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Windhoek to restart tender for N\$420m solar project

WEDNESDAY 21 OCTOBER 2026

MAIN STORY

Windhoek to restart tender for N\$420m solar project



The City of Windhoek is set to cancel and restart the tender process for its planned 25-megawatt (MW) solar photovoltaic project, placing the N\$420 million initiative back at the procurement stage.

City of Windhoek Spokesperson, Harold Akwenye told The Brief that the decision

Crucial Dates

- Bank of Namibia Monetary Policy announcement dates:
 - * 29 October 2026
 - * 10 December 2026

follows the latest Council resolutions aimed at ensuring that the procurement process aligns with the City's strategic objectives and applicable procurement requirements.

"Based on the latest Council resolutions, the current tender process for the 25MW Solar PV Project is to be cancelled and restarted to ensure that the procurement process is aligned with the City's strategic objectives and applicable procurement requirements," Akwenye said in an exclusive interview.

The project is therefore not at an advanced stage of implementation, as the City must first conclude the cancellation process, prepare and launch a new tender, evaluate submissions, identify a preferred private-sector partner and obtain the necessary approvals before implementation can begin.

Akwenye confirmed that no recommendation had been submitted to the Public-Private Partnership (PPP) Board under the current procurement process.

He said it would be premature to provide a date for the project's consideration by the PPP Board or indicate when a decision could be expected, given the Council's resolution to cancel and restart the existing tender.

The project's estimated cost remains at N\$420 million, based on the initial projection made in 2021. However, the City said the final project value would be determined through the new procurement process and evaluation of proposals.

"The estimated project cost remains at the N\$420 million initially projected in 2021 for purposes of the current reference point,"

Akwenye said.

He said the City could not provide a definitive construction or commissioning timeline, as this would depend on the completion of the new procurement process, the appointment of a preferred partner, the necessary approvals, financial close and subsequent implementation arrangements.

The City has also not selected a private-sector partner for the project, with the new procurement process expected to determine the successful bidder in accordance with applicable procurement and approval requirements.

The planned generation capacity remains at 25MW. Once operational, the solar plant is expected to increase the City's access to renewable electricity and diversify its electricity supply.

The City said the project is also intended to strengthen energy security, promote sustainability and help manage long-term electricity costs, although its precise financial impact cannot yet be quantified.

"The precise impact on the City's electricity costs and renewable energy mix will depend on the final project structure, the outcome of the procurement process, the terms agreed with the selected partner and the plant's eventual operational performance," Akwenye said.

The decision to restart the tender leaves the project's implementation timeline uncertain, with the new procurement process expected to determine its private-sector partner, final cost and implementation arrangements.



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Govt moves to revive Zambezi Waterfront after N\$200m spent on stalled project

The government is moving to revive the Zambezi Waterfront project after spending more than N\$200 million on the development, which has remained inactive for 17 years.

Prime Minister Elijah Ngurare disclosed the expenditure during a meeting with Minister of Environment, Forestry and Tourism Indileni Daniel, raising concerns over the prolonged delays and the failure

of the investment to deliver its intended economic benefits.

Daniel said the ministry had dispatched a team to the Zambezi Region to assess the project's current condition and determine what would be required to bring it into operation.

The assessment is expected to establish the outstanding work and inform decisions on how the government should proceed

Every penny that we commit as Government must yield results within the intended time.

with the development.

The project was intended to support tourism development and stimulate economic activity in the Zambezi Region, but has remained inactive despite the substantial public investment.

Ngurare called for greater accountability in the implementation of government-funded projects, stressing that public expenditure must translate into tangible results.

“Every penny that we commit as Government must yield results within the intended time,” Ngurare said.

He urged the relevant stakeholders to coordinate their efforts to ensure that the project is completed and becomes operational.

Daniel said the proposed revival was aimed at restoring the development's original purpose and ensuring that the investment contributes to tourism growth and economic activity in the region.

However, the government has yet to announce how much additional funding will be required to complete the project or when it is expected to become operational.

The ministry's assessment

will determine the next steps for the development, leaving the future cost and completion timeline uncertain.



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Namibia, Angola prioritise energy, water and digital infrastructure projects

Namibia and Angola have identified energy infrastructure, cross-border water supply, internet connectivity and border management as key areas for bilateral cooperation, with permanent pump stations at Calueque expected to be commissioned in December 2026.

The projects were outlined in a joint communiqué issued by the two governments following the inaugural session of the Angola-Namibia Bi-National Commission (BNC), co-chaired by President Netumbo Nandi-Ndaitwah and Angolan President João Lourenço in Luanda.

According to the communiqué, the flagship initiatives include the proposed Baynes Hydropower Project, the Angola-Namibia Interconnector, cooperation in information and communications technology (ICT) to improve internet access, and the establishment of a one-stop border post at the Oshikango-Santa Clara crossing.

The permanent pump stations at Calueque are expected to be commissioned in December as part of ongoing efforts to address water shortages in northern Namibia.

The energy projects form part of the two

countries' plans to strengthen cooperation in electricity generation and transmission, while the proposed ICT initiatives are intended to improve connectivity for citizens in both countries.

The planned one-stop border post is aimed at improving cross-border trade facilitation and the movement of goods and people.

The communiqué said the two presidents emphasised the importance of accelerating the implementation of the projects, which are expected to have a transformational impact on the lives of citizens in Namibia and Angola.

The BNC was established following a July 2019 decision to consolidate the countries' bilateral cooperation mechanisms into a single strategic platform co-chaired by the two heads of state.

Its inaugural session establishes a framework for coordinating bilateral cooperation and advancing the implementation of joint development projects.

The two governments also reaffirmed their commitment to strengthening economic relations and welcomed the second Angola-Namibia Business Forum, held alongside the inaugural commission session, as part of efforts to promote trade and investment between the countries.

The communiqué was issued

following President Nandi-Ndaitwah's state visit to Angola.






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Govt calls for human oversight as AI enters justice systems

The Ministry of Justice and Labour Relations has called for stronger human oversight of artificial intelligence (AI) in justice systems, warning that the adoption of digital technologies must not undermine accountability, fairness or the public's right to challenge decisions.

Ministry Executive Director Audrin Mathe said justice institutions must ensure that responsibility for decisions remains with people, even as AI is increasingly used to improve administrative processes and service delivery.

Speaking at the 2026 Organisation for Economic Co-operation and Development (OECD) Global Roundtable on Equal Access to Justice in Istanbul, Türkiye, on Wednesday, Mathe said the use of AI should be transparent and subject to appropriate safeguards.

“Responsibility cannot be delegated to an algorithm. People should know when AI is used. They should be able to challenge an outcome. Higher risk requires stronger oversight,” he said.

Mathe said AI could help justice institutions improve case management, online dispute resolution, workflow efficiency, data analysis and administrative automation.

However, he stressed that the introduction of technology should respond to specific public needs rather than be driven by the desire to adopt new systems.

He called for successful digital initiatives to be expanded beyond pilot projects through shared standards, secure infrastructure, staff training and



continuous evaluation.

Mathe also warned that digitalisation could create new barriers for people who lack access to the internet, digital devices or the skills required to use online justice

services.

“A digital doorway is useful only when a human doorway remains open,” he said.

He further cautioned that the increasing use of AI by individuals and businesses could lead to a rise in inaccurate, complex or excessive legal submissions, potentially adding to the workload of courts and other justice institutions.

Mathe said clear filing guidelines and proportionate verification measures would be necessary to prevent these challenges from undermining the efficiency gains expected from digitalisation.

He urged justice institutions to assess technology investments against measurable improvements in timeliness, cost, accuracy, fairness and user experience.

“We should measure timeliness, cost, accuracy, fairness and user experience.

Success means better and more trusted outcomes,” he said.

Mathe cited Namibia’s State of Justice Summit, held from 16 to 18 September 2026, as part of efforts to examine how technology could improve justice delivery while protecting public access.

Although Namibia is not an OECD member, he said international cooperation remained important because the challenges associated with AI and digital justice extended across national borders.

“Our priorities are clear. Scale what works. Govern AI responsibly. Keep human judgement at the centre. Protect access. The choice is not between innovation and rights. Innovation must serve rights. Efficiency must serve humanity. In the age of AI, can people reach justice, understand it and trust it?” Mathe said.



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Namibia is too small to let opportunity slip away

By Hilda
Basson-Namundjebo

Running a business in Namibia is not for the faint hearted. It demands stamina, creativity and a level of commitment that goes far beyond profit.

In many ways, entrepreneurship in Namibia is an act of patriotism. It is a daily decision to keep building despite the headwinds.

Those who operate businesses here know the reality. Delays are one of the biggest obstacles to economic activity.

A delayed approval, a delayed payment, a delayed response, a critical meeting that keeps getting postponed. These small interruptions accumulate and quietly slow down the engine of enterprise.

Yet Namibians continue to build. We continue because we believe in this country and its potential. We continue because we believe, as the President often reminds us, that “we are too few to be poor”.

That statement carries a deeper truth. If we are too few to be poor, then we are also too few to allow opportunity to be scarce.

Why does opportunity feel so limited?

Namibia is a small nation with enormous potential, yet opportunity often feels concentrated or difficult to access. This is not about blame. It is about structure, culture and the way our economy has evolved.

Opportunity becomes scarce when information does not flow freely. Systems move slowly and networks become closed.

President Nandi Ndaitwah recently highlighted another dimension. Namibians of means are overwhelmed with requests for help from less advantaged compatriots.



A delayed approval, a delayed payment, a delayed response, a critical meeting that keeps getting postponed.

This is not simply a social issue. It is an economic signal. It tells us that too many people are disconnected from opportunity, and those who have access are carrying the weight of those who do not.

This is where the conversation about poverty must evolve.

Poverty as loss of opportunity

Traditionally, poverty is defined as lack of income or resources. But in a modern economy, poverty is increasingly shaped by loss of opportunity. It is the inability to access the platforms, networks, information and systems that enable economic participation.

Poverty is when opportunity exists but is out of reach when talent is present. Pathways are blocked while ideas are abundant but support is limited; the people are willing but systems are slow.

In Namibia, poverty is not only about money. It is about missing the chance to participate. And participation is the foundation of prosperity.

The ghosts of business

According to BIPA, Namibia has more than two hundred thousand registered businesses. However, only a fraction of these are

operational. Public statements and analyses indicate that fewer than twenty percent of registered entities are actively trading, employing or producing. The majority exists on paper but not in practice.

This gap tells a story. Namibians are willing to register businesses. Fewer manage to operate sustainably. Even fewer scale or employ.

This is not a failure of ambition. It is a reflection of the structural and cultural barriers that make entrepreneurship difficult.

Set opportunity free

Opportunity is not a finite resource. It expands when systems open, when information flows and when participation increases. Here are practical ways in which I believe Namibia can unlock more opportunity without assigning blame or creating tension.

Economic activity thrives on momentum, and Namibia will benefit greatly from improving speed and predictability in the way opportunities move through our systems.

Speed to market is a strategic advantage in business, thus faster turnaround times in procurement, approvals, licensing and payments would immediately expand participation and reduce the fatigue that entrepreneurs often experience.

Even landing a meeting with a key stakeholder like a line Minister, is a gateway to opportunity. Opportunity grows when information is visible and when leaders are available.

But speed alone is not enough. Namibia awaits

the operationalisation of the Access to Information Act that, once fully implemented, can transform the way citizens engage with opportunity.

We need to democratise information so that every Namibian, regardless of background, can see and understand what is available.

This means more than publishing tenders and grants. It means creating digital platforms, mobile applications and accessible online portals that allow young people and emerging businesses to track opportunities in real time.

When information is easy to find, easy to understand and easy to act on, participation grows and the economy becomes more inclusive.

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If we free opportunity deliberately, consistently and collectively, we will discover that Namibia's prosperity was never limited.

At the same time, Namibia needs a stronger culture of professional entrepreneurship. We must shift from side hustle thinking to enterprise thinking, recognising that entrepreneurship is a profession that requires discipline, systems, governance and long term commitment.

Incentives should favour businesses that are truly operational, those that employ, produce, export and innovate. Networks should function as bridges, not gates, and digital tools can help level the playing field.

And finally, we must celebrate builders. Farmers, manufacturers, digital innovators, service providers and entrepreneurs who push the country forward every day deserve national recognition because they are expanding opportunity for all of us.

When we combine speed, transparency, digital access and a culture that values enterprise,

Namibia becomes a country where opportunity is visible, reachable and shared.

Too few to be poor – indeed!

Namibia is too small to let opportunity be rare. We are too few to allow talent to sit idle. We are too few to let ideas die in silence. We are too few to be poor, not because poverty is inevitable, but because opportunity should never be rationed.

If we free opportunity deliberately, consistently and collectively, we will discover that Namibia's prosperity was never limited. It was simply waiting to be unlocked.

****Hilda is a business leader, public speaker and a seasoned broadcast journalist.***

Founder of the national brand and organisation Team Namibia, Hilda believes her purpose is to impact the world with kindness, one engagement at a time



No new FMD cases outside Zambezi's designated disease zone

Namibia has reported no new foot-and-mouth disease (FMD) cases outside the designated disease management area on Kalala Island in the Zambezi Region, as authorities continue vaccination, surveillance and livestock movement controls to contain outbreaks in Zambezi and //Kharas.

The Ministry of Agriculture, Fisheries, Water and Land Reform's Deputy Director Romeo Muyunda said on 21 October that 42,286 cattle across 34 crush pens had been vaccinated in affected and surrounding areas of Zambezi since the outbreak was confirmed on Kalala Island on 6 October.

Active surveillance is continuing, while roadblocks at Luhono, Linyanti and Kavango are being jointly manned by Directorate

of Veterinary Services (DVS) officials and the Namibian Police to enforce livestock movement restrictions.

"We wish to inform the nation that no new FMD cases have been reported outside the designated disease management area on Kalala Island to date. However, active surveillance is continuing in the region. The ministry has established operational roadblocks at Luhono and the other designated checkpoints, which are jointly manned by DVS officials and members of the Namibian Police to ensure compliance with livestock movement controls," he said.

Muyunda further explained that in the //Kharas Region, where FMD was confirmed on 23 September, surveillance within a 50-kilometre radius of the index farm had



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been completed.

A total of 93 farms were inspected, of which 18 were confirmed to be infected, with 131 positive cases recorded.

The outbreak remains confined to the Karasburg State Veterinary District, with 18 stationary roadblocks and veterinary checkpoints operating across //Kharas and neighbouring regions to enforce movement restrictions.

“As of 21 October 2026, surveillance activities within a 50-kilometre radius of the index farm had been completed. A total of 93 farms were inspected, of which 18 were confirmed to be infected. The total number of positive cases remains at 131. The outbreak therefore remains confined to the Karasburg State Veterinary District. A total of 18 stationary roadblocks and veterinary checkpoints remain operational across the //Kharas, Hardap and Omaheke regions to enforce livestock movement controls in accordance with the prescribed restrictions,” he said.

Meanwhile, a compulsory vaccination campaign began on 17 October, with 19 teams deployed to vaccinate approximately 13,000 cattle.

By 21 October, 1,296 cattle across 25 farms had been vaccinated. The remaining cattle are scheduled to be vaccinated over the following two weeks during the first round of vaccination.

The campaign targets farms

and establishments south of the B3 and C10 roads leading to Ai-Ais.

The ministry said vaccination, combined with livestock movement restrictions and biosecurity measures, is intended to reduce the risk of further transmission and protect animal health, farmers’ livelihoods and the livestock industry.

Livestock owners in designated areas have been urged to comply with compulsory vaccination directives issued under the Animal Health Act of 2011 and cooperate with veterinary teams. Failure to comply may constitute an offence.

“The ministry is therefore reminding all livestock owners and persons responsible for cloven-hoofed animals within the designated areas of their obligation to comply with the compulsory vaccination directive issued by the Chief Veterinary Officer. The directive was issued in terms of Section 19 of the Animal Health Act, Act No. 1 of 2011, read together with the applicable provisions of the Animal Health Regulations of 2018,” Muyunda said.

The ministry will also conduct FMD information sessions in //Kharas from 22 to 24 October to brief farmers and other stakeholders on control measures, livestock movement restrictions, biosecurity requirements and strategies for restoring livestock market access.



FNB, DHL partner to improve SME access to finance and international markets

FNB Namibia and DHL Namibia have signed a Memorandum of Understanding (MoU) aimed at helping Namibian small and medium enterprises (SMEs) overcome financing and market access challenges that

continue to limit their participation in international trade. The partnership will provide SMEs with access to financing, export training, mentorship, logistics support and international market opportunities

through DHL Namibia's GoTrade programme and FNB's business financing and advisory services.

Under the agreement, SMEs participating in the GoTrade programme will receive support to develop their export capabilities, while FNB will provide tailored financing solutions, financial literacy training and business advisory services.

The financing component will focus on helping growing businesses secure working capital to fulfil export orders, manage cash flow and expand operations.

FNB Namibia's De Jongh said limited access to finance and international markets remained among the biggest obstacles preventing local businesses from expanding beyond Namibia.

"SMEs are the heartbeat of our economy. Yet we also know that the road for an SME is rarely smooth," De Jongh said.

"Market access and financing are two sides of the same coin. Solving one without the other only takes an SME halfway. That is precisely why this partnership exists."

De Jongh said the collaboration would allow entrepreneurs to develop international trading skills through DHL while accessing financial support and business advice from FNB to turn export opportunities into commercial growth.

"An SME learns to trade internationally

through GoTrade, and FNB provides the financing, financial skills and advice to turn that learning into real growth. The result is a business that is export-ready and internationally competitive," De Jongh said.

DHL Namibia Managing Director Dirk S. van Doorn said the agreement would enable SMEs participating in DHL's programmes to benefit from FNB's financial and business development services.

"We are delighted to enter into a MoU with FNB knowing that our SME sector will have the ability to benefit from the FNB programmes," Van Doorn said.

The two companies said the partnership would also seek to expand entrepreneurship opportunities across Namibia, support job creation and enable more local businesses to participate in international trade.

However, FNB said access to financing under the arrangement would not be automatic, with all applications remaining subject to the bank's existing credit assessment and governance requirements.

The MoU establishes a framework for cooperation between the two companies, although no specific funding commitment, SME participation target or implementation timeline was disclosed.

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Payment of pension death benefit by retirement fund

By Dickson Matengu

Most of us will never read an Act of Parliament cover to cover. Yet every Act of Parliament is binding on all and directly or indirectly affects us.

The Financial Institutions and Markets Act, commonly known as “FIMA”, was promulgated in October 2021.

Since its promulgation, most of the debate about FIMA centred on draft regulation on compulsory preservation of retirement benefits.

Far less has been said about Chapter 5 of FIMA, which primarily governs the retirement fund industry. In fact, almost nothing has been said about the distribution of pension death benefits.

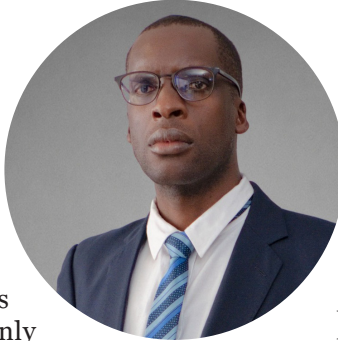
FIMA came into force on 1 May 2026, replacing, among other pieces of legislation, the Pension Funds Act, 1956.

Section 276 of FIMA regulates what happens to the money we saved through a retirement fund when we die. Section 276 answers a question many families will face: when a person who was a member of a retirement fund dies, who receives the benefit that becomes payable by the retirement fund?

The benefit payable on the death of a member is commonly known as a “pension death benefit”.

So, who is entitled to receive the pension death benefit? Is it the surviving spouse, parents, or children? Is it the creditors of the deceased?

The protection of pension death benefits remains largely the same in



FIMA came into force on 1 May 2026, replacing, among other pieces of legislation, the Pension Funds

Act, 1956.

FIMA as it was with the old Act, whereas the payment of the pension death benefit has been enhanced.

Section 276 of FIMA carries forward the fundamental principle of section 37C of the old Act, namely, the social protection of people who were dependent on the deceased.

FIMA provides that the pension death benefit does not form part of the deceased's estate.

This is so because an estate is within the reach of the deceased's creditors such as banking institutions, microlenders, etc. By placing the pension death benefit outside the estate of the deceased, the creditors can lay no claim over it.

In terms of FIMA, the board of trustees of the retirement fund is obliged, after being notified of the death of a member, to pay (“interim payment”) a portion of the pension death benefit it considers wise to the people designated by the deceased as “dependants” or “nominees” on the beneficiary nomination form.

The interim payment is made before conducting a full investigation of

the dependants and nominees of the deceased, which may take months to finalise. The interim payment is made to people designated by the deceased in a beneficiary nomination form.

The interim payment is intended to ensure that people who were dependent on the deceased are not left without financial means, while the tracing of dependants and allocation of the pension death benefit is ongoing.

When the board considers making an interim distribution of a portion of the pension death benefit, it is guided by the completed beneficiary nomination form in respect of who may be paid.

Similarly, the board is guided by the beneficiary nomination form regarding the proportion which may be paid to the respective designated dependants or nominees.

So, retirement fund members need to complete and submit the prescribed beneficiary nomination form to their retirement fund.

The law states that the beneficiary nomination form be submitted by 30 January each year.

However, members are also at liberty to update the beneficiary nomination form throughout the year whenever life changes, i.e., birth of a child, legal adoption of a child, a change in marital status, etc.

Where there is no change to the information provided in the previous beneficiary nomination form, a member is required to submit a no change to the beneficiary nomination form by 30 January each year.

The beneficiary nomination form also serves as the starting point for full investigations by the board of trustees to identify the dependants or nominees.

Who decides as to who may receive and what proportion of the pension death benefit? The law stipulates that the board of trustees of a retirement fund decides.

The board decides firstly who is entitled to the benefit and secondly, what proportion of the pension death benefit each person will receive.

It may seem strange that the board of trustees, not yourself or your written will or family member, has the final say in the distribution of a pension death benefit.

The underlying purpose is social protection. No one who was financially dependent on you should be left out.

The board of trustees has a solemn responsibility to ensure that the pension death benefit is distributed to the rightful dependants and nominee in a fair proportion.

Persons who are not satisfied with the manner or proportion of the distribution of the pension death benefit may request the board of trustees to reconsider their decision.

If the person remains dissatisfied with the board of trustees' decision and has exhausted the remedies provided in the Rules of the retirement fund, such person may lodge a complaint with the regulator.

FIMA was written to protect consumers of financial services.

Understanding it is how we make sure it does. If you have questions about the distribution of pension death benefits or Chapter 5 of FIMA, let's talk.

This article is for general information only and does not constitute legal or financial advice. Readers should consult FIMA and seek professional advice for their specific circumstances.

*** Dickson Matengu- Manager
Legal and Company Secretary**



MTC calls for increased investment in early childhood education across Namibia

Mobile Telecommunications Limited (MTC) has urged businesses and development partners to step up investment in early childhood education, calling for greater efforts to ensure that children across Namibia have access to suitable learning facilities.

MTC Chief Brand, Marketing, Communications and Sustainability Officer Tim Ekandjo said leaders should prioritise community development and direct resources towards projects that improve children's educational opportunities.

Speaking at the handover of a N\$1.2 million early childhood development (ECD) centre at Northside Primary School in Rehoboth on 20 October 2026, Ekandjo called for practical investments that address community needs.

“Children from different backgrounds

look to leadership with hope, placing a responsibility on those in positions of influence to deliver meaningful change. I urge that, as leaders, we put service to communities ahead of titles, political differences and personal interests,” Ekandjo said.

He encouraged development partners to expand their programmes to communities across the country, stressing the importance of ensuring that educational opportunities reach children regardless of their location.

The newly completed Northside ECD Model Centre was constructed through a partnership between MTC and Development Workshop Namibia (DWN).

Valued at N\$1.2 million, the facility comprises two classrooms, each with a storeroom, and ablution facilities.

The development is the second model ECD centre completed through the

partnership, following the construction of a similar facility in Oshakati in 2024.

The centre will provide early learning activities covering storytelling, numeracy, science, music, creative arts and outdoor play, with resources designed to accommodate children with different abilities and learning needs.

DWN Executive Director Ester Veiko said improving the quality of early childhood education required sustained investment in educators, learning materials and family participation alongside infrastructure development.

“Quality early learning requires sustained investment in educators, learning materials and family involvement alongside suitable infrastructure,” Veiko said.

She confirmed that DWN would continue supporting the centre through educator training, mentoring and coaching, while

Northside Primary School would be responsible for managing the facility.

Hardap Governor Rian Charles McNab welcomed the investment, saying early childhood education played an important role in developing children's confidence, communication and social skills.

“As a region, we appreciate and welcome the investment. Our children are the future leaders and investing in them is essential in helping them to develop confidence, social skills, language and articulation,” McNab said. He urged the school community to protect and maintain the facility to ensure that future generations continue to benefit from the investment.

The Rehoboth project forms part of the MTC–DWN partnership to improve access to early childhood education through infrastructure development and continued support for educators.

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Namibia's AI usage policy for civil servants needs more than rules

Practical AI training will help civil servants protect public information, verify AI outputs and use the technology responsibly.

By Chisom Obiudo

The Cabinet has directed the Office of the Prime Minister (OPM) and the Ministry of Information and Communication Technology (MICT) to develop an internal policy governing the use of artificial intelligence (AI) in the public service.

The Honourable Minister of Information and Communication Technology, Emma Theofelus, announced the directive at the ninth National ICT Summit in Ongwediva.

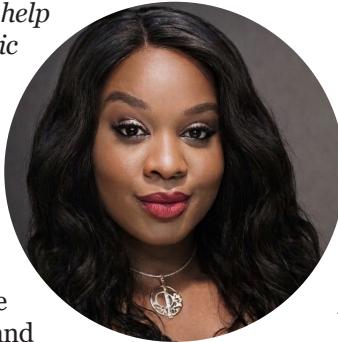
This is a welcome step toward providing civil servants clear guidance on how to benefit from AI while safeguarding government information and the people they serve.

The policy's effectiveness will depend on whether staff understand its requirements and can apply them in their day-to-day work.

AI governance is the framework of rules, responsibilities and checks by which an institution oversees AI. It covers approving tools for specific tasks, protecting information, monitoring performance and responding to problems.

Implementing these arrangements requires trained staff, clear responsibilities and adequate resources.

AI literacy provides part of that practical foundation. It means having the knowledge, skills and judgement to recognise where AI



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The policy's effectiveness will depend on whether staff understand its requirements and can apply them in their day-to-day work.

can help, understand its limitations and use it responsibly.

An officer may know that confidential information must be protected yet not realise that uploading a document to an external chatbot sends its contents outside the government's systems. Training should make that connection clear before the officer uses the tool.

International practice supports this approach. Article 4 of the European Union's AI Act requires providers and organisations to deploy AI systems within its scope to take measures to promote AI literacy among staff and others who use those systems on their behalf.

These measures should reflect people's roles, experience and the context of use. Namibia can draw on this principle when developing its own approach.

Why AI usage rules alone are not enough

Generative AI tools can draft text, summarise reports, translate material and create images. They respond to instructions, commonly called prompts, and may also process uploaded files.

These functions can appear in standalone chatbots or within software that users already use. A familiar application can therefore introduce new information-handling risks when you add an AI feature.

What happens to information entered into an AI tool depends on the service, the account settings and the terms governing its use.

Depending on those arrangements, the provider may store the information, permit authorised staff to review it or use it to improve its models.

Institutional agreements may restrict these activities and provide additional protections. Government should assess these arrangements and give officers clear guidance on which tools and accounts they may use, for which tasks and with what information.

The “guardrails” mentioned in the announcement should combine clear rules with technical safeguards to help prevent misuse.

Consider an officer preparing letters for PSEMAS applicants. To save time, the officer uploads a spreadsheet of applicants’ names and identity numbers to an unapproved chatbot.

Because the conversation is visible only through their account, the officer assumes the information remains private.

Yet uploading the spreadsheet sends its contents to an external service that the government has not approved to receive them. The concern is losing control over how that information is handled, even if it never becomes publicly available.

Practical training could show the officer

how to draft a standard letter using an approved AI tool and fictional details. The officer would then enter each applicant’s personal information into an authorised government system. This demonstrates how AI can save time while keeping personal information out of the chatbot.

Training also helps officers recognise mistakes and know when to report them. A blanket ban, without guidance or an approved alternative, may drive AI use out of sight as staff turn to personal phones and accounts.

The policy should therefore make clear that its rules apply whenever AI is used for government work, regardless of the device or account. The duty to protect government information remains unchanged, even when the activity is harder to monitor.

What each level of the public service needs to know

AI literacy means having sufficient understanding of AI to use it responsibly in one’s work. It does not require every civil servant to learn to programme. Training should reflect each person’s responsibilities. An officer preparing a document needs to know how to use the tool and to check its output. A supervisor must assess the work, while an executive director must understand the risks of approving the system.

For officers, the starting point is to know which tools are approved, which tasks they may support, and what information may be entered. Officers also need to give clear instructions and assess whether the answer meets the task’s purpose.

A fluent response is not necessarily accurate or complete. An AI-generated summary may omit an exception that changes the meaning of a rule, while a draft letter may introduce a claim that the original documents do not support.

Training should therefore show officers

how to verify AI outputs. Generative AI can produce fabricated facts and references, commonly called “hallucinations”. If a tool cites a section of an Act, the officer should consult the authoritative legal text to confirm that the section exists, is current, and supports the explanation.

Officers should check figures against official records and summaries against the original documents.

Asking the same chatbot to confirm its answer is not an independent check. Officers should also recognise when an answer contains unfair assumptions or requires specialist advice.

Supervisors need to consider both whether AI was appropriate for the task and whether the resulting work was properly reviewed. Drafting a standard acknowledgement letter carries different risks from assessing a person’s eligibility for a grant. Any proposed use of AI to support decisions affecting people’s rights or access to services requires closer scrutiny.

This should cover the legal basis, the process’s accuracy and fairness, and how an affected person can obtain an explanation or challenge the decision.

Effective human oversight requires a reviewer who can question the AI’s output and has the time, expertise and authority to correct or reject it. A signature alone offers little protection if the reviewer cannot explain the evidence or reasoning underpinning the final document.

Supervisors should know which checks were performed and whether further review is needed.

Executive directors and heads of agencies need to ask questions before approving a tool. What problem will it solve?

What information will it process, where will it be stored, and who will have access? Has the tool been tested for its intended

use? Who will monitor its performance and respond to errors or disclosures?

Legal, information security and procurement specialists should inform the assessment. Institutional leaders remain responsible for ensuring that the necessary checks and safeguards are in place.

Five elements the government AI usage policy should contain

As OPM and MICT develop the policy, five elements would help civil servants understand its requirements and apply them in everyday work.

The first requirement is guidance on what is permitted. The policy should specify which AI tools and features it covers, including those built into software officers already use.

An accessible list should identify approved tools and accounts, the tasks they may support and the information they may process.

Approval should be specific: a tool authorised to help draft public notices may not be suitable for confidential records. Paying for a personal subscription does not make a tool approved for government work.

The second is practical training before officers use AI for official duties. Training should reflect the different responsibilities of officers, supervisors and institutional heads.

It should demonstrate permitted, useful tasks, such as improving a public notice or drafting a standard letter, and the checks each task requires.

Short exercises should assess whether participants can recognise sensitive information, spot an unreliable answer and decide when to seek advice.

Completing a course should demonstrate these skills. Refresher training should address changes to approved tools, policy requirements and risks identified through experience.

The third is clear rules for protecting

information. The policy should prohibit officers from entering personal information, classified material, confidential Cabinet documents, or privileged legal advice into unapproved external AI services, whether free or paid. Where AI processing of protected information is permitted, it should occur only in a system that has been assessed and expressly authorised for that purpose.

Officers should provide only the information necessary for the task. Training should also explain that removing a name does not necessarily make a document anonymous: an address, job title, or a combination of details may still identify the person. The fourth is clear accountability mechanisms with effective human review. Officers should review the work they prepare using AI; supervisors should carry out the required review; and institutional leaders should provide the controls and resources needed for both.

The policy should specify when AI assistance must be recorded and what evidence of verification should be retained.

The greater the potential harm, the more rigorous the checks should be. Where AI supports a decision affecting a member of the public, the institution should be able to explain the basis of that decision and provide a means to challenge it.

The fifth is responsibility for implementation and regular review. Each office, ministry, and agency should designate a contact person to guide staff, coordinate training, and refer problems to the appropriate specialists.

The policy should specify who has authority to approve tools and their uses. A register of approved uses would help management track where AI is applied and who oversees it. Staff should know how to report accidental disclosures, serious errors or harmful outputs promptly.

Reporting procedures should encourage early correction while preserving appropriate accountability. The policy and the approved-tool list should be reviewed at set intervals and whenever significant changes or incidents warrant it.

Making the policy work in practice

AI literacy equips civil servants to use AI responsibly, but training must be supported by secure tools, clear approval procedures and access to advice. Officers need to know how to complete permitted tasks, check the results and recognise when a matter requires further review.

Institutions must provide the conditions that enable them to put that knowledge into practice.

Cabinet's directive offers OPM and MICT the opportunity to develop the policy and its implementation arrangements jointly.

The policy should be accompanied by a funded training programme, clearly defined responsibilities and a timetable for implementation and review. Success should be assessed through everyday practice: can officers protect sensitive information, verify AI outputs and report mistakes promptly? These capabilities will turn written rules into reliable public service practice.

*** Chisom Obiudo is a legal practitioner specialising in corporate and AI governance. She is currently the chief legal officer at the Namibian Law Reform and Development Commission.**

She previously served as a member of the National Artificial Intelligence Technical Advisory Committee, established by the National Commission on Research, Science and Technology (NCRST), with a focus on law and governance. She can be contacted at chisomokafor11@gmail.com.

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THE ASSET ALLOCATION VIEW: IN COLLABORATION WITH NORTHSTAR AND CIRRUS

	GLOBAL		SA		Namibia	
	CURRENT	TREND*	CURRENT	TREND*	CURRENT	TREND*
EQUITIES						
BONDS						
CASH						

ASSET ALLOCATION SNAPSHOT
AS AT 14 SEPTEMBER 2026

Source: Northstar Proprietary Research and Cirrus Fund Managers. Royale, Northstar and Cirrus reserve the right to amend this information, data and views presented. This document does not constitute advice.

*3 Year View



	CURRENT	TREND
GLOBAL EQUITIES	AVERAGE September's modest index decline masked broader weakness, with nine of eleven global sectors lower. Materials (-7.3%), Real Estate (-6.2%) and Consumer Discretionary (-6.0%) were the weakest, with Financials (-5.5%) and Utilities (-5.1%) also down as higher bond yields and energy costs weighed. Information Technology (+4.4%) and Communication Services (+3.5%) were the exceptions, as rapid adoption of Meta's Muse AI agent lifted semiconductor and hardware shares, with the MSCI World Semiconductor Index up 7.2% (though down 3.0% for the quarter). Momentum returned 3.6% and Value fell 2.3%, interrupting the recent broadening as resilience again concentrated in a narrow group of AI-related businesses.	AVERAGE Index valuations and growth expectations remain elevated, with optimism concentrated in AI-related businesses. Strong earnings and growing adoption, including Muse's early success, support this theme, though the sustainability of infrastructure investment and how much future growth is already priced in remain key uncertainties. Higher oil prices and bond yields pose risks to household spending, company margins and valuations. These concerns, combined with capital favouring a narrow group of AI beneficiaries, are leaving some high-quality businesses overlooked and attractively valued, creating selective long-term opportunities.
SA EQUITIES	GOOD Emerging markets weakened in September, with the MSCI EM down 0.5% in US dollar terms. The JSE fell 5.8%, reversing August's gains, with Basic Materials (-9.4%), Industrials (-4.9%), Telecommunications (-4.9%), Consumer Discretionary (-6.1%), Food Producers (-6.5%) and Banks (-4.2%) all lower. Consumer Staples fell a modest 0.6%, while listed property edged up 0.5%. The rand weakened 1.6% against the dollar, marking a broad-based reversal even in a resource-heavy market.	GOOD We remain overweight domestic SA Inc. equities on a risk-adjusted basis, favouring selective exposure to Banks, Industrials and Retailers. High interest rates and elevated oil prices have weighed on these areas, but valuations now discount a relatively stressed outcome. We see attractive medium-term return potential as conditions normalise, guided by bottom-up valuation discipline.
NAM EQUITIES	AVERAGE The NSX Local Index returned 9.6% in September, driven by various tickers reaching new all-time highs and dividend book closure. Results published in August and September showed mixed conditions. FNB and SNO saw strong growth in earnings, though credit extension remained tame. CGP's earnings fell as Bank Gaborone fell into a loss-making position and Entrepo halted new loan extensions. NBS earnings fell on the back of lower local volumes, though it gained market share. This highlights weakness in the Namibian consumer, who faces further inflationary pressures and a slowing economy.	AVERAGE Namibian Equities remain attractively valued but need a friendly investment climate to do well. Therefore, we believe it is important to actively deviate from the benchmark and select quality companies with growth prospects and high-quality management teams.
GLOBAL BONDS	AVERAGE US-Iran tensions escalated sharply in September, with no ceasefire in sight. Shipping through Hormuz remains severely limited, Brent crude moved back above \$100 a barrel and US diesel hit a record \$5.94/gallon. The Fed delivered its first hike since 2023, to 3.75%-4.00%, framing it as "removing accommodation", while a hawkish dot plot lifted the median 2026/2027 projection to 4.125%, about 50 basis points above June. Global bonds sold off further, with the US 10-year yield up roughly 53 basis points to 5.28% and the iShares Global Aggregate Bond proxy (iGLAG) down about 2.2%.	AVERAGE Over the longer term, the outlook remains largely intact: sticky inflation, a cooling but resilient labour market and upwardly revised growth forecasts should keep yields elevated, with the long end most vulnerable. A prolonged Middle East war will keep oil prices and inflation concerns elevated, causing continued volatility at the short end.
SA BONDS	AVERAGE Local bonds saw renewed volatility in September as a SARB rate hike, firmer oil prices and persistent Middle East tensions weighed on sentiment. The situation remains uncertain, but local fiscal and macroeconomic data continued to reflect relative strength, cushioning against the broader deterioration in global risk appetite.	AVERAGE Despite global uncertainty, structural elements remain supportive of local bonds, with sovereign credit-default-swap spreads narrowing meaningfully against the US this year. The key risks are whether the SARB can hold its inflation path (above 5% in late 2026 and early 2027, easing toward 3% by late 2027) and whether National Treasury can keep delivering fiscal consolidation, with markets pricing roughly two further SARB hikes over the next six months.
NAM BONDS	CONCERN Namibian bonds are expensive. We expect upward pressure on Namibian Government debt as the government's fiscal position comes under significant pressure. Underweight long duration bonds and overweight short duration bonds.	CONCERN The Namibian Government has a saturated maturity profile with sizeable upcoming redemptions, which is expected to increase funding pressures and place upward pressure on yields.
GLOBAL CASH	GOOD Over the near term, cash remains the best protection against volatility. Real cash returns have improved following September's hike, and further inflationary impulses would continue to be met with central bank rate hikes, keeping cash appealing on a relative basis.	AVERAGE On a three-year horizon, our valuation still favours bonds across the curve over cash. However, volatility is likely to persist over the medium term: September's sharply weaker payrolls print sits uneasily alongside a pickup in headline inflation, keeping the debate between labour market strength and rising inflation pressures alive.
SA CASH	GOOD Geopolitical risks kept the SARB cautious in September, with the MPC delivering the expected 25 basis point hike to take the Repo Rate to 7.25%. The market prices two further 25bps hikes within the next six months. Real rates remain elevated, with cash rates well above inflation of 4.4%, so investors can still earn a healthy real return without taking on risk.	AVERAGE If inflation expectations move credibly lower over the medium term, the SARB is expected to become less restrictive and real rates will narrow, making cash less competitive relative to other assets. It remains to be seen whether geopolitical risks will be prolonged and how elevated oil prices will filter into our longer-term interest rate assumptions and cash valuations.
NAM CASH	AVERAGE Namibia's inflation rose 5.4% in September, with the ongoing conflict adding further price pressures. The Bank of Namibia is expected to hike rates in its upcoming MPC meeting as inflation expectations are expected to remain elevated. Short-term rates have increased; however, the rise in inflation has reduced real returns, bringing them below their historical average of 2.67%.	GOOD Inflation is expected to remain sticky, prompting central banks to adopt a more hawkish stance. This should place upward pressure on short-term yields, offering more attractive short-term returns. The SARB remains committed to its 3.0% inflation target, which should support attractive real returns over the longer term.