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News Worth Knowing

Namibia needs US$14bn for climate action, seeks 90% from international funders



WEDNESDAY 18 NOVEMBER 2026

MAIN STORY



Namibia needs US$14bn for climate action, seeks 90% from international funders

Namibia requires US$14 billion to implement its climate commitments by 2035, with approximately 90% of the funding dependent on international financial support, National Planning Secretariat Director General Kaire Mbuende has said.

Speaking at the high-level segment of the

Crucial Dates

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

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United Nations Climate Change Conference (COP31) in Antalya, Türkiye, on Wednesday, Mbuende said Namibia could not achieve its climate targets without substantial financial assistance from developed countries.

The funding requirement forms part of Namibia's Third Nationally Determined Contribution (NDC), which targets reductions of approximately 23 million tonnes of carbon dioxide-equivalent emissions while strengthening the country's resilience to climate change.

Based on the funding estimates, Namibia would require approximately US$12.6 billion in international support, with the remaining US$1.4 billion expected to be mobilised through domestic resources.

"Ambition without adequate means of implementation risks becoming an empty promise," Mbuende said.

He raised concerns over the shortage of climate finance reaching developing countries, warning that increasing reliance on loans to finance climate adaptation and mitigation could worsen debt burdens in vulnerable economies.

"It is unacceptable that countries least responsible for this crisis must increasingly finance their survival through loans, thereby deepening their debt burdens," he said.

Mbuende called for climate adaptation funding to be provided primarily through grants and highly concessional financing to help developing countries protect communities, infrastructure and livelihoods against climate-related risks.

He cited estimates showing that developing countries require between US$455 billion and US$584 billion annually to implement their NDC commitments, highlighting the gap between climate financing needs and available resources. Mbuende said Namibia remained particularly vulnerable to climate change, with rising climate risks already affecting livelihoods, economic development and long-term growth prospects.

Despite these challenges, he said Namibia remained committed to implementing its climate targets and pursuing development strategies that strengthen resilience to climate change. He also warned that the world was at risk of exceeding the Paris Agreement's 1.5°C temperature target, calling for greater responsibility from countries with historically high greenhouse gas emissions.

Mbuende said global climate action should be guided by the polluter-pays principle, historical responsibility, equity and the principle of common but differentiated responsibilities and respective capabilities.

"Climate action must be anchored in climate justice, intergenerational equity and respect for national circumstances and development priorities," he said.

He urged COP31 participants to prioritise the implementation of existing climate commitments and the delivery of financial resources rather than continuing to negotiate targets without adequate funding.

"We cannot continue to negotiate commitments while failing to deliver the resources necessary to implement them," Mbuende said.

He said the success of COP31 should be measured by the extent to which countries translate climate commitments into practical action and deliver financial and technical support to vulnerable developing economies.

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Namibia's exports to EU rise 17% to N$17.6bn, supporting 40,000 jobs

Namibia's exports to the European Union (EU) increased by more than 17% to N$17.6 billion in 2025, supporting approximately 40,000 direct jobs, according to an independent trade study.

The study, titled EU–Namibia Trade: A Partnership That Works, identifies the EU as Namibia's third-largest export market, accounting for 19.4% of the country's total exports when the bloc is treated as a single trading partner.

Prepared by Economist Robin Sherbourne using Namibia Statistics Agency (NSA) data for 2024 and 2025, the study shows that exports to the EU increased from N$15 billion in 2024 to N$17.6 billion in 2025.

The findings also show that Namibia's exports to the European market have more than doubled over the past decade, with the country recording a trade surplus with the bloc in 2025. Speaking at a technical workshop in Windhoek, EU Ambassador to Namibia Ana Beatriz Martins said the findings highlighted the European market's contribution to employment and economic activity in Namibia.

"Forty thousand jobs: Behind this figure are Namibian workers, families, businesses and communities whose livelihoods depend, directly or indirectly, on access to the European market," Martins said.

Namibia's major exports to the EU include fish, uranium, meat, table grapes, blueberries, charcoal, diamonds, dimension stone and base metals.

According to the study, the European market accounts for more than half of

Namibia's fish, fruit and vegetable, and charcoal exports, while absorbing more than 80% of the country's meat exports.

Meanwhile, Ministry of International Relations and Trade (MIRT) Executive Director Jerobeam Shaanika said Namibia needed to use its trade relationship with the EU to attract investment into local processing and manufacturing rather than continue relying heavily on raw material exports.

"Our ambition must be to ensure that Namibia does not merely serve as a source of raw materials for international markets, but increasingly becomes a producer of value-added goods, a destination for productive investment and a competitive participant in global trade," Shaanika said.

The EU–Southern African Development Community Economic Partnership Agreement (EPA), which marks its tenth anniversary in 2026, provides qualifying Namibian exports with duty-free and quota-free access to the European market.

However, stakeholders said preferential market access alone was insufficient to increase exports, stressing the need for Namibian businesses to meet international standards, expand production capacity and diversify their products.

The workshop, hosted by the Namibia Investment Promotion and Development Board (NIPDB), MIRT and the EU Delegation to Namibia, examined opportunities to expand trade and investment, particularly in the agriculture and mining sectors.

Discussions also focused on strengthening local value addition, increasing the participation of Namibian businesses in international supply chains and attracting productive investment.

The event brought together Members of Parliament, government officials, business representatives, EU member states and other stakeholders to review the study's findings and identify opportunities for further economic cooperation.

MIRT, NIPDB and the EU said the findings would inform future cooperation on trade, investment and industrial development.

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Namibia targets upgrades to four regional trade corridors to cut logistics costs

Namibia plans to upgrade critical sections of four major regional trade corridors to improve road safety, ease capacity constraints and reduce transport and logistics costs, Works and Transport Minister Veikko Nekundi has said.

Speaking at the opening of the World Road Association and Roads Authority seminar in Windhoek on Wednesday, Nekundi said the government remained committed to upgrading and maintaining the Trans-Kalahari, Trans-Zambezi, Trans-Kunene and Trans-Orange corridors to strengthen Namibia's position as a regional logistics hub.

The Trans-Kalahari Corridor connects Namibia through Botswana to South Africa's Gauteng economic hub, while the Trans-Zambezi Corridor provides access to Zambia, the Democratic Republic of Congo (DRC) and other Southern African markets.

The Trans-Kunene Corridor links Namibia to Angola, while the Trans-Orange Corridor connects southern Namibia to South Africa.

Nekundi said improving the condition and capacity of these routes was critical to facilitating cross-border trade and



strengthening access to regional and international markets.

"By protecting the condition of these important routes, addressing capacity and safety requirements, and progressively upgrading critical sections, we aim to enhance the reliability and efficiency of cross-border transport," he said.

The minister said stronger cooperation between countries and improved corridor management would be necessary to ensure the routes remain reliable and support growing regional trade.

He also called for greater private sector participation in road infrastructure development through public-private partnerships (PPPs), particularly for commercially viable trade corridor projects.

However, Nekundi stressed that infrastructure financing arrangements must demonstrate economic value, ensure appropriate risk allocation and protect long-term public interests.

He said Namibia should prioritise the maintenance of existing road infrastructure while investing in rural feeder roads to improve access to markets and connect communities to major trade routes.

Nekundi further called for transparent procurement processes, fair competition and stronger accountability in the implementation of road infrastructure projects.

He said road authorities should consider the full lifecycle costs of infrastructure projects, including future maintenance and rehabilitation requirements, during the planning and design stages to ensure the long-term sustainability of the country's road network.



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Namibia's SDG reporting capacity rises to 71% as 2030 deadline approaches

Namibia's capacity to report on Sustainable Development Goal (SDG) indicators has increased to 71% in 2025 from 66% in 2019, although gaps in data availability remain as the country approaches the 2030 deadline.

Prime Minister Elijah Ngurare said Namibia could now report on 176 of the 248 SDG indicators, compared with 162 of 244 indicators in 2019, reflecting an improvement in the country's statistical reporting capacity.



Speaking at the launch of the 2025 Sustainable Development Goal Indicator Framework and Portal in Windhoek on Wednesday, Ngurare said the improvement demonstrated progress in national data collection and reporting but warned that more work was required to strengthen the availability, quality and consistency of statistics.

"These figures demonstrate the progress we are making as a country, which must be applauded. In addition, the figures remind us that data availability must be maintained and improved continuously," he said.

The 2025 framework is Namibia's third SDG monitoring framework, following the initial publication in 2019 and an update in 2021.

It outlines the indicators used to monitor national development, including their definitions, data sources, responsible institutions and the availability of information required to measure progress.

Ngurare stressed that the framework was not a measure of whether Namibia had achieved the SDGs, but rather a statistical tool to assess progress, identify development gaps and guide government interventions.

He said Namibia continued to face major development challenges, including poverty, income inequality, youth unemployment, food insecurity and unequal access to quality social services.

Climate change, recurring droughts and water scarcity were also placing additional pressure on the country's development efforts. The Prime Minister said the Sixth National Development Plan (NDP6), covering the 2025/26 to 2029/30 period, was aligned with the SDGs and prioritised wealth creation, reducing inequality and expanding employment opportunities.

He called on government ministries, offices and agencies to regularly update and validate development data to improve accountability and ensure that policies were informed by reliable statistics.

Ngurare said Namibia needed to move beyond development commitments and focus on implementation, measurable results and accountability as the 2030 deadline approaches.

Meanwhile, United Nations Development Programme (UNDP) Country Representative Amanda Serumaga said reliable and accessible statistics were essential for translating national development priorities into measurable outcomes.

She said the United Nations Sustainable Development Cooperation Framework for Namibia (2025–2029), aligned with Vision 2030, NDP6 and the global 2030 Agenda, identified strengthening the National Statistics System as a priority.

Serumaga said the newly launched SDG portal would improve public access to development statistics, enabling policymakers, researchers, students and civil society organisations to monitor progress and assess policy outcomes.

"The production of statistics is only one component of the process. Data delivers its true value when it informs decision-making, shapes policy, strengthens accountability, and improves service delivery," she said.

She reaffirmed UNDP's commitment to supporting the government and the Namibia Statistics Agency in improving statistical capacity and expanding the collection and use of disaggregated data, particularly for young people and marginalised communities.

The framework and portal are expected to support national monitoring of Namibia's progress towards achieving the SDGs by 2030.

Want to own shares in Gondwana? Here's what you need to know

By Erastus Kalenga Hamunjela



> **"Gondwana started in 1996 as a conservation-focused lodge business, and it is still a hospitality company first.**

Namibia's best-known tourism group now trades through stockbrokers. Here is what that means, and how to judge whether the shares are worth N$9.60.

Gondwana Holdings announced on 13 November that its shares now trade on the Over-the-Counter Market of Namibia, a market run and monitored by the Namibia Securities Exchange.

Anyone can now buy or sell Gondwana shares through four participating stockbrokers: PSG Wealth Management, IJG Securities, Simonis Storm Securities and Cirrus Securities.

For investors, two questions follow. What does an OTC listing actually give you? And at N$9.60 a share, is Gondwana good value?

What an OTC listing means

Gondwana has not listed on the NSX main board, and it is not raising new money through the move. Its shares trade on the OTCNM, which quotes and trades shares in unlisted public companies through authorised dealers, under the NSX's supervision. Existing shares can now change hands more easily, through brokers, at a price Gondwana publishes on its website.

The trade-off is liquidity. Shares on the OTC market trade far less often than main-board shares. The last recorded trade was on 19 October 2026 at N$9.60, with no movement from the trade before it. The gap between what buyers offer and what sellers ask can be wide, and if you want to sell, you may have to wait for a buyer.

How to buy the shares

Open an account with one of the four participating stockbrokers: PSG Wealth Management, IJG Securities, Simonis Storm Securities or Cirrus Securities.

You'll need your ID, proof of address and a bank confirmation letter, and some brokers also ask for a tax number. Confirm the list with your broker before you go in.

Place your order through the broker. You can buy at the ruling price, or set a limit and buy only at a specific price or better. With so few trades, a limit order protects you from paying more than you intended.

You pay the share price plus costs. Gondwana's own example shows that buying N$10,000 worth of shares costs N$75 (0.75%) and selling the same amount

costs N$55 (0.55%). Ask your broker about its own fees and how long settlement takes.

The business

Gondwana started in 1996 as a conservation-focused lodge business, and it is still a hospitality company first. In the 16 months to February 2026, lodges and hospitality brought in N$987 million of the group's N$1.22 billion revenue, about 81%, with car rental and travel services making up the rest.

The group is growing. Revenue rose 14% to N$625.3 million in the six months to August 2026, helped by the acquisition of tour operator Abenteuer Afrika Safari. Each bed night earned N$2,608 on average, up 4.7%.

But the beds are only half full. Bed occupancy was 50.3%, unchanged from a year earlier, and management says occupancy was below its expectations. It blames geopolitical tensions, higher aviation fuel costs, and the extra cost and paperwork of Namibia's visa regime for travellers.

The whole industry is under the same pressure. Tourist arrivals to Namibia fell 3.2% to 1,217,108 in 2025, the first drop since the post-pandemic recovery, according to the tourism ministry.

Arrivals from Germany, long a key market, fell 27.4% after Namibia ended visa-free travel for Europeans in April 2025. Members of the Hospitality Association of Namibia averaged 52% room occupancy in 2025, down 2.5% on the year before.

Gondwana measures bed occupancy rather than room occupancy, so the figures are not identical, but its 50.3% sits close to the industry level.

What the move means for Gondwana

For the company, OTC trading makes future fundraising easier. A visible share price helps when a company needs to sell new shares, and Gondwana already raised about N$150 million this year at N$10 a share. It also gives existing shareholders a regulated way to sell.

It widens local ownership too. Gondwana depends heavily on international tourists, and easier access to its shares lets more Namibians own a piece of a business built on the country's own tourism.

The numbers

In the six months to August 2026, profit after tax rose only slightly, to N$74.9 million from N$73.8 million, as fuel and depreciation pushed up operating costs.

Earnings per share fell to 91.12 cents from 104.70 cents, because Gondwana issued about 15 million new shares at N$10 each earlier this year, raising N$149.6 million.

Debt is the number to watch. At the end of August, borrowings and overdraft stood at N$671 million, against equity of N$913 million.

The new shares strengthened the balance sheet, and the average financing rate fell to 9.0% from 10.6%. Still, for a business that depends on tourist numbers, that is a meaningful amount of debt.

Gondwana paid a dividend of 44 cents a share in April 2026, but did not declare an interim dividend this year.

Is it good value at N$9.60?

On its assets, Gondwana looks fairly priced to slightly cheap. On its earnings, it is not a bargain. The table below uses the last traded price of N$9.60 and the August 2026 balance sheet. The ratios are my own calculations from Gondwana's published statements. They are not figures the company reports.

Measure	Figure	What it tells you
Market value	about N$810 million (84.4	

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million shares × N$9.60)
What the market says the whole group is worth

Net asset value per share about N$10.74 What each share owns in assets, after debt

Price to net asset valuea b o u t 0.89 You pay around 89 cents for every N$1 of net assets

Earnings per share, last full period, annualised a b o u t 62 cents 82.83 cents over 16 months, spread over 12

Price to earnings a b o u t 15.5 You pay about 15.5 years of current earnings

Dividend yield a b o u t 4.6% 44 cents of dividend on a N$9.60 share

Debt to equity about 0.73 N$671 million of borrowings and overdraft against N$913 million of equity

The latest annual statements cover 16 months because Gondwana moved its year-end, so the 62 cents is scaled down to 12 months and is an estimate.

The case for value rests on the assets. Gondwana's lodges sit in some of Namibia's best-known locations, and the shares trade below what the balance sheet says they are worth.

The case against rests on earnings. A price of about 15 times earnings is not cheap for a business whose profit is flat, whose earnings per share fell this year, and whose beds are half empty. The 4.6% dividend yield is also below inflation, which reached 5.6% in October.

The answer depends on what happens to occupancy. If Gondwana fills more beds without adding much cost, profit can rise quickly. If occupancy stays near 50%, the shares are fairly priced at best.

The risks

Beyond tourism demand and the thin trading on the OTC market, two risks stand out. Costs are rising: fuel and depreciation held back operating income in the latest half-year, and the gross profit margin slipped to 73.8% from 76.2%. And debt adds pressure in a bad year: interest costs were N$83.8 million over the 16 months to February, and they have to be paid whether visitors come or not. The OTC trading is good news for Namibian investors. It makes a well-known local business easier to own. Before you buy, read Gondwana's latest results on its investor relations page, ask your broker how easily you could sell, and keep the shares to a sensible part of a long-term portfolio. Whether they are good value at N$9.60 comes down to one question: can Gondwana fill more of its beds?

This article is for education only and is not financial advice. Speak to a licensed adviser before you invest. Erastus Kalenga is a Namibian investment researcher and financial educator, and writes about money, markets and investing.



Namibia's airport passenger traffic falls 3.2% to 103,645 in September

Namibia recorded a 3.2% year-on-year decline in airport passenger movements to 103,645 in September 2026, compared with 107,043 during the same period last year, according to the Namibia Statistics Agency (NSA).

The NSA's September 2026 Passenger Arrivals and Departures report shows that



passenger traffic also fell by 9.5% month-on-month from 114,497 movements recorded in August, reversing the 17.1% increase registered in the previous month.

Hosea Kutako International Airport accounted for the largest share of passenger movements at 84.4%, followed by Walvis Bay Airport at 9.4% and Eros Airport at 3.9%. Other airports collectively accounted for the remaining 2.2%.

At Hosea Kutako International Airport, passenger arrivals declined by 5.4% month-on-month to 45,623 in September, down from 48,232 in August. However, arrivals increased by 1% year-on-year from 45,151 recorded in September 2025.

Departures through the country's main international airport fell by 14.7% month-on-month to 41,875, compared with 49,092 in August. On an annual basis, departures declined by 3.1% from 43,216 in September 2025.

Meanwhile, Walvis Bay Airport recorded an 8.3% year-on-year increase in passenger arrivals to 5,098, up from 4,706 in September last year. Arrivals also rose by 1.6% month-on-month from 5,020 in August.

However, passenger departures at the coastal airport declined by 14.4% month-on-month to 4,665, compared with 5,450 in August. Departures were also down 3.2% year-on-year from 4,817 recorded in September 2025.

At Eros Airport, passenger arrivals fell by 22.2% year-on-year to 1,947, compared with 2,503 in September 2025. On a monthly basis, arrivals declined by 3.9% from 2,026 in August.

Departures at Eros Airport also contracted, falling by 21.5% year-on-year to 2,119 from 2,701 in September last year. Month-on-month, departures declined by 1.4% from 2,148 in August.

The figures show that while Walvis Bay Airport registered growth in passenger arrivals, overall airport traffic declined during September, driven largely by lower passenger movements at Hosea Kutako International Airport and Eros Airport.



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Educational shift: From consumers to creators

By Dr. Etuna Simon



> **Someone with the right skills can create a product in Namibia and potentially serve a market far beyond our borders.**

A young Namibian sits with a smartphone in hand. With a few taps, she can watch a video produced in another country, ask an artificial intelligence (AI) system to explain a difficult concept, download an application developed thousands of kilometres away, play a game designed on another continent and scroll through digital content created for a global audience.

She is connected. She is digitally active. But there is another question we do not ask often enough: what can she create? Can she design an application that solves a problem in her community?

Can she build an AI tool that understands a Namibian language? Can she animate a story rooted in our culture? Can she analyse local data, design a digital service, develop software or turn an idea into a technology business?

That distinction matters. For years, the digital education conversation has understandably concentrated on access.

We wanted more schools connected, more learners exposed to computers, more students able to navigate the internet and more teachers comfortable using technlogy.

Those priorities remain important. But access can no longer be the destination. The next phase of Namibia's digital education journey must be about moving our young people from consumers of technology to creators with technology.

Digital literacy is changing

Knowing how to use a computer was once considered a significant digital skill. Today, that definition is becoming too narrow.

Artificial intelligence can write text, generate images, analyse data, produce computer code and assist with design. Digital platforms have lowered the barriers to publishing, entrepreneurship and global collaboration.

Someone with the right skills can create a product in Namibia and potentially serve a market far beyond our borders.

Education must respond to that reality. A digitally literate learner should increasingly be able to do more than operate software.

The learner should understand how digital systems work, how information is produced, how AI should be questioned and how technology can be used to solve problems.

Coding matters, but this is bigger than coding. It is about computational thinking, creativity, design, problem-solving, data literacy, digital entrepreneurship and the confidence to move from asking, “Which application can I use?” to asking, What can I build?

A timely signal from Aus

This conversation became particularly

relevant with the recent launch of the ǂKhai re National Digital Scholarship Programme in Aus.

The programme aims to train about 1,000 Namibians annually in information and communication technology over five years, with additional emphasis on women in technology and youth-focused technical training.

At its launch, Information and Communication Technology Minister, Hon. Emma Theofelus made an observation that deserves attention far beyond the technology sector.

Namibia, she argued, needs to grow a pool of people capable of building solutions for Namibia. That is an educational challenge as much as it is a digital one.

Training people to use technologies developed elsewhere will not, on its own, build a digital economy. Someone must eventually design the systems. Someone must develop the applications.

Someone must build the businesses. Someone must produce the local content. And increasingly, someone must understand artificial intelligence well enough not only to use it, but to adapt, interrogate and eventually create technologies appropriate to our circumstances. Education is where that capacity must begin.

Schools must create, not merely connect

Namibia has already started laying some of this foundation. The Youth Coding Initiative has introduced learners and teachers to coding and artificial intelligence, with UNESCO reporting that its first phase reached more than 3,000 young people and 350 teachers. Its second phase is intended to deepen the integration of coding and AI into education.

Our Sixth National Development Plan also calls for digital literacy and AI awareness among teachers and learners. Namibia's National Digital Strategy goes further, envisioning computer programming and data science as part of curriculum reform.

These are important signals. But curriculum reform should not become another exercise in adding new terminology to a syllabus. A learner does not become an innovator merely because the words “coding”, “robotics” or “artificial intelligence” appear in a curriculum document.

Learners must build things. They must experiment, fail, redesign and try again. They should be challenged to identify problems in their communities and explore how technology could address them.

Imagine learners developing simple systems for monitoring water use, producing digital learning resources in local languages, creating applications around agriculture, designing educational games or using data to understand environmental challenges in their regions. That is when digital education becomes more than computer literacy. It becomes problem-solving education.

Creation is bigger than computer science

We should also resist the temptation to define the digital economy only through programmers and engineers. Creation takes many forms. The Namibia University of Science and Technology is expanding its work in digital arts and animation, with plans for degree programmes in areas including digital arts, animation, film and television. Its existing short-course offerings already include animation, filmmaking, scriptwriting and related digital creative skills.

This matters because Namibia is not only a consumer of foreign software. We are also consumers of foreign stories, animations,

games, films and digital culture. Our children grow up watching characters created elsewhere, hearing stories situated elsewhere and navigating virtual worlds designed through other cultural lenses. There is nothing inherently wrong with global content. But where are our own digital stories?

Where are the animated characters speaking our languages? Where are the games built around our history, landscapes and communities? Where are the educational technologies designed from the perspective of a learner in Katima Mulilo, Opuwo, Keetmanshoop or Eenhana?

A digital creator is not only someone who writes code. It may be an animator, filmmaker, teacher, designer, researcher, entrepreneur or storyteller who understands how technology can transform an idea into something others can experience. That is why the arts belong in our digital education conversation too.

AI makes creativity more important, not less

There is an irony in the current technological moment. As AI becomes capable of doing more, we could easily conclude that people need to know less. I believe the opposite is true. When machines can generate content quickly, human value increasingly lies in knowing what should be created, why it matters, whether it is accurate and whom it serves.

AI can generate computer code, but someone must identify the problem worth solving. It can produce an image, but someone must understand the culture being represented. It can analyse information, but someone must recognise when its conclusions are misleading. It can help develop a product, but someone must understand the community for whom that product is being designed.

This changes what we should expect from education. We need young people who can work with AI without surrendering creativity, judgement and ownership of ideas to it. The future creator may work alongside intelligent machines. But the purpose, context and responsibility must



> The programme aims to train about 1,000 Namibians annually in information and communication technology over five years, with additional emphasis on women in technology and youth-focused technical training.

remain human.

Teachers are central to this transition

None of this happens simply because learners receive devices. A school can have computers and still produce mainly digital consumers. The difference is pedagogy. Teachers need opportunities to develop their own confidence in coding, AI, digital design and project-based learning. They also need time, infrastructure and support to redesign learning experiences around investigation and creation.

This is especially important because digital inequality is not only about access to devices or connectivity. There is also a creation divide.

Some learners encounter technology as something they can manipulate, build with and experiment on. Others encounter it primarily as something they watch, scroll through or use to complete tasks.

If we are not careful, that difference will eventually become an economic divide.

Access was only the beginning

Namibia should continue expanding connectivity, devices and digital infrastructure. NDP6 sets ambitious targets for increased access to technology and internet use by 2030.

But we should be equally ambitious about what citizens are able to do once they are connected.

Perhaps the next measure of digital inclusion should not simply be how many young people can access the internet. We should ask how many can build something because of that access. How many can write code? How many can create digital businesses? How many can produce local digital content? How many can develop technology around Namibian problems? How many can use AI not simply to generate answers, but to turn their own ideas into solutions?

The young Namibian holding a smartphone is already connected to the digital world. Our next educational responsibility is to ensure that she does not spend her future only consuming what that world creates.

She should be equipped to shape it. Because the strongest digital economy will not be built by a generation that merely knows how to use technology.

It will be built by a generation that knows how to imagine, question and create with it.

**** Dr. Etuna Simon is a researcher, strategist and writer with a keen interest in education, innovation, artificial intelligence and national development. The views expressed in this article are solely those of the author. She can be reached at etunasimon@icloud.com***



Standard Bank trains 30 NAMPOL investigators to tackle financial crime

Standard Bank Namibia has trained approximately 30 investigators from the Namibian Police Force's (NAMPOL) Commercial Crime Investigation Unit (CCIU) in banking fraud detection and forensic investigations as part of efforts to combat increasingly sophisticated financial crimes.

The training, held on 13 November 2026 as part of International Fraud Awareness Week, focused on emerging fraud trends, including card fraud, phishing, cryptocurrency-related scams, social engineering and digital banking vulnerabilities.

The programme was facilitated by specialists from Standard Bank Namibia's Forensic Services and Fraud Risk Management teams, who provided investigators with technical knowledge of banking systems, financial products and methods used by criminals to exploit digital platforms.

Investigators also received training on modern banking platforms and customer service channels to improve their understanding of how financial transactions are conducted and where potential security vulnerabilities exist.

A key component of the programme



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focused on forensic investigation techniques, including evidence gathering, investigative methodologies and cooperation between financial institutions and law enforcement agencies during criminal investigations.

Standard Bank Namibia's Head of Investigations, Sylvester Tjituka, said closer cooperation between banks and law enforcement was necessary to address the growing complexity of financial crime.

"Fraudsters are becoming increasingly sophisticated, often exploiting advances in technology and digital platforms to target individuals and businesses. Financial institutions and law enforcement share a responsibility to stay ahead of these threats. By combining our expertise and strengthening cooperation, we improve our collective ability to prevent, detect and investigate financial crime," he said.

Tjituka said the training also provided an opportunity for banking specialists and police investigators to exchange information on emerging threats, operational challenges and ways to strengthen cooperation in financial crime investigations.

The initiative forms part of Standard Bank Namibia's efforts to support law enforcement agencies in combating financial crime and improving the detection and investigation of fraud.

The bank said financial crime poses risks to individuals, businesses and confidence in the financial system, making cooperation between financial institutions and law enforcement critical to protecting customers and maintaining financial security.

The fraudster is counting on your next 60 seconds

By Tangeni Erkana



> **You can think clearly and check the facts through official channels, perhaps with a trusted relative beside you.**

Fraud begins with a feeling – as simple as that. A caller says your account is about to be blocked; a message hints that a warrant has been issued in your name.

The stories differ, yet the aim never changes: to stir up emotion strong enough that you stop thinking.

That is the uncomfortable truth about fraud in Namibia today. Criminals study people long before they study systems.

They know that fear and urgency push us to react before we reason, and they build every approach around that weakness. It is why scammers set artificial deadlines on purpose.

A caller who gives you five minutes to save your money does not want those minutes used well, because once you ask a question, phone the bank or consult a relative, the story tends to unravel. Pressure is therefore not a sign of importance. It is a sign that the request cannot survive scrutiny.

This is exactly why I regard the pause as the most powerful anti-fraud tool a customer owns. The moment you stop and breathe, you take control back.

You can think clearly and check the facts through official channels, perhaps with a trusted relative beside you. 60 seconds is often all it takes to prevent a significant loss. In practice, stopping means ending the interaction. Hang up, even mid-sentence, and leave any link unclicked.

If something feels wrong inside online banking, log out at once. You are never obliged to stay on a call that makes you uncomfortable.

Even then, panic can creep in. What if an alert claims your account is being drained this very minute? Distrust the message itself, because panic is exactly what its sender wants. Contact your bank using the number on the back of your card, at a bank ATM or on the banks' official mobile app, and never the number supplied in the message.

The same caution applies when a call looks genuine. Technology, especially with advanced artificial intelligence, allows criminals to manipulate what appears on your screen, so a call that seems to come from your bank's own number may not be.

End the conversation and call back on a trusted line; a genuine representative will never object. Be wary when someone asks for your PIN or OTP or urges you to move money to a 'safe account'.

No legitimate institution needs information that would let another person into your account.

When doubt remains, treat it as your answer. Fraud prevention is not about being almost sure. If you are 99 per cent confident that an investment or a marketplace listing is genuine, that last 1 per cent is your answer.

Genuine opportunities will still be there tomorrow, while fraudsters usually disappear the moment you stop rushing. Authority does not change this. No bank official or police officer should pressure you into sharing a password or card details over the phone.

Protecting your money matters more than pleasing the caller, and 'I will verify this independently and call back through official channels' is a complete and polite answer.

None of this works if people stay silent after being caught out, and anyone can be. Young people meet fake job offers and marketplace fraud online, while older relatives often face impersonation scams.

Falling for one says nothing about intelligence; it reflects the growing sophistication of professional manipulators. Families can help by speaking about fraud openly and often.

When someone is scammed, the conversation should centre on action rather than blame, because the sooner a scam is reported, the better the chance of limiting losses and protecting others.

This Fraud Awareness Week, the message is simple: fraud can happen quickly, but your response does not have to. Stop first, and act only once you are sure. Then share this with someone you care about today.

Tangeni Erkana Nedbank Namibia Head of Financial Crime

