bank of Namibia to ensure sufficient foreign currency reserves to meet international obligations and maintain the exchange rate peg with the South African Rand," the central bank said.

The BoN warned that businesses and individuals using incorrect BoP codes could face transaction delays, regulatory queries and possible breaches of exchange control regulations.

"Using an incorrect BoP code may lead to delays in processing transactions and the incorrect reporting of cross-border transactions.

This misclassification can also result in reduced accuracy and reliability of national statistics, which subsequently causes weakened external sector analysis and policy decisions. Furthermore, it creates increased compliance risks and queries from the regulator, potentially masking the illicit flow of funds and leading to a direct violation of exchange control regulations," the bank said.

The central bank said the framework also strengthens efforts to detect illicit financial flows, improve the integrity of Namibia's cross-border payment reporting system and enhance oversight of the country's foreign exchange transactions.

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More than 200 exhibitors expected at Namibia's biggest

More than 200 exhibitors are expected to participate in this year's 13th Mining Expo and Conference, as demand for exhibition space reaches record levels ahead of Namibia's flagship mining industry event.

The Chamber of Mines of Namibia says 204 exhibitors have already confirmed participation, up from 195 last year, while exhibition space has expanded from 329 allocations to 372, with organisers expecting demand to grow further before the event opens on 4 August.

The expo, which runs from 4 to 6 August at the Windhoek Showgrounds, will be held under the theme "From Dialogue to Delivery: Assessing Progress in Creating Mining-Led Economic Growth and Employment since NamPPF."

Chamber of Mines of Namibia Chief Executive Officer Fabian Shaanika said companies are not only increasing in number but are also requesting significantly larger exhibition spaces.

"We've gone from 329 spaces last year to 372 this year, and we are still counting. I think 400 is really reachable. The increase is driven largely by exhibitors wanting more space rather than simply by having more exhibitors. It looks like they have more to show and more to tell," Shaanika said.

He said the exhibition will feature mining companies, equipment manufacturers, engineering firms, technology providers and service companies from Namibia, the Southern African region and beyond.

"We've always had local exhibitors from across Namibia, regional participation and international exhibitors beyond Southern Africa. This year is no different. The sector



is represented at all levels, local, regional and international," he said.

Beyond the exhibition, the conference will evaluate progress made under the Namibia Partnership Framework (NamPPF), with discussions focusing on mining's contribution to economic growth, investment and employment.

According to Shaanika, the industry has identified opportunities to unlock approximately US\$2.6 billion in additional investment and create around 18,000 jobs over the next five years through increased exploration, mine expansions and new mining developments.

The 2026 edition will also introduce a

dedicated Mining Safety Conference on the opening day, bringing together regulators, mining companies and safety professionals to improve safety standards across the sector.

"The idea is to bring the various stakeholders together to share common experiences and ultimately lift safety standards across the mining industry. It is about building a safer industry and, by

extension, contributing to a safer country," Shaanika said.

He said the Mining Expo and Conference remains one of Namibia's most important industry platforms, connecting government, investors, mining companies and service providers while showcasing developments across the country's mining value chain. Public access to the three-day event will remain free.

NAMIBIA MINING EXPO 2026: SCALING GROWTH FROM DIALOGUE TO DELIVERY

Visualizing the growth of Namibia's premier mining event and the significant economic impact projected for the industry over the next five years.

EVENT GROWTH & PARTICIPATION



EXHIBITORS

Participation has grown from 195 exhibitors last year, representing local Namibian firms, regional Southern African companies, and international entities.



LOCAL



REGIONAL



INTERNATIONAL

EXHIBITION ALLOCATIONS



Total exhibition spaces have expanded from 329 last year to 372 this year, with organizers targeting a goal of 400 total spaces.



DEMAND FOR LARGER FOOTPRINTS:

Growth is driven by existing exhibitors requesting significantly more physical space to showcase advanced machinery and technology.

ECONOMIC IMPACT & FUTURE PROJECTIONS

US\$2.6 BILLION INVESTMENT POTENTIAL

The industry has identified opportunities to unlock this capital through increased exploration, mine expansions, and new developments over the next five years.

18,000 NEW JOBS BY 2031

Mining-led growth following the NamPPF framework is projected to create nearly 20,000 employment opportunities within the five-year outlook.



ASSESSING THE NAMPPF PROGRESS:

The 2026 conference serves as the primary platform to evaluate the transition from policy dialogue to the delivery of economic growth.

STRATEGIC INITIATIVES & SCOPE



INAUGURAL MINING SAFETY CONFERENCE

A new dedicated segment bringing together regulators and safety professionals to harmonize and lift standards across the entire sector.



Mining Companies



Engineering Firms



Specialized Service Providers

The event features a cross-section of mining companies, engineering firms, and specialized service providers from the global value chain.



3 DAYS OF FREE PUBLIC ACCESS

To encourage transparency and local engagement, public access to the Windhoek Showgrounds remains free from August 4th to 6th.

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