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News Worth Knowing




# GIPF launches arbitration to recover N$815m South African investment

WEDNESDAY 25 NOVEMBER 2026

MAIN STORY





# GIPF launches arbitration to recover N$815m South African investment

The Government Institutions Pension Fund (GIPF) has initiated arbitration proceedings against its investment managers in a bid to recover an impaired investment of approximately N$815 million in South Africa.

GIPF Chief Executive Officer Martin Inkumbi said the impairment resulted from a tax dispute between an underlying South African company and the South African Revenue Service (SARS), which

**Crucial Dates**

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

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significantly reduced the valuation of the investment.

"We have raised a claim against the Signal Structured Finance Fund and TriAlpha. However, to ensure that I do not say anything that could compromise our arbitration case, I would refrain from going into further detail," Inkumbi said.

Speaking during a joint parliamentary committee engagement, Inkumbi said GIPF made the investment in 2021 through the Signal Structured Finance Fund under an investment management arrangement with TriAlpha.

The tax dispute stems from a transaction undertaken in 2016, five years before GIPF made its investment, although SARS only raised the tax claim in 2024.

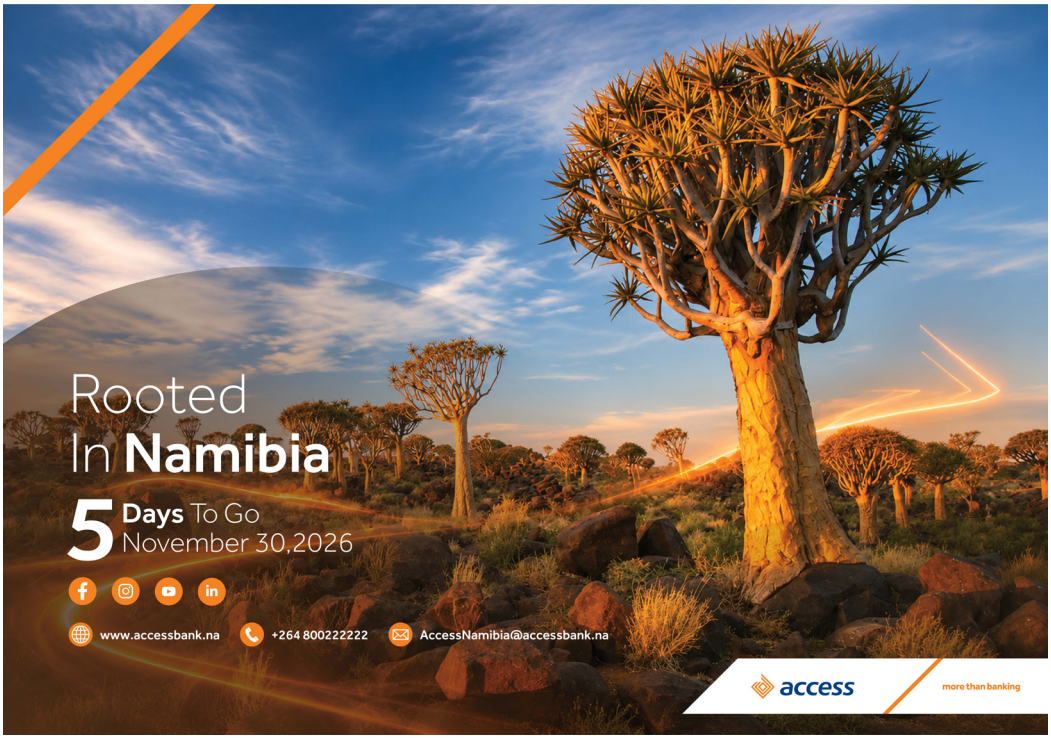
The initial tax claim amounted to R495 million, with additional penalties of R129 million and accumulated interest bringing the total liability claimed by SARS to nearly R1 billion.

Inkumbi said the potential liability prompted GIPF to write down the value of its investment in accordance with International Financial Reporting Standards (IFRS).

He stressed that the impairment did not constitute a realised loss and could be reversed if the legal proceedings were resolved in favour of the underlying company.

"An impairment is not a realised loss. It reflects the projected valuation based on the information available at the reporting date. The impairment may be reversed if circumstances improve. This is consistent with the International Financial Reporting Standards," he said.

The N$815 million write-down accounted for the bulk of the N$922 million in total



investment impairments recorded by GIPF during the financial year ended March 2025, up from N$117 million in the preceding financial year.

Total investment impairments subsequently declined to N$102 million in the financial year ended March 2026.

Inkumbi maintained that the impairments did not threaten the fund's financial sustainability, with the N$922 million representing approximately 0.5% of its total investment portfolio.

Meanwhile, the Namibia Financial Institutions Supervisory Authority (NAMFISA) is examining whether shortcomings in investment due diligence, governance and risk management contributed to the impairment.

NAMFISA Chief Executive Officer Kenneth Matomola said while GIPF's investment allocations complied with regulatory requirements and its board-approved investment policy, compliance alone did not establish whether adequate due diligence and oversight had been exercised.

The regulator has requested additional information from GIPF on potential weaknesses in investment management and oversight, prospects for recovering the investment and measures to prevent similar incidents.

Matomola said further regulatory action, including possible on-site inspections, would depend on the findings.

"We still need to establish whether there was a failure in controls or due diligence. When we get the information, it might not be adequate. We have regulatory tools available that we can use, including on-site inspections, to find out exactly what happened," he said.

Despite the impairment, GIPF reported assets of N$200 billion against estimated liabilities of N$153 billion, giving the fund a funding surplus of N$47 billion and a funding level of approximately 130%.

Both GIPF and NAMFISA maintained that the pension fund remained financially sound and solvent.





# Cheetah Cement returns to court over blocked Ohorongo Cement takeover

Whale Rock Cement, trading as Cheetah Cement, has returned to the High Court seeking an order compelling Minister of Industries, Mines and Energy Modestus Amutse to reconsider its proposed acquisition of Schwenk Namibia, which holds a 69.83% stake in Ohorongo Cement.

The application, filed on 24 November 2026, follows the High Court's decision on 1 October to set aside Amutse's conditional approval of the transaction, effectively reinstating the Namibian Competition Commission's (NaCC) prohibition of the merger.

Whale Rock wants the court to declare that its original application for ministerial review, submitted on 23 July 2025, remains legally capable of determination and that Amutse is obliged to reconsider it.

The company is seeking an order directing the minister to complete the review within four months, following a consultation process that allows all affected parties to make representations.

"Whale Rock seeks a lawful decision on






its application, with all affected parties heard. It leaves the competition outcome to the Minister. The prohibition will remain in force unless and until lawfully altered," Whale Rock Cement Director Zedekias // Gowaseb said in the founding affidavit.

The NaCC prohibited the proposed acquisition in July 2025, citing concerns that the transaction would create a monopoly by bringing Namibia's only two domestic cement manufacturers under common ownership.

The Commission warned that the merger could result in higher cement prices, reduced production, lower product quality, limited consumer choice and potential job losses.

Amutse subsequently overturned the Commission's decision in June 2026, approving the transaction subject to conditions, including the preservation of employment, an increase in local ownership to at least 40% and post-merger monitoring by the NaCC.

However, ITe Products, Pharaoh Cement and the Construction Industries Federation of Namibia successfully challenged the minister's approval after written objections submitted to the ministry were not considered before the decision was made.

Amutse acknowledged that the representations had been received by the ministry but had not been placed before him.

While the High Court set aside the minister's approval, it did not expressly direct him to reconsider the transaction.

In correspondence dated 18 November 2026, the Government Attorney indicated that Amutse remained willing to reconsider the submissions but required judicial guidance before proceeding.

Whale Rock has previously defended the proposed acquisition as a rescue transaction, citing sustained financial losses, high input costs and underutilised production capacity.

The company disclosed that it had resolved in March 2025 to cease cement production and dismantle its Otjiwarongo plant, arguing that Namibia's domestic cement market could not sustainably support two local manufacturers.

Whale Rock also maintained that the proposed acquisition could safeguard approximately 137 direct jobs at Cheetah Cement that would otherwise be at risk.

The latest application is scheduled to be heard on 11 December 2026 at 10:00, should no notice of opposition be filed.

The proposed acquisition remains prohibited unless the Commission's decision is lawfully overturned.



# Namibia drops to 69th in global competitiveness ranking

Namibia has dropped one place to 69th out of 70 economies in the 2026 IMD World Competitiveness Yearbook, with the country ranking last in business efficiency amid deteriorating government efficiency, infrastructure and economic performance.

Namibia Investment Promotion and Development Board (NIPDB) Acting Chief Executive Officer Julia Muetudhana said the latest rankings highlight persistent structural weaknesses in the country's business environment and the need for reforms to improve competitiveness and attract investment.

"Namibia's overall ranking declined from 68th in 2025 to 69th in 2026, with its business efficiency position dropping seven places from 63rd to 70th. Government efficiency also weakened, falling from 55th to 62nd, while infrastructure declined from 65th to 68th. Economic performance slipped from 67th to 68th," she said.

Speaking at the Namibia Public-Private Forum II in Windhoek, Muetudhana said Namibia ranked last in international trade, management practices, attitudes and values, technological infrastructure and scientific infrastructure.

The country also ranked 69th in employment and productivity efficiency, 68th in domestic economic performance and 58th in international investment.

Prices and tax policy remained areas of relative strength, ranking eighth and 29th, respectively, while public finance ranked 60th. The IMD assessment measures competitiveness across four pillars, namely economic performance, government efficiency, business efficiency

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and infrastructure, using 262 criteria drawn from international statistics and an executive opinion survey. Cabinet approved Namibia's participation in the assessment in March 2025, directing the National Planning Commission to incorporate competitiveness priorities into the Sixth National Development Plan (NDP6) and the strategic plans of government institutions.

Despite the deterioration in global competitiveness, Namibia improved its position in the Where to Invest in Africa 2026/27 report, climbing three places to 14th out of 31 African economies, from 17th in 2025/26 and 18th in 2024/25.

Muetudhana, however, cautioned that the improved investment ranking did not necessarily reflect broader improvements in the economy, with structural weaknesses continuing to undermine competitiveness.

The NIPDB identified regulatory and administrative delays, limited access to land and financing, and infrastructure constraints as key barriers to investment.

"These include delays in environmental clearance certificates, sector-specific licences and permits, as well as policy and regulatory uncertainty that can affect investment establishment and business operations," she said.

To address these challenges, the board has prioritised investment climate reforms, infrastructure and logistics development, economic diversification and greater participation of micro, small and medium enterprises (MSMEs).

Muetudhana said Namibia also needs to strengthen skills development, institutional accountability and statistical capacity, while facilitating technology transfer and improving linkages between large investors and local suppliers.

"The priorities also include promoting value-added manufacturing, agro-processing, mining beneficiation and export-oriented industries to diversify the economy and strengthen domestic participation in investment value chains," she said.





# Nandi-Ndaitwah calls for removal of investment barriers as economic pressures mount

President Netumbo Nandi-Ndaitwah has called for the removal of barriers to investment and business growth as Namibia grapples with slowing economic growth, rising inflation and limited fiscal space.

Speaking at the second Namibia Public-Private Forum (NamPPF) in Windhoek, Nandi-Ndaitwah said government and the private sector must move beyond policy discussions and implement measures that unlock investment, accelerate



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industrialisation and create employment.

"The NamPPF gives us a common table where we can identify constraints, agree on solutions, and hold ourselves accountable for implementation," she said. Her remarks come as Namibia's economic growth slowed to 1.7% in 2025, with the Bank of Namibia projecting growth of 2.1% in 2026.

The economic outlook remains under pressure from weaker performance in agriculture, diamond mining, manufacturing and services, compounded by the effects of the Middle East conflict and the outbreak of foot-and-mouth disease.

Inflation also increased to 5.6% in October 2026 from 3.6% during the corresponding period last year, while government faces lower revenue expectations and rising debt-servicing obligations.

Nandi-Ndaitwah said addressing structural constraints to economic growth required greater accountability from both government and the private sector.

Following the inaugural public-private forum in October 2025, Cabinet issued 34 directives across nine priority interventions aimed at addressing barriers to investment, economic activity and service delivery.

Government also established three Presidential Task Forces focusing on economic recovery, health, and housing and land delivery, supported by 10 working groups.

The National Planning Commission and the Namibia Investment Promotion and Development Board are developing an accountability framework and dashboard to monitor implementation, identify bottlenecks and track outstanding commitments.

Among the measures implemented is the operationalisation of the One-Stop-Shop Business Facilitation Centre at the Business and Intellectual Property Authority (BIPA), although challenges relating to interconnectivity and the digitalisation of processes remain.

Government has also introduced a five-year Investor Visa, while the Investment Bill and Tax Reform Bill are before the National Assembly.

Nandi-Ndaitwah said attracting investment must be accompanied by increased local value addition and greater participation by Namibian businesses across agriculture, fisheries, mining, energy, oil and gas, manufacturing, tourism and the creative industries.

She called for greater investment in domestic processing, technology transfer, skills development and local supplier development to expand employment and business opportunities.

The President also emphasised the need to align education and training with industry

requirements, particularly in technical, vocational, digital and entrepreneurial skills.

She said small and medium-sized enterprises (SMEs) and startups must be integrated into industry supply chains through improved access to finance, markets and business opportunities.

Nandi-Ndaitwah said the public-private forum should become a continuous platform for addressing economic constraints, with its success measured by barriers removed, investments mobilised and jobs created.





**OFFICE OF THE VICE-CHANCELLOR**
**NOVAPEX INVESTMENTS (PTY) LTD**
**Three (3) Non-Executive Directors | Three (3)-Year Term**

The Namibia University of Science and Technology (NUST), in pursuit of its vision to be a leading university of science and technology in Africa, invites suitably qualified and experienced candidates to apply for appointment as Non-Executive Directors to the Board of NOVAPEX Investments (Pty) Ltd.

ABOUT NOVAPEX
Established in 2026 as the commercial arm of NUST, NOVAPEX Investments (Pty) Ltd is mandated to generate revenue through investment in property, shares, securities and equities; manufacturing, distribution, production, contracting and trading; and the commercialisation of University assets.

THE OPPORTUNITY
The NUST Council intends to appoint three (3) Non-Executive Directors to join two (2) previously appointed Non-Executive Directors. Successful candidates will provide independent strategic guidance and oversight of company operations, contribute to the achievement of NOVAPEX's objectives, and uphold sound corporate governance, prudent risk management and ethical leadership.

AREAS OF EXPERTISE
Applications are invited from candidates with demonstrable Board-level judgement, strategic insight and expertise in one or more of the following areas:

- Corporate Finance
- Business Development
- Engineering and Technovation

MINIMUM REQUIREMENTS
- A relevant Master's degree or equivalent advanced professional qualification aligned with the University's mandate and the required areas of expertise.
- At least ten (10) years of relevant industry, specialist, executive or governance-level experience, including a minimum of five (5) years at senior or executive level.
- A proven track record of establishing commercially viable enterprises and achieving success in complex environments.
- Relevant technical expertise, independent judgement, strategic decision-making ability and a sound understanding of corporate governance, fiduciary duties, conflicts of interest and ethical leadership.
- Previous Board membership and governance experience will be an added advantage.

ELIGIBILITY AND INDEPENDENCE
Applicants must be Namibian citizens or permanent residents and meet fit-and-proper requirements. To safeguard independence and avoid actual, potential or perceived conflicts of interest, candidates must not currently hold an executive or non-executive position at any institution of higher education within the Republic of Namibia. Applicants must be free from disqualifications or circumstances that could compromise their independence or integrity.

HOW TO APPLY
Applicants must submit a detailed curriculum vitae, certified copies of relevant qualifications and a cover letter specifying their area of expertise (Corporate Finance, Business Development, or Engineering and Technovation).

Applications must be addressed to the Chairperson of the NUST Council, Dr Leake Hangala, and submitted by email only to:
**Ms S. Heelu | Secretary to Council | sheelu@nust.na**

**Enquiries:** Ms Selma Heelu | Tel: +264 61 207 2351 | Email: sheelu@nust.na
Applications submitted through other channels, including hard copies, will not be accepted.

NUST reserves the right not to make an appointment. Shortlisted candidates may be subject to reference, qualification, conflict-of-interest, independence and fit-and-proper checks.

**Closing Date:**
**30 November 2026**
**at 16:30**

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# Closing the chapter on workplace toxicity: Protecting your peace and reclaiming your power in the new year

**By Loide Nantinda**



As the calendar winds down toward the close of another demanding year, the conversations happening behind closed doors across our corporate landscape tell a sobering, deeply familiar story.

Whether I am speaking with senior executives in, middle managers caught in the crossfire of unrealistic expectations, or entry level staff trying to find their footing, a common thread runs through their reflections.. the heavy, lingering toll of toxic work environments.

When we talk about workplace toxicity, we often minimize it as mere office politics, personality clashes, or the standard pressures of a high performing environment. Yet the reality is far more pervasive and damaging.

Toxicity is an insidious erosion of psychological safety, respect, and basic human dignity.

It shows up in micromanagement that strips away autonomy, passive aggressive communication that keeps teams walking on eggshells, shifting goalposts, unchecked bullying, and cultures where burnout is worn as a badge of honor.

Over the past twelve months, I have witnessed firsthand how deeply these environments penetrate every aspect of a person's life. When a workplace becomes chronically unhealthy, the fallout is never confined to the mind, it inevitably manifests in the body.

We are seeing alarming numbers of dedicated professionals taking unscheduled sick leave not out of laziness, but out of a desperate need to breathe, reset their nervous systems, and escape an atmosphere that feels suffocating.

> **"Toxicity is an insidious erosion of psychological safety, respect, and basic human dignity.**

Others have shifted into silent survival mode, doing the absolute bare minimum required by their job descriptions and spending as little physical time in the office as possible, counting down the minutes until they can clock out and reclaim a shred of peace.

Even more concerning are the individuals whose prolonged exposure to workplace stress has landed them in hospital beds, their bodies forcibly shutting down after months or years of absorbing relentless emotional strain.

In my work as a communications and goal setting coach, one of the most profound shifts I have observed this year involves seasoned professionals who have dedicated ten, fifteen, or even twenty years to a single institution.

Many of these individuals spent decades tolerating dysfunction, rationalizing poor treatment out of loyalty, familiarity, or fear

of the unknown.

Yet this year, something shifted. Several reached a quiet, resolute breaking point. They finally snapped out of the cycle of endurance, handed in their resignations, and walked away not out of reckless impulse, but out of an overdue commitment to self-preservation.

They realized that no pension, title, or tenure is worth the permanent sacrifice of their health and sanity.

At the same time, we must hold space for a critical truth, walking away is not always an immediate or realistic option.

In a tight economic climate where opportunities can be scarce and the cost of living continues to rise, leaving a job without a safety net is a luxury many cannot afford.

Thousands of hardworking people remain in deeply challenging environments because they have families to feed, school fees to pay, and responsibilities that demand steady income.

Staying in a difficult workplace to honor your obligations is not a sign of weakness; it is an act of resilience. However, staying does not mean you have to surrender your well being or allow a broken culture to define your worth.

Whether you are planning a bold exit in the first quarter of the new year or navigating the reality of staying put while you bide your time, how you position yourself mentally, emotionally, and professionally right now matters.

As we prepare to turn the page into a new year, here are practical, grounded strategies to fortify yourself and navigate the road ahead.

**1. Audit your boundaries, not just your workload**

When an environment is toxic, overextending yourself rarely earns you genuine respect, instead, it simply resets the baseline of what people will demand from you. Practice what I call intentional detachment. Show up, deliver high-quality work with integrity, and honor your commitments but stop bleeding into your personal hours to compensate for organizational dysfunction.

Turn off work notifications after hours, take your full lunch break away from your desk, and reclaim your evenings and weekends for rest, family, and activities that restore your spirit.

**2. Shift to calm, documented communication**

Unhealthy workplaces thrive on ambiguity, emotional reactivity, and verbal misunderstandings. Protect yourself by mastering the art of clear, composed, and documented communication.

Follow up verbal instructions or tense meetings with brief, polite confirmation emails summarizing what was agreed upon, timelines, and deliverables. Keep your tone neutral, factual, and solution oriented.

When you refuse to match someone else's hostility or chaos, you strip them of the emotional fuel they rely on, while simultaneously creating a clear paper trail that safeguards your professional reputation.

**3. Build your exit runway quietly and deliberately**

If your spirit is telling you that your season in a particular organization has expired, honor that realization by preparing behind the scenes. You do not need to make a dramatic announcement or burn bridges on your way out.

Use the quieter days of the festive season to update your curriculum vitae, refresh your professional profiles, and take stock of the skills and value you bring to the table.

Reconnect with trusted peers in your industry, attend networking spaces, and

explore new opportunities discreetly. Having an active plan even if it takes six months to materialize immediately shifts your mindset from feeling trapped to feeling empowered.

**4. Tend to your nervous system like a non negotiable priority**

You cannot pour from an empty vessel, nor can you make clear career decisions while operating in chronic fight or flight mode. Make intentional wellness practices part of your daily routine.

Whether it is a brisk morning walk, breathwork in your car before entering the building, journaling to process frustration, or seeking guidance from a counselor or coach, find healthy outlets to release the stress you absorb during the day. Your body keeps score of everything you swallow in silence; give it consistent avenues to heal and decompress.

**5. Initiate constructive micro-conversations where safe**

Not every toxic dynamic is rooted in malice. Sometimes, cultures deteriorate because no one is willing to name the elephant in the room.

While you must always assess your safety and organizational dynamics wisely, look for opportunities to spark honest, constructive conversations within your immediate circle.

If you are in a leadership or supervisory role, commit to being the buffer that protects your team from upper level toxicity rather than passing the pressure downward.

If you are a peer, foster mutual support with trusted colleagues. Sometimes, one courageous, respectful conversation can shift the micro climate of an entire department.

Ultimately, no matter where you find yourself on the organizational chart and regardless of how long you have endured an unhealthy space remember this: you may not be able to overhaul a broken corporate culture overnight, but you hold absolute authority over your inner world.

How you respond to adversity, the standards you set for how you treat yourself, and the clarity with which you guard your heart and mind are entirely within your control.

Do not internalize dysfunction that does not belong to you. Keep sharpening your skills, keep working steadily toward healthier doors, and never shy away from conversations that champion dignity and respect.

As you close out this year, choose to protect your peace fiercely so that wherever you are planted in the new year, you are positioned not merely to survive, but to thrive.





# Namibia vaccinates 26,898 cattle as FMD containment efforts continue

Namibia has vaccinated 26,898 cattle in the latest rounds of its foot-and-mouth disease (FMD) vaccination campaigns in the //Kharas and Zambezi regions, with no new infections reported outside previously affected areas in recent weeks.

The Ministry of Agriculture, Fisheries, Water and Land Reform said 7,100 cattle across 80 farms in the Karasburg State Veterinary District had received their second round of vaccinations, while 19,798 cattle had been vaccinated across 36 crush pens in the Zambezi Region.

In //Kharas, the compulsory vaccination campaign began on 17 October, with 8,267 cattle across 90 farms vaccinated during the first round. The second round commenced on 16 November and is being extended across the affected zone.

The second round of vaccinations in Zambezi began on 9 November and is expected to be completed in the second week of January 2027.

"Over the past few weeks, no new FMD cases have been reported outside the previously affected areas," the ministry said.

The ministry has intensified disease surveillance in both regions and extended monitoring to other areas south of the Veterinary Cordon Fence (VCF), with private veterinarians volunteering to assist the Directorate of Veterinary Services (DVS).

A second round of surveillance north of the B3 road is underway in the Keetmanshoop and Karasburg State Veterinary Districts,

where 129 establishments have been inspected and sampled.

In Zambezi, infections remain confined to the eastern part of the region, with the designated Disease Management Area covering the Kabbe South and Kabbe North constituencies.

The ministry also raised concerns over stray and free-roaming livestock, particularly in communal areas south of the VCF, warning that uncontrolled animal movements could undermine efforts to contain the disease.

"The movement of unmonitored animals compromises disease surveillance, traceability and the effective implementation of containment measures," the ministry said.

The ministry is working with local authorities and the Namibian Police to strengthen livestock monitoring and enforce movement restrictions.

It also plans to engage traditional authorities, farmers and affected communities to address uncontrolled livestock movements, taking into account communal land-tenure arrangements and the livelihoods of livestock owners.

Chief Veterinary Officer Dr Kenneth Kennedy Shoombe and senior veterinary officials visited the //Kharas Region from 13 to 17 November to assess containment efforts, with similar engagements commencing in Zambezi on 25 November.

Meanwhile, restrictions on the movement of animals and animal products remain in force under Veterinary Public Notification No. 20 of 2026.

The ministry urged livestock owners, farmers, traders and transporters to comply with movement restrictions, ensure animals are properly identified and registered, and report suspected infections or unauthorised livestock movements to veterinary authorities.

"Effective disease control requires collective responsibility and cooperation. Communities and livestock owners are therefore urged to work closely with veterinary officials and law-enforcement authorities, comply with livestock movement requirements and take responsibility for ensuring that their animals do not roam uncontrolled," the ministry said.






# NUST sets 26-point minimum for bachelor's degree admission from 2027

Prospective students seeking admission to bachelor's degree programmes at the Namibia University of Science and Technology (NUST) will require a minimum of 26 points across five subjects, including English, from the 2027 academic year.

The university has revised its minimum admission requirements in line with the Minimum Standards for Higher Education Institutions in Namibia and the new Namibia Higher Education Evaluation Point Scale.

Under the revised criteria, applicants seeking admission to professional bachelor's degree programmes at National Qualifications Framework (NQF) Level 8 will require a minimum of 31 points and at least a C symbol in English at Ordinary Level.

Those applying for bachelor's degree programmes at NQF Level 7 will require 26 points and at least a D symbol in English, alongside prescribed combinations of Advanced Subsidiary, Higher or Ordinary Level subjects.

Diploma programmes will require a minimum of 24 points and a D symbol in English, while certificate programmes will require at least 19 points and an E symbol in English.

"The revision of the minimum admission requirements is necessitated by the University's commitment to implementing the Minimum Standards for Higher Education Institutions in Namibia and the

new Namibia Higher Education Evaluation Point Scale," NUST said.

The university noted that meeting the minimum admission requirements does not exempt applicants from additional programme-specific requirements.

NUST has also set a minimum academic average of 60% in qualifying qualifications for applicants to be considered for admission to postgraduate diploma, honours, master's and doctoral degree programmes.

The revised framework provides admission pathways for graduates of Technical and Vocational Education and Training (TVET) institutions, with holders of recognised NQF Level 3, 4 and 5 qualifications eligible for consideration for certificate, diploma and degree programmes, respectively.

However, admissions through alternative pathways will be limited to 10% of the total annual student intake per programme, while mature-age admissions will be capped at 8%.

Mature-age applicants must be at least 23 years old, hold a Junior Secondary Certificate or equivalent qualification and have at least three years of work experience.

They will also be required to obtain a minimum of 60% in the English proficiency entrance test and 50% in the mathematics proficiency test.

Meanwhile, students transferring academic credits will be required to complete at least 50% of their programme's total credits at the receiving institution.

Academic credits will only be eligible for transfer within five years of the date on which they were earned.



# Candidate lawyers need courtroom time, not an expiry date

**By Steven L. Mukwena**



> **“Candidate legal practitioners do not progress towards admission under identical circumstances.**

Legal knowledge may prepare a candidate for the courtroom, but it cannot reproduce the experience of standing before a magistrate.

A candidate may understand the principles governing bail applications and maintenance proceedings, as well as the rules of criminal and civil procedure.

When a matter is called, however, the candidate must address the court, respond to questions from the bench and deal with opposing submissions in real time.

That confidence and professional judgement can only be developed through supervised courtroom practice.

I associate myself with the sentiments recently expressed by Acting Supreme Court judge Dave Smuts.

He observed that law degrees should provide students with a sound academic foundation, while the Justice Training Centre (JTC) should equip graduates with the practical and procedural skills required for legal practice. Universities teach the law; the JTC should help graduates translate that knowledge into practice.

Section 19 of the Legal Practitioners Act 15 of 1995 opens the courtroom door to candidate legal practitioners. After completing six months of JTC training and receiving the required certificate, a candidate may appear in any Lower Court and in Chambers in High Court proceedings. The Act, however, limits this right to two years after registration by the Board for Legal Education.

Candidate legal practitioners do not progress towards admission under identical circumstances.

Two years may provide meaningful courtroom experience for a candidate attached to a busy law firm and regularly involved in litigation.

Others work outside private practice, struggle to secure suitable attachment or complete the qualifying requirements over several examination cycles.

Work, family and financial responsibilities may also affect the pace of progress. None of these circumstances necessarily reflects a lack of commitment or professional ability.

Section 19 nevertheless applies the same statutory period to every candidate. When that period expires, the right of audience comes to an end, even if the candidate is still completing the requirements for admission. The Law Society of Namibia’s 2024 Survival

Guide confirms that the Board for Legal Education has no authority under the Act to extend or renew an expired certificate.

The practical consequence is difficult to ignore: a candidate may continue, under supervision, to draft pleadings, file them through e-Justice, consult with clients and prepare matters for court, yet may no longer appear in the Lower Courts.

The candidate is thus excluded from the very environment in which courtroom confidence, professional judgement and advocacy skills are developed.

The concern is not new. The Law Society's Chairperson's Report 2024: Part 2 refers to proposed legislative reforms in South Africa aimed at extending the right of appearance of candidate legal practitioners.

The report suggests that Namibia should consider a similar amendment to prevent candidates from losing their right to appear in the Lower Courts while still awaiting admission.

During our Introduction to Law and Statutory Interpretation classes at the University, we encountered the expression casus omissus. It describes a situation for which legislation makes no provision.

The purpose here is not to revisit legal theory, but the concept is relevant: Section 19 contains no mechanism for extending the right of audience in deserving cases.

The Board cannot fill that gap by exercising a power that the Act does not confer. The appropriate remedy must therefore come from the Legislature.

Against this background, I propose that section 19 be amended so that the right of audience remains valid for five years from the date of registration, or until the candidate is admitted as a legal practitioner, whichever occurs first.

The Board could also be empowered, in exceptional circumstances, to extend the prescribed period on good cause shown.

This would preserve the standards governing admission while giving candidates a reasonable opportunity to acquire meaningful courtroom experience.

The proposed amendment would not dilute the standards governing entry into the legal profession.

Candidates would still be required to complete the prescribed practical training, pass the Legal Practitioners' Qualifying Examination and satisfy the High Court that all statutory requirements for admission have been met.

They would also remain subject to the requirements governing attachment and supervision under the Candidate Legal Practitioners Regulations made in terms of the Legal Practitioners Act 15 of 1995, together with the applicable standards of professional conduct.

Extending the period of audience would therefore affect only the time available for supervised courtroom training, not the threshold for admission.

The purpose is not to create an indefinite entitlement. It is to give candidates a reasonable period within which to acquire meaningful courtroom experience. If we expect newly admitted legal practitioners to enter practice with confidence and practical competence, section 19 should facilitate that training rather than bring it to an end before it has served its purpose.

***Disclaimer:*** *The author is a candidate legal practitioner and writes in his personal capacity. The views expressed are his own.*



# Mutete Juice founder nominated for Standard Bank Africa Business Awards

Namibian entrepreneur Jose Kahuna, founder and managing director of MYM Munda Trading CC, has been selected to represent Namibia at the Standard Bank Africa Business Awards in recognition of his contribution to local manufacturing, rural economic development and agricultural value chain development.

Kahuna founded MYM Munda Trading in 2018, establishing a manufacturing and distribution business focused on adding value to locally sourced agricultural produce through its flagship Mutete Hibiscus Juice brand.

The company has since trained more than 66 commercial and communal farmers to supply hibiscus calyces used in juice production, creating market opportunities for local farmers and supporting employment creation in rural communities.

Kahuna said the nomination was recognition of the company's efforts to develop local manufacturing and create economic opportunities beyond urban centres.

"I felt incredibly honoured and encouraged. To see our work being recognised on an international stage is both humbling and exciting. It is a powerful affirmation that we are on the right track and that the work we are doing is making a meaningful impact," he said.

Kahuna said his business approach was influenced by his travels to Asia, where he

> For Africa to truly develop, we must begin producing what we consume. Industrialisation should not be limited to major cities.

observed economies manufacturing much of what they consume.

"For Africa to truly develop, we must begin producing what we consume. Industrialisation should not be limited to major cities. We must build industries, create opportunities and develop economies right where our people live," he said.

He said the company's agricultural value chain had enabled some of its farmers to create employment opportunities within their communities.

"One of my proudest achievements has been creating a value chain that extends beyond our business and directly benefits rural communities. Some of these farmers are now employing other people within their communities, creating a ripple effect of economic opportunities," Kahuna said.

Beyond manufacturing and distribution, MYM Munda Trading provides farmer training and small and medium enterprise (SME) consulting services aimed at strengthening local agricultural value chains. Kahuna said investment in employees and the establishment of effective operational systems remained central to the company's growth strategy.

"True business success is not measured only by how much a company grows, but also by how many people grow because of that company," he said.

Kahuna said his participation in the continental awards would provide opportunities to establish business relationships, exchange ideas and explore new opportunities for the company and Namibia.

"It is truly an honour and a privilege to represent Namibia on such a prestigious continental platform. I look forward to connecting with these remarkable individuals, learning from their experiences, exchanging ideas and building relationships that could open new opportunities for our organisation and our country," he said.

Looking ahead, Kahuna said he hoped the company's business model could be replicated across rural communities in Africa to support industrialisation, employment creation and agricultural value addition.

"I want our work to demonstrate that great industries can emerge from humble beginnings and that Africa's economic transformation can start right in our villages," he said.

# While fighting today's housing crisis, we must prevent tomorrow's

**By Martin Jimmy Namupala**



"Why Namibia needs to look beyond individual homeownership and invest in lasting affordable housing."

It is difficult to think about the future when you are battling a crisis. The pressure to find immediate solutions often leaves little room to consider what happens twenty or thirty years from now.

But Namibia's own history reminds us why thinking ahead matters.

In the early 2000s, Namibia faced a devastating HIV/AIDS epidemic. The immediate priority was to save lives. Yet the country also invested in public treatment programmes, healthcare workers and institutions that continue serving Namibians today. Those decisions helped build a system that could respond to the crisis over generations.

Our housing crisis requires similar thinking. While we urgently provide land, services and better homes to families in need, we must also consider what kind of housing system we are leaving for the next generation.

**A housing shortage that keeps growing**

Namibia's housing backlog is commonly estimated at around 300,000 units. This is already an enormous challenge, particularly considering the financial resources required to service land and construct houses.

But there is another reality we must consider: the demand for housing does not stand still.

According to the 2023 Population and Housing Census, Namibia's population grew from 2.1 million in 2011 to just over 3 million in 2023, an average annual growth rate of approximately 3%. More importantly, the number of households increased by almost 292,000 over the same period.

> **"Candidate legal practitioners do not progress towards admission under identical circumstances.**

We often treat the housing backlog as a fixed number, yet as we work to reduce it, new households are forming and our towns continue to grow. Even if we meet today's housing targets, demand will keep increasing. We therefore need a housing system that can provide affordable homes for both current and future generations.

**What we are observing in informal settlement upgrading**

The economic reality makes this challenge even more difficult.

According to the Bank of Namibia, approximately 75% of workers earn less than N$5,000 per month. For many of these households, conventional mortgage finance is simply out of reach.

Government and local authorities have responded through subsidised land, infrastructure and housing programmes.

These efforts are essential and have improved the lives of many families.

However, our everyday work in informal settlement upgrading is also revealing some difficult questions.

In some of the informal settlements, we are already seeing people give up their land rights for various reasons, mainly due to financial difficulties, even before the settlements are fully formalised.

These are individual cases rather than evidence of a widespread trend. Nevertheless, they raise an important concern.

If households are already struggling to retain land rights today, what happens when they must also pay for construction, municipal services, rates, maintenance and housing loans?

In November 2025, the Minister of Urban and Rural Development raised concerns about loan repayment problems under the Mass Housing Development Programme, despite substantial government subsidies.

These experiences suggest that making land and housing cheaper does not automatically make individual ownership financially sustainable for every household.

Some households may eventually sell their subsidised properties to meet other financial needs. Once those properties enter the private market, they may become unaffordable to the next low-income household.

We should also consider the incentives created by our upgrading programmes.

Recently in Oshakati, efforts to upgrade informal settlements have been accompanied by further pressure on municipal land. From what we are observing, some people occupy land informally in the hope of eventually receiving a subsidised plot through upgrading programmes, which they see as an economic opportunity.

The Oshakati Town Council has also publicly raised concerns about cases where previous beneficiaries sold or transferred their plots and subsequently occupied additional land.

We must recognise that poverty and the high cost of formal housing are major reasons why informal settlements continue to grow. But we should also ask whether the way we upgrade these settlements may unintentionally encourage more people to occupy land.

**What happens to the next generation?**

Government and municipalities invest substantial resources in making land developable. Roads are constructed, water and electricity networks installed, and land surveyed and planned.

These investments create valuable urban property.

When subsidised land is transferred into private ownership, it can immediately improve the circumstances of the receiving household. But when that land is later sold, the next household may have to purchase it at a much higher market price.

Meanwhile, municipalities must continue finding and servicing additional land.

As towns grow, this often means expanding farther from existing infrastructure, employment opportunities and public services, increasing the cost of urban development.

We risk a situation where government keeps spending money to develop new land, while land that was previously subsidised becomes too expensive for low-income households to afford.

This raises an important question: how can we ensure that public investment in housing continues to benefit future generations, rather than only the first households who receive it?

Consider how we approach education.

When government builds a public school, we do not transfer ownership of each classroom to the first learners who use it. The classroom remains a public asset. Learners complete their education and move on, while another generation benefits from the same

infrastructure.

Housing is different because individual ownership can create family wealth and security. But why should we not also treat part of our affordable housing stock as permanent public infrastructure?

Imagine municipalities and housing institutions developing affordable homes that remain publicly or collectively owned. Families could access these homes through secure rental arrangements. When some households move on, others could benefit from the same homes.

Instead of subsidising a property once and potentially losing it from the affordable housing system, public investment could continue serving successive generations.

The solutions are already taking shape in our housing policy

The encouraging part is that Namibia does not need to start this discussion from zero.

The National Housing Policy of 2023 already recognises the importance of different housing options, including social rental housing, cooperative arrangements and stronger institutional support.

It provides for publicly and privately managed affordable rental housing, the use of government and municipal land for social housing, and a stronger role for institutions such as the National Housing Enterprise.

The policy also promotes housing within existing urban areas, close to jobs, services and public transport. This is important because even a cheap house can be expensive to live in if families spend much of their income on transport. Affordable housing should therefore also help reduce the everyday cost of living.

The policy provides a useful foundation for this approach. The opportunity now is to translate its different provisions into practical, coordinated programmes.

This requires financing for social rental housing, stronger institutions to manage public and collective housing, and well-located land reserved for future needs. It also calls for clear systems to allocate and maintain homes, manage rents and protect tenants' rights.

Public housing does not require government to construct and manage every building itself. Municipalities, housing cooperatives, nonprofit organisations and regulated private providers can all contribute.

Fighting two housing crises at once

Namibia must continue upgrading informal settlements and providing families with basic services, secure tenure and better homes. But we must also build a housing system that serves future generations.

Individual ownership remains important, but it should be supported by public rental housing, cooperative housing and other affordable options. Our National Housing Policy already provides a foundation for this. What matters now is putting it into practice through proper financing, strong institutions and coordination.

Just as Namibia invested in a lasting public health system during the HIV/AIDS crisis, we must build a housing system that continues serving people beyond today's programmes.

The future is not something we simply enter, but something we shape through the decisions we make today. As we address the housing crisis, we must ask not only how many Namibians we can house today, but whether our decisions will make it easier for future generations to find an affordable home.

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