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THE BRIEF

News Worth Knowing



GIPF has N$5.1bn awaiting investment in viable Namibian projects

THURSDAY 12 NOVEMBER 2026

MAIN STORY

GIPF has N$5.1bn awaiting investment in viable Namibian projects

. . . as the fund's domestic investments exceed N$100 billion

The Government Institutions Pension Fund (GIPF) has N$5.1 billion in committed capital awaiting deployment into suitable investment projects in Namibia, as the pension fund faces challenges identifying bankable opportunities, particularly in infrastructure.

GIPF Board of Trustees Chairperson Penda Ithindi said the fund had committed N$28.2 billion to its unlisted investment portfolio, of which N$23.1 billion had been invested, leaving N$5.1 billion yet to be deployed.

Speaking at the GIPF 2026 Pension and Investment Symposium in Windhoek, Ithindi said the outstanding capital was close to the N$5 billion to N$6 billion in annual investment funding identified as necessary to support Namibia's development priorities.

However, he cautioned that the fund could not release capital to projects that failed to meet its investment criteria, regardless of their potential economic benefits.

"I have five billion point one for him. But let me be clear. It's conservative. It's in a very conservative investment philosophy. So projects have to meet particular criteria. There are specific boxes to be ticked for



Crucial Dates

- **Bank of Namibia Monetary Policy announcement dates:**
  * 9 December 2026

THE BR/EF
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the investment to be committed and to be invested," Ithindi said.

He identified infrastructure as the sector with the largest gap between committed and invested capital, largely because projects require extensive preparation before they can qualify for institutional financing.

Ithindi said proposed investments must demonstrate financial viability, appropriate security arrangements and sound governance structures before the fund can commit financing.

"The fundamental question that we ask is whether they are ready, whether they are bankable, whether they could then meet all the governance aspects as well for us to be able to see fund flows," he said.

He noted that some infrastructure proposals involved substantial investment requirements but remained unsuitable for financing because of incomplete project preparation, inadequate guarantees or other investment risks.

Despite these challenges, Ithindi said GIPF's unlisted investment commitments had increased by approximately 10% during the period under review, while the fund had received about N$7.2 billion in distributions from the portfolio to date.

GIPF's broader domestic investment portfolio has exceeded N$100 billion, representing 48% of the fund's total assets.

This is above the regulatory minimum domestic investment requirement of 45%.

Ithindi said GIPF had invested approximately N$7 billion in energy and infrastructure, N$2.7 billion in small and medium enterprise (SME) financing and N$207.4 million in information and communications technology (ICT) fibre infrastructure.

The fund's investments have also contributed to the development of an additional 545 megawatts of electricity generation capacity.

In housing and property, GIPF has invested approximately N$5 billion, supporting the delivery of 2,385 serviced plots and about 12,000 homes, while contributing to nearly 5,000 jobs.

The housing portfolio includes rent-to-own arrangements and a pension-backed home loan initiative aimed at improving access to housing finance for members.

GIPF also has approximately N$1.62 billion committed to venture capital investments, while its manufacturing and agricultural portfolio includes investments in FabuPharm and Mashare Berries.

FabuPharm operates approximately 20 medicine production lines, while the fund's agricultural investments include grapes, dates and other high-value crops.

Ithindi said investment decisions in agriculture must consider Namibia's production conditions, environmental risks and access to markets.

GIPF currently manages approximately 45 investment mandates and has exposure to about 315 portfolio companies across different sectors in all 14 regions.

The fund's total assets stood at N$209 billion as at March 2026, representing year-on-year growth of approximately 16%.

It recorded an annual investment return of 15.9%, while net investment income increased by approximately 75% to N$29.2

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billion. Its funding level stood at 133%, above the target range of 105% to 115%.

Ithindi said that while GIPF remained committed to supporting domestic economic development, investment decisions would continue to be guided by its responsibility to safeguard retirement benefits.

As a defined-benefit pension fund, GIPF must maintain sufficient assets and investment income to meet its long-term obligations to members and beneficiaries.

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SUPERINTENDENT: INFORMATION TECHNOLOGY (IT) (X1) Permanent	• Grade 12 • Bachelor's degree in relevant field • Five (5) to Seven (7) years' experience of which three should be in supervisory role. • IT experience in a mining or fast paced environment is an added advantage • Ability to maintain confidentiality is a pre-requisite • Good interpersonal skills • Ability to work in a multi-cultural environment • Valid Namibian driver's licence	• Lead the team to operate the on-site IT service desk and organize the handling of hardware, software, network, system and communication faults to ensure timely and effective user support. • Organize the team to implement information security requirements, carry out data backup, antivirus, access control, vulnerability checks and emergency drills, and promptly report security incidents. • Organize the team to carry out the day-to-day operation and maintenance of IT infrastructure, including networks, servers, server rooms, wireless systems, communications, monitoring and terminal devices • Maintain IT asset records, allocation, maintenance, inventory and disposal execution. • Responsible for day-to-day technical guidance, training organization and on-site coaching, and provide input for performance appraisal
SUPERINTENDENT: ADMINISTRATION (X1) Permanent	• Grade 12 • Bachelor's degree in relevant field • Five (5) to Seven (7) years' experience of which three should be in supervisory role. • Ability to maintain confidentiality is a pre-requisite • Good interpersonal skills • Ability to work in a multi-cultural environment • Valid Namibian driver's licence • Proficient computer and Microsoft package skills	• Execute the company's administrative management systems and processes, and supervise the day-to-day administrative work of offices, dormitories, canteens, vehicles, security coordination amongst others to ensure compliance with standards • Responsible for the day-to-day scheduling of site logistics support • Supervise vehicle dispatch, driver management, commuting arrangements, and the day-to-day coordination of travel, accommodation and flights • Responsible for administrative staff scheduling, day-to-day guidance, attendance, training organization, and provide input for performance appraisal • Coordinate external administrative matters with local government, communities, landlords and service providers • Consolidate administrative expenses and budget execution data, monitor day-to-day spending, and propose cost-reduction and efficiency-improvement recommendations • Complete other tasks assigned by superiors
MOBILE EQUIPMENT OPERATOR: PLANT (X1) Permanent	• Valid competency certificates for a front-end loader (CAT 966 or larger), forklift, and HIAB / truck-mounted loader crane – required. • Minimum five (5) years' experience operating heavy or industrial mobile equipment in mining, construction, or process-plant environments. • Trained or experience in hazardous chemical / dangerous goods handling; cyanide awareness or ICMC-related training is highly advantageous. • Residents of Otjimbingwe, Karibib, Omaruru or Usakos will be given preference.	• Receive and offload reagent and consumable deliveries using forklifts, the telescopic handler, or the HIAB truck. • · Carry out machine-assisted housekeeping with the front-end loader and skid-steer loader: spillage clean-up at crushing, conveyor transfer points, stockpiles, drive-in sumps, bunded areas, and plant roads. • Conduct and document pre-start inspections for every machine before each shift or handover; immediately isolate and report defects or unsafe conditions. • · Maintain cleanliness and basic operator care of assigned equipment, and keep accurate equipment-utilisation, delivery, and defect records.
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NPC seeks N$5bn in institutional financing to meet NDP 6 targets

The National Planning Commission (NPC) is seeking N$5 billion in financing from institutional investors, government and foreign investment sources to support the implementation of Namibia's Sixth National Development Plan (NDP 6) and Vision 2030.

NPC Director-General Ambassador Kaire Mbuende said the country needed to mobilise available capital and direct it towards viable investment projects capable of driving economic transformation.

Speaking at the Government Institutions Pension Fund (GIPF) 2026 Pension and Investment Symposium in Windhoek, Mbuende said Namibia had sufficient natural resources, capital, labour and skills to support industrialisation, but had struggled to translate these into productive economic activity.

"I need 5 billion Namibian dollars to attain the objectives of NDP 6, as well as attain the objectives of Vision 2030," Mbuende said.

He said Namibia's ambition to become an industrialised nation by 2030 would require greater investment in infrastructure, energy, agriculture, manufacturing and other productive sectors.

"The task from a resource point of view is manageable. The question is putting resources into projects. And not just projects but successful projects," he said.

Mbuende identified green hydrogen, renewable energy, oil and gas, transport and logistics infrastructure, agriculture, irrigation, mining beneficiation and critical minerals as priority sectors for investment.

He said Namibia needed to diversify its economy beyond its historical dependence on diamond mining, particularly as declining diamond prices were placing pressure on government revenue.



Mbuende also identified oil and gas developments as potential drivers of economic growth but said financial projections remained uncertain pending a final investment decision by TotalEnergies on its offshore development plans.

In agriculture, he called for increased investment in commercial production, irrigation infrastructure and green schemes to expand output beyond small-scale farming.

He said approximately 13,000 hectares of land could be developed for irrigation, with an estimated investment requirement of N$1.5 billion.

Mbuende also highlighted transport infrastructure projects aimed at strengthening Namibia's position as a regional logistics hub.

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These include the proposed 770-kilometre Trans-Zambezi railway extension from Grootfontein to Katima Mulilo, which has completed a pre-feasibility study, and the proposed 1,500-kilometre Trans-Kalahari railway linking Mmamabula in Botswana to Walvis Bay.

In the water sector, he identified a proposed N$80-million investment in local manufacturing capacity for water supply infrastructure materials, which could reduce dependence on imports and support domestic industrial development.

Mbuende said attracting institutional investment would require a stable investment environment, transparent regulations, good governance and stronger coordination between government institutions, development finance institutions, pension funds and private investors.

He linked these requirements to the four pillars of NDP 6, namely economic transformation, human resource development, environmental sustainability and good governance.

He further stressed the need to improve project preparation to ensure that proposed investments were commercially viable and capable of attracting financing.

Meanwhile, Trade and Development Bank (TDB) Group President and Chief Executive Officer Admassu Tadesse said Africa's investment challenge was not solely a shortage of capital but the limited deployment of available institutional savings into productive sectors.

Tadesse said approximately US$2 trillion in institutional capital was available across Africa, but much of it was not being channelled into infrastructure, industry, small and medium enterprises and agriculture.

He said African economies were growing at approximately 4%, a rate he considered insufficient to deliver the continent's desired economic transformation without increased investment.

Tadesse described Namibia as having a relatively strong investment environment compared with several other African countries, although its small domestic market remained a constraint for large-scale projects.

He said Namibia could address this limitation by using its coastline, port infrastructure and access to landlocked neighbouring countries to attract regional investment.

"Namibia can overcome some of these limitations by leveraging its coastline, port infrastructure and access to landlocked neighbouring countries. Regional integration and the African Continental Free Trade Area could eventually allow Namibia to serve as a platform for Pan-African investment," Tadesse said.

Govt allocates over N$867m for water infrastructure development



The Namibian government has allocated more than N$867 million for the development, maintenance and rehabilitation of water infrastructure, as overall funding for the water sector increases by nearly 39% to more than N$1.039 billion.

Prime Minister Elijah Ngurare announced the allocation during his keynote address at the Third Namibia Regional Water Symposium, saying the funding would support the construction of new earth dams, rehabilitation of existing water supply networks and expansion of rural water harvesting infrastructure.

"As Government we recognise that securing our water future requires sustained investment. We must expand infrastructure to meet growing demand while maintaining, rehabilitating, and protecting the systems upon which our communities already depend," Ngurare said.

He said the government had also secured financing from international development partners to expand bulk water supply and



sanitation infrastructure.

Through the Namibia Water Sector Support Programme, the government has mobilised more than N$1.89 billion in partnership with the African Development Bank (AfDB) for priority water supply and sanitation projects.

In addition, cooperation with the German Development Bank (KfW) under the Water Sector Support Programme II includes a N$1.5 billion (€75 million) loan facility to modernise critical water infrastructure.

Ngurare said infrastructure investment must be accompanied by adequate funding for operations and maintenance to ensure that water supply systems remain functional, particularly in rural areas. "We must also ensure that new infrastructure is accompanied by adequate provision for operation and maintenance. A completed project fulfills its purpose when it continues to serve communities effectively throughout its intended lifespan. In practice this means that rural water supply offices must be adequately funded to respond to the needs of rural communities," he said.

The Prime Minister said Namibia's household access to safe drinking water stood at 91.4%, with access in urban areas reaching 98%, compared with 83.5% in rural areas.

However, he noted that sanitation remained a major challenge, with more than 40% of the population still practising open defecation. Ngurare also called for increased investment in desalination technology to supplement existing water sources and improve access in underserved communities.

"Namibia must scale up desalination plants including mini desalination plants," he said.

He further directed NamWater and officials from the Ministry of Agriculture, Fisheries, Water and Land Reform to urgently address water shortages affecting the Otamanzi, Tsandi and Okahao constituencies, as well as other affected areas.

Ngurare said the government must ensure that infrastructure development is supported by sufficient maintenance funding to prevent deterioration and guarantee reliable water supplies over the long term.

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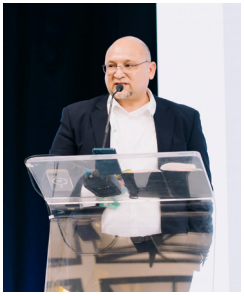
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Day 2 | GIPF Pension and Investment Symposium



















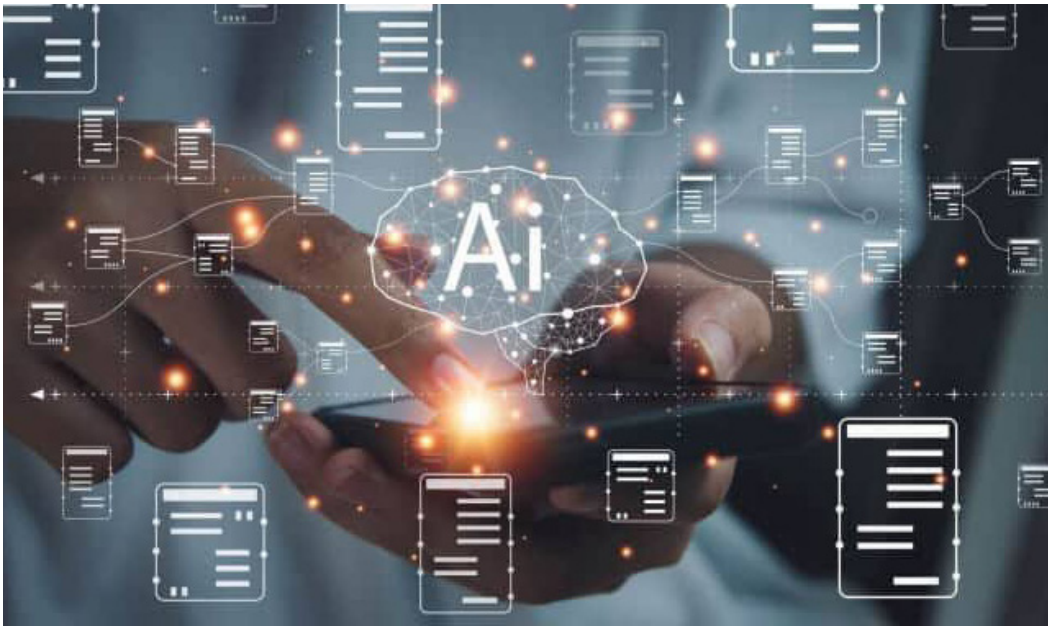












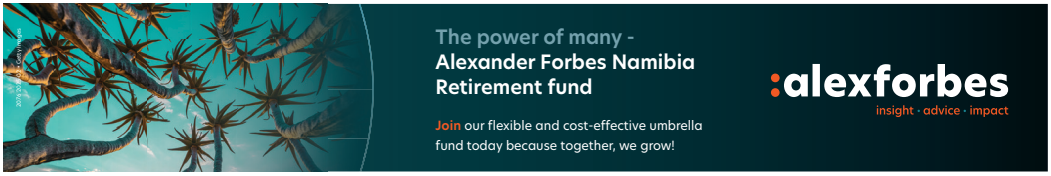
CRAN develops regulatory framework for AI, satellite internet and blockchain

The Communications Regulatory Authority of Namibia (CRAN) is developing a regulatory sandbox framework to allow businesses and technology developers to test emerging technologies, including artificial intelligence (AI), satellite broadband and blockchain, under controlled regulatory conditions.

Speaking during a stakeholder consultation, CRAN Manager for Technology and Standards Kristof Itana said the proposed framework would address regulatory gaps created by technological developments that are not adequately covered under existing legislation.

He said traditional telecommunications regulations were designed around established technologies and were becoming increasingly difficult to apply to new digital services.

"As a sector, we have had some challenges in that some of our traditional regulations were designed based on known technologies. And I know you would agree with me that with the fast evolving technological advancement, some of those traditional regulations would no longer be fit for purpose," Itana said.



The proposed framework will cover low-Earth orbit (LEO) and medium-Earth orbit (MEO) satellite broadband, direct-to-cell services, artificial intelligence, the Internet of Things (IoT), drone technologies, blockchain, cloud computing and digital identity solutions. It will also accommodate innovations in postal and courier services, digital financial services and rural connectivity.

"In terms of the emerging technologies, there are quite a number of emerging technologies that we're looking at [...] such as satellite broadband, be it whether it's the LEO or MEO satellites. We're also looking at emerging technologies such as direct-to-cell services, as well as artificial intelligence, Internet of Things, drone technologies," he said.

Under the proposed framework, telecommunications operators, satellite service providers, technology companies, startups, universities, research institutions and government innovation projects will be eligible to apply to participate in the regulatory sandbox.

Applicants will be required to submit proposals to CRAN for preliminary screening and detailed evaluation before receiving approval to conduct controlled tests.

Successful applicants will enter into agreements with the regulator specifying the testing period, applicable conditions and regulatory requirements.

CRAN also plans to establish a steering committee to oversee the testing process, review participating projects and make recommendations on possible regulatory amendments.

The implementation process will include stakeholder consultations, finalisation of governance procedures, development of application guidelines and the official launch of the framework, followed by pilot testing and monitoring.

Itana said the regulatory sandbox would provide an opportunity to assess emerging technologies before introducing permanent regulatory requirements.

The regulator expects the initiative to reduce regulatory uncertainty, support investment in digital services and encourage technological innovation.

CRAN also anticipates that the framework could support improved connectivity in underserved rural areas by allowing alternative broadband and communications technologies to be tested.

Findings from the testing programmes will be used to inform future policy and legislative reforms aimed at accommodating emerging technologies within Namibia's communications sector.



Reclaiming our green passport: The tactical roadmap to restoring Namibia's FMD-free status

By Dr. Tuhafeni DaSilva Hishitelwa, PhD



> **"Overnight, our agricultural "green passport" was revoked, paralysing a N$5.5 billion annual beef export pipeline and placing over 52,000 rural jobs at immediate risk.**

In 1961, Namibia, then South-West Africa, encountered a "Landmark Epidemic," widely recognised as the most defining Foot-and-Mouth Disease (FMD) crisis in the nation's history.

Originating on the farm 'Esperance' in the eastern Windhoek district, the outbreak was suspected to have been introduced by wild African buffaloes migrating across the border from neighbouring Bechuanaland (now Botswana).

To counter this existential threat, the then Secretary of the Department of Agriculture-Technical Services, Dr. Vorster and his team, engineered a comprehensive technical containment strategy that successfully eradicated the four-year epidemic by 1964.

This groundbreaking plan permanently reshaped Namibia's agricultural landscape through the implementation of game-proof cordon fences, total transport blockades, mass quarantines, and mandatory vaccination campaigns.

Crucially, the response was driven by unprecedented cross-sector collaboration: 40 specialised veterinarians were deployed from South Africa to direct the clinical intervention; over 1,300 officials and volunteers managed checkpoints and zoning restrictions; and over 1,700 workers including personnel from the Road Administration and labourers from Ovamboland, were mobilised to rapidly construct critical border and containment fencing.

Supported by local Farmers' Associations that synchronised quarantine enforcement on private land, this unified national effort remains a masterclass and benchmark in collective biosecurity execution.

The suspension of Namibia's current FMD free status following the recent biosecurity breach in the //Kharas region in September 2026 is an economic emergency of the highest order.

Overnight, our agricultural "green passport" was revoked, paralysing a N$5.5 billion annual beef export pipeline and placing over 52,000 rural jobs at immediate risk. For a nation whose rural baseline relies heavily on livestock, this is not merely a bureaucratic roadblock; it is a structural crisis.

Yet, our hard-earned status is "suspended, not lost". To find the path back to international trade viability, we do not need

to look far; we only need to look at our own history.

The catastrophic 1961 FMD outbreak in Namibia remains our ultimate historical benchmark. During that crisis, the virus penetrated deep into the commercial heartlands, threatening to permanently blacklist the territory from global markets.

The immediate eradication and rapid market recovery achieved after 1961 did not happen by chance. It was forced through an unyielding, military-style veterinary strategy.

The authorities of the day implemented a strict "Stamping Out" policy, accompanied by the immediate erection of thousands of kilometres of game-proof fencing, which laid the structural foundations for today's VCF.

By combining absolute movement bans, mandatory farm-by-farm testing, and a highly disciplined quarantine ring, the 1961 outbreak was totally eradicated, proving to global buyers that Namibia possessed the administrative capacity to completely isolate and eliminate a highly contagious pathogen.

Under the strict modern guidelines of the World Organisation for Animal Health (WOAH), replicating this historical discipline demands a formidable, three-phased operational roadmap:

1. Definitive Surgical Zoning: Constructing the Containment Buffer

The first and most critical milestone is drawing a hard, impenetrable boundary around the epicentre of the outbreak. Rather than allowing the entire country south of the VCF to remain blacklisted, Namibia must legally establish a WOAH-approved Containment Zone.

Mirroring the structural lessons of 1961, this is achieved by applying tight inspection rings (30 km and 50 km from the infected sites) and fortifying them with aggressive physical barriers. Veterinary District plan to erect a new disease-control fence in high-risk border pathways such as the Karasburg State Veterinary District, is the absolute structural prerequisite for this phase. Without a verifiable physical fence, there is no containment zone; and without a containment zone, international markets will remain closed to the rest of Namibia's disease-free regions.

2. Aggressive Sero-Surveillance and Private-Public Integration

Clinical inspection alone cannot reliably detect FMD in small stock like sheep and goats, which frequently act as silent, asymptomatic carriers. We must deploy an intensive, multi-layered surveillance standard.

This requires the immediate deployment of private veterinary cohorts under Directorate of Veterinary Services (DVS) command to conduct repeat serological sampling, establish sentinel flocks, and enforce mandatory trace-back windows.

Every animal moved into registered feedlots or abattoirs must undergo strict double-testing regimes rather than being cleared on a single round of negative results. Crucially, farmers must ensure that 100% of their herds are registered under the Namibia Livestock Identification and Traceability System (NamLITS), because in modern agricultural trade, a flawless animal record is a farmer's true passport back to market.

3. Strategic Execution of WOAH-Sanctioned Containment Routes

To systematically clear the virus out of the containment zone, Namibia must tightly execute a state-administered, mandatory ring-vaccination campaign.

The current rollout of compulsory three-round vaccinations for all cloven-hoofed animals south of the main transport corridors must be supported by absolute

compliance from local producers.

To regain free status efficiently, the state should utilize WOAH's Option 3: A Six-Month Commodity-Based Trade Program. This framework allows vaccinated cattle within the containment zone to be processed under rigid, state-supervised direct slaughter protocols at registered abattoirs.

By processing and de-boning, the meat under precise pH-controlled conditions that naturally destroy the FMD virus, we can safely market the products locally or through new regional trading corridors (such as North African markets) while protecting our pristine export zones.

The Way Forward

To compress the recovery timeline, Namibia must consider the most aggressive tool in the veterinary arsenal: the selective, strategic culling of infected animals within the primary hot zones. While politically sensitive, immediate stamping-out operations completely destroy the viral load, preventing the disease from mutating or spilling over into adjacent commercial zones. To make culling economically viable and prevent farmers from hiding vulnerable herds, the state must instantly deploy the National Emergency Fund to provide fair, market-related compensation to all affected producers.

Furthermore, because a prolonged export ban threatens the banking, logistics, and retail sectors, Namibia must aggressively mobilize funding from the private sector. Commercial banks, corporate meat processors, and mining houses should establish a joint Private Sector Emergency Biosecurity Fund to match state capital, ensuring that compensation, disposal logistics, and continuous ring-vaccinations are fully funded without administrative delays.

Our recovery timeline is a direct variable of our national discipline. Just as our predecessors did in 1961, we must recognize that a single loophole destroys the entire system. If we fail to secure our borders, allow illegal animal movements, or tolerate unauthorised private vaccine use, which masks the true epidemiological reality recovery could drag on for years.

If we couple the government's fiscal capital with active field mobilization and unyielding farm-level biosecurity, we can file our formal application to WOAH within the coming months. Reclaiming our global market status is entirely within our hands, provided we back our veterinary science with absolute operational enforcement.

**** Dr Tuhafeni DaSilva Hishitelwa holds a PhD in Management Strategy and is a renowned Strategist, Farmer and a Researcher. He writes in his personal capacity. He can be reached on hishitelwat.dasilva@gmail.com.***





Amutse appoints new NIDA, NEAB boards

Minister of Industries, Mines and Energy Modestus Amutse has appointed new boards of directors for the Namibia Industrial Development Agency (NIDA) and the Namibia Estate Agents Board (NEAB), with directives to improve industrial park operations and strengthen regulation of the property sector.

The appointments were announced during the commissioning of boards for four public institutions in Windhoek on Wednesday.

The new NIDA board comprises Thaddius Maswahu, Tulimeyo Kaapanda, Mennesia Vilho, Mpasi Haingura, Aunie Gideon and Johny Smith.

Amutse tasked the board with addressing operational challenges affecting the agency's industrial parks, including unpaid utility bills, service disconnections and underutilised facilities.

"NIDA has a demanding task: to make industrial assets support real economic activity. An industrial park is useful only when businesses can operate there, with essential services and sound management," Amutse said.

He referred to reports from October 2026 indicating that Prime Minister Elijah Ngurare had directed NIDA to settle an outstanding electricity bill owed to the Gibeon Village Council to facilitate the restoration of power at the NIDA Industrial Park.

Amutse also highlighted the !Homs-Ai Industrial Park, which has been earmarked for development into a youth skills hub but remains unused following the disconnection of water and electricity services over unpaid bills.

"These reports point to a basic test for NIDA: a development plan must be matched by working services, clear responsibility and a credible operating arrangement," he said.

The Minister directed the board to assess NIDA's assets, finances, commitments

and operational risks to identify facilities generating economic value and those requiring rehabilitation or revised management arrangements.

"I expect the NIDA Board to establish a reliable picture of the agency's assets, finances, commitments and risks. It must distinguish assets that are producing value from those that need repair or a new operating plan," Amutse said.

He further called for major investment projects to have clear implementation timelines, measurable targets and designated officials responsible for delivering results.

Meanwhile, the newly appointed NEAB board is chaired by Keuuavali Nashua, with Abel Sindano serving as Deputy Chairperson. Other members are Fabian David Tait and Josephina Nekongo.

Amutse tasked the board with preparing for the implementation of the Property Practitioners Act, 2024, which will expand the institution's regulatory responsibilities.

He said the board must ensure that the necessary administrative systems, technical skills and public guidance are in place to strengthen consumer protection and professional accountability in the property sector.

"NEAB must be ready for that transition, including the systems, skills and public guidance needed to protect consumers and regulate a broader range of practitioners," Amutse said.

The Minister also called on both boards to strengthen corporate governance, improve institutional performance and establish measurable priorities to ensure that their respective mandates deliver tangible benefits to the public.



Up to date, but still short: The hidden squeeze of stacked salary deductions

By Joeline Venter



> **Having credit available is not the same as having sufficient disposable income or financial resilience.**

Debt trouble often brings to mind missed instalments, demand letters and blacklisting. Yet financial distress can be less obvious: a consumer may pay every instalment on time but still reach payday without enough money for food, transport, rent or electricity.

It rarely happens overnight. A short-term loan covers school fees in January. Another helps with a funeral or car repair.

Insurance premiums, a home-loan payment and other standing deductions may also come off the salary.

Each commitment may have seemed manageable when it was signed. Together, however, they can leave a household struggling to survive between paydays.

Namibia's financial inclusion figures highlight why this matters.

The nationally representative 2025 Namibia Financial Inclusion Survey, conducted by the Namibia Statistics Agency with the Bank of Namibia and other partners, found that 86% of adults were financially included through the use of formal or informal financial products.

Yet 49% borrowed money in 2025, up from 42.1% in 2017. Among borrowers, 51.3% used credit for food, 22.1% for education and 16.4% for transport.

More concerning, 63% struggled to keep up with financial commitments, while only 25.4% often managed to make their income last until the next payday. These figures relate to adults aged 15 and older, not only employed people.

They nevertheless illustrate an important reality: access to financial services does not automatically translate into financial wellbeing.

Having credit available is not the same as having sufficient disposable income or financial resilience.

A separate survey by Fin Fit Investments, with support from Avril Payroll Deduction Management, offers a closer look at salary deductions among government employees. Its final report retained 1,240 valid completed responses for analysis.

Within that sample, 77.2% reported personal-loan deductions, 67.9% insurance deductions, 29.7% home-loan repayments and 34.8% union or association fees. Respondents could report more than one deduction type.

The survey was conducted online and was voluntary, so it is not a representative estimate of all Namibian employees.

The same survey found that 69.5% of respondents agreed or strongly agreed that the payroll deduction system helped them

avoid taking on more debt than they could manage.

Automatic deductions can make repayments more predictable, but a payment being collected on time does not prove that the employee has enough left for essential expenses.

A loan can be paid on time while the borrower is financially distressed.

Afrobarometer's separate 2024–25 Namibia survey found that 42% of respondents said they or someone in their household frequently went without cash income, while 19% frequently went without enough food.

This is a household lived-poverty measure, not a payroll-deduction statistic, but it reinforces the wider cash-flow pressures facing many families.

On paper, a person may look like a model borrower because every instalment is paid. In practice, they may be one emergency away from taking another loan simply to get through the month. Being up to date with repayments is not the same as being financially healthy.

There are warning signs worth recognising:

You may be borrowing money to replace money that deductions have already taken.

Your take-home pay may fall short of essential monthly costs.

You may not know the total you still owe, the interest you are paying or when each loan ends.

You may feel that taking a new loan is the only way to manage the old ones.

Any one of these should prompt a pause and a review of your financial position before signing another agreement.

Debt restructuring may help some people, but it is neither a magic eraser nor a solution for every situation.

It involves reviewing existing debts, repayment terms, income and essential living expenses, and assessing whether revised arrangements can be negotiated with creditors. Not every loan or arrears position will necessarily qualify.

Consumers must also understand the trade-offs. A lower monthly instalment may come with a longer repayment period, additional fees or a higher total repayment amount.

Reducing monthly pressure is important, but it should not come at the cost of entering an arrangement without understanding its full implications.

Before agreeing to any debt solution, ask direct questions. Which debts can be included, including private cash loans?

What happens if I am already in arrears? What fees will I pay, and when? What is the total amount I will repay compared with my current arrangements? What legal framework applies, and how can I verify the provider's status?

How will the arrangement affect my existing agreements, payroll deductions and credit record? Insist on clear answers in writing. Do not sign under pressure or rely solely on promises of immediate financial relief.

Employers have a part to play too. Financial stress does not stay at home; it can make it harder to concentrate and stay focused at work.

Practical financial education, confidential access to independent guidance and clear referral channels can help employees make better-informed decisions.

Employers should, however, protect employees' privacy and avoid seeking access to individual debt details.

The first step is to write down every deduction, every outstanding balance and every essential expense.

> Automatic deductions can make repayments more predictable, but a payment being collected on time does not prove that the employee has enough left for essential expenses.

The key question is not only whether an instalment can be deducted, but whether enough remains to live on until the next payday.

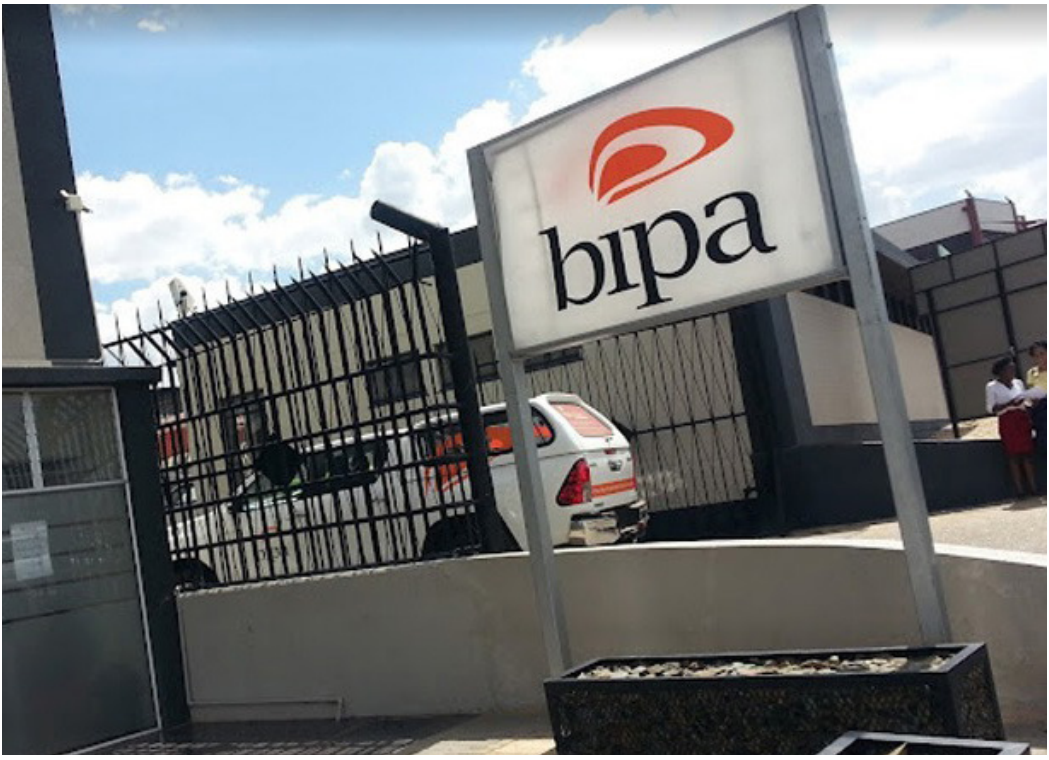
For employees who are concerned that their deductions no longer leave enough for essentials, DebtVision, working with Fin Fit on the Restore Path, offers a confidential conversation to explore whether restructuring may be suitable. Whatever route you choose, make the decision with full information.

Financial wellbeing should not be measured only by whether creditors receive their money on time. It should also be measured by whether people can meet their essential needs, manage unexpected expenses and move towards a more secure financial future.

A salary deduction may keep a loan current. It does not necessarily keep a household financially healthy.

Disclosure: Fin Fit Investments, with support from Avril Payroll Deduction Management, conducted the payroll deduction survey cited above. Fin Fit is also a partner in the Restore Path mentioned in this article.

Joeline Venter is the founder of DebtVision and a debt counselling and credit review specialist. She founded DebtVision in Namibia in 2016, drawing on debt-counselling experience in South Africa since 2009. The views expressed in this article are her own. This article is general information and not personalised financial advice.



New BIPA and NaCC boards appointed

The government has appointed new boards of directors for the Business and Intellectual Property Authority (BIPA) and the Namibian Competition Commission (NaCC), with a mandate to improve business registration services, strengthen regulatory efficiency and promote fair competition.

Minister of Industries, Mines and Energy Modestus Amutse officially commissioned the two boards in Windhoek on Wednesday, directing them to improve service delivery and address regulatory challenges affecting businesses.

The new BIPA Board is chaired by Immanuel !Hanabeb, with Celesta Kandanga-Nangolo serving as Deputy Chairperson. Other members are Robert Eiman, Bridget Dundee, Hilka Alberto and Josephine Shigwedha.

The newly appointed NaCC Board comprises Marvel Tjombonde, Onni-Ndangi Iithete, Ntwala Mwilima, Stephanus van Zijl and Siegfried Neumann.

Speaking at the commissioning ceremony, Amutse directed the BIPA Board to prioritise the digitalisation of business registration services, reduce processing delays and improve access to registration services for entrepreneurs.

“I expect the BIPA Board to make registration services accessible, reliable and easier to use. Digital services should reduce unnecessary travel and waiting,

> The new BIPA Board is chaired by Immanuel !Hanabeb, with Celesta Kandanga-Nangolo serving as Deputy Chairperson. Other members are Robert Eiman, Bridget Dundee, Hilka Alberto and Josephine Shigwedha.

while accurate business and beneficial ownership records protect confidence in the register," Amutse said.

He also called for transparent registration procedures, clear processing timelines and improved support services to reduce administrative barriers for businesses.

Turning to NaCC, Amutse directed the new board to safeguard the Commission's independence and strengthen the enforcement of competition laws.

He said the Commission must ensure that small businesses have fair access to goods and markets, while protecting consumers against anti-competitive practices.

The Minister also referred to an ongoing investigation into allegations raised by small retailers concerning access to stock and trading terms, stressing that the investigation must proceed without interference or prejudgement.

"The Board must protect the Commission's independence, due process and ability to examine evidence fairly," he said.

Amutse further highlighted the Commission's decision to increase merger notification thresholds in August 2026, saying the changes were intended to reduce regulatory burdens on smaller transactions.

He said the revised thresholds would allow the Commission to focus on mergers with potentially significant competition implications while maintaining oversight of market concentration.

Meanwhile, Amutse instructed both boards to review their institutions' strategies, financial positions, operational risks and performance, and establish measurable priorities to improve accountability.

He also called for stronger corporate governance, including the management of conflicts of interest, protection of confidential information and a clear separation between board oversight and management responsibilities.

"Board Members must manage conflicts of interest openly, protect confidential information and prepare properly for meetings. Debate should be frank and decisions should follow proper discussion. The Chairperson has a particular responsibility to lead the Board fairly and keep its attention on the institution's mandate," Amutse said.