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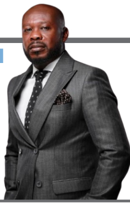

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THE BRIEF
News Worth Knowing

Capricorn Group sets aside N$96m capital support for Bank Gaborone

WEDNESDAY 23 SEPTEMBER 2026

MAIN STORY

Capricorn Group sets aside N$96m capital support for Bank Gaborone

Capricorn Group has approved a P80 million (about N$96 million) emergency capital facility for Bank Gaborone as it restructures the bank following rising bad debts, higher funding costs and weakness in Botswana's mining-dependent economy.

The move follows a difficult financial year for Bank Gaborone, which slipped into a loss as its non-performing loan (NPL) ratio climbed above 14% amid financial pressure on clients exposed to the diamond industry.

Capricorn Group Chief Executive Officer David Nuyoma said the deterioration in Botswana's diamond sector had affected borrowers and contributed to the increase in bad loans.

"We have a new strategy for Bank Gaborone. It went through a difficult phase

Crucial Dates

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

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during the past 12 months, principally because of the non-performing loans. A number of those clients had a reliance on the diamond industry. The sale of diamonds has tremendously gone down. Mining in Botswana has gone down by 40%. GDP went down by 5%," Nuyoma said.

The deterioration in Bank Gaborone's loan book contributed to an increase in non-performing loans across the wider Capricorn Group.

Capricorn Group Financial Director Johan Maass said the group prioritised liquidity at Bank Gaborone during the period, a move that constrained profitability but strengthened the bank's funding position.

Bank Gaborone's loan-to-funding ratio declined to 76.6%, its lowest level in eight years, while its capital ratio stood at 14.3%.

Maass said Capricorn's board had approved a P80 million emergency capital contribution facility for Bank Gaborone, subject to the necessary regulatory approval, providing additional capital capacity if required.

The facility had not been drawn down at the time the group's financial results were released.

Maass said Bank Gaborone's balance sheet remained positioned to support its operations despite the deterioration in asset quality, while the lower loan-to-funding ratio provided additional liquidity capacity.

The bank's net interest margin ended the financial year at 2.8% after coming under pressure from higher funding costs.

Maass said the margin had started recovering during the second half of the financial year, with further improvement expected as funding conditions normalise.

Nuyoma said Bank Gaborone had returned to profitability during the first two months of Capricorn's new financial year, recording profits in both July and August.

"Already, by now, we have seen growth during this financial year. Our financial year starts from July. July showed positive growth. August showed positive growth. I hope that September will be, and the rest of the year will be as such, so that we return to full recovery," he said.

The Bank Gaborone recovery strategy

forms part of Capricorn's broader focus on portfolio management, capital optimisation and growth.

Capricorn Group's profit declined by 6.4% during the financial year, while return on equity fell to 15.6% from 18.2%.

Despite the pressure in Botswana, non-interest income increased to 47.7% of total group income, exceeding Capricorn's 45% target, while Capricorn Asset Management's assets under management increased by N$10 billion to N$67 billion.

Nuyoma said Capricorn remained committed to the Botswana market while seeking to diversify Bank Gaborone's lending exposure and broader financial services activities.

"As far as we are concerned, we are still ready to serve this market, and also the communities in which we serve, including Botswana. We are here to stay. We are a local bank, truly a local bank," he said.

Namibia confirms FMD outbreak in disease-free zone

. . . suspends livestock movement

Namibia has confirmed a Foot-and-Mouth Disease (FMD) outbreak on a commercial farm in the //Kharas Region, marking the first outbreak detected in the country's World Organisation for Animal Health (WOAH)-recognised FMD-free zone.

Acting Minister of Agriculture, Fisheries, Water and Land Reform Dr Charles Mubita announced the outbreak in the National Assembly on Wednesday, saying 10 cattle tested positive for the disease.

The outbreak was detected during routine surveillance in the Karasburg State Veterinary District after veterinary officials identified 11 cattle showing clinical signs consistent with FMD.

Samples were collected on 22 September 2026 and tested at the Central Veterinary

Laboratory in Windhoek, with 10 of the 11 samples returning positive results on 23 September.

"This state confirms an active FMD outbreak in Namibia's WOAH-recognised FMD-Free Zone," Mubita said.

He said the confirmation had triggered immediate control measures under the Animal Health Act, No. 1 of 2011, aimed at containing the outbreak as quickly as possible.

The Ministry has subsequently suspended the movement of cloven-hoofed animals and their products across Namibia with immediate effect.

Imports and exports of all cloven-hoofed animals have also been suspended until further notice.

The Directorate of Veterinary Services is expected to issue a Veterinary Public Notification outlining additional measures to control and contain the outbreak.

Mubita warned that the outbreak could have serious economic consequences because of the resulting disruption to domestic and international livestock marketing.

"This development comes with serious impact and implications for the national economy and livelihoods of the Namibian people, due to the suspension of marketing of livestock and livestock products, locally and internationally," he said.

Mubita called on government institutions, the livestock industry, stakeholders and the public to cooperate with veterinary authorities to contain the outbreak and restore normal livestock marketing as soon as possible.

GIPF to invest N$40m in new pension administration system

. . . implementation expected to take around 16 months

The Government Institutions Pension Fund (GIPF) plans to invest about N$40 million in a new Integrated Pension Administration System (IPAS) aimed at digitising pension administration and improving access to services for members.

GIPF Chief Operating Officer Elvis Nashilongo said less than N$5 million has been spent on the project so far, with implementation expected to take about 16 months.

The system is being developed by Kenyan technology company Cystech, with local support from Apex Business Solutions.

"We have enlisted the services of a company called Cystech. Cystech is from Kenya. The cost is expected to be in the region of N$40 million once the system is implemented, but so far we have spent less than N$5 million. The implementation is expected to take around 16 months," Nashilongo said.

He disclosed the figures while outlining GIPF's digital transformation programme during the Africa Public Service Day commemorations.

Once operational, IPAS will allow GIPF members to access pension services remotely, monitor claims, track Pension-Backed Home Loan applications, review contribution histories and calculate projected retirement benefits using smartphones or USSD services.

The system will also allow employers to submit contributions electronically, while regulators and the GIPF board will have access to real-time reporting and oversight through integrated dashboards.

According to Nashilongo, the platform is expected to reduce administrative costs, strengthen governance and shorten turnaround times for pension services.

GIPF has signed memorandums of understanding with the Namibia Revenue Agency, the Ministry of Finance, the Ministry of Home Affairs and participating financial institutions to facilitate data sharing through the platform.

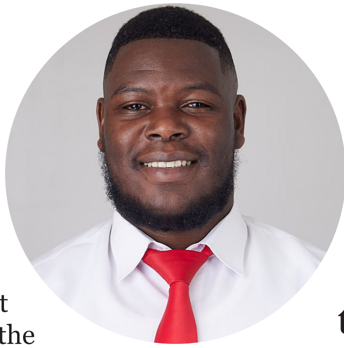
"The objective of this system is that all data we are deriving from these institutions will be managed and obtained at the press of a button. We hope to manage our database much better, and the result will be efficient service delivery to our members," Nashilongo said.

He said effective implementation will require collaboration between GIPF members, employers and government institutions to ensure accurate information is maintained across the system.

As part of its broader digitalisation drive, GIPF has also deployed handheld verification devices to nearly 60 constituencies, allowing pensioners to access verification services closer to where they live.

Who really runs the organisation? When shareholders, ministers and boards cross the governance line

By Malcolm Kambanzera



I recently resigned from a Board three months into my appointment because the shareholders wanted to make governance decisions and operational decisions at the same time.

We were basically just puppets. Nonetheless, the main issue is: When Everyone Is Responsible, No One Is Accountable. The Governance Cost of Blurred Mandates.

One of the most interesting things about governance is that organisations can have all the right structures on paper and still get governance completely wrong in practice.

There is a Board. There is management. There are committees, delegations and reporting lines. In a private company, there are shareholders.

In a public enterprise, there is a line minister or appointing authority. The difficulty begins when everyone wants to govern everyone else.

A shareholder calls the CEO directly because "it is my company." A Minister gives instructions because "I am your Minister."

A Board starts managing because it believes oversight requires involvement in every important operational decision. Then something goes wrong.

Suddenly, everyone remembers the governance structure.

"It Is My Company"

In private companies, particularly closely held ones, ownership and management can easily become confused.

> **"One of the most interesting things about governance is that organisations can have all the right structures on paper and still get governance completely wrong in practice.**

Shareholders undoubtedly have significant rights and interests. But appointing directors does not make those directors messengers of the shareholder.

A Board cannot meaningfully govern if its role is simply to endorse decisions already made elsewhere.

The dominant shareholder instructs management, determines who should be employed, negotiates transactions or expects directors to vote according to instructions.

This raises a simple question: if the shareholder is effectively running the company, why have a Board?

More importantly, who carries responsibility when things go wrong? The shareholder may have made the decision, but the directors remain the people sitting around the Board table.

"Remember, I Am Your Minister"

The same tension is playing itself out in Namibia's public enterprises. Recently, Public Enterprises CEOs Forum chairperson Leake Hangala raised concerns about the relationship between some Ministers and public enterprise leadership.

His example was striking: a Board chairperson approaches a Minister and is reminded, "I am your minister." Hangala's response goes to the heart of the problem: Namibia needs institutions that do not depend on personalities.

That is bigger than a disagreement between a Minister and a Board. It is a question about how we want our institutions to function.

Ministerial oversight is legitimate. Public enterprises exist to advance public purposes and cannot operate independently of government policy. But oversight and operational control are not the same thing.

The Namcor controversy illustrates just how uncomfortable that boundary can become.

In 2025, The Namibian reported allegations that then mines and energy minister Natangue Ithete wanted the Namcor Board removed amid claims that he was seeking greater influence over the national oil company.

The Board reportedly wrote to him asking that he stop interfering in its operations. Ithete denied a fallout and suggested that his approach may have been misinterpreted.

Whether every allegation was correct is not the point. The controversy itself exposes the governance question: how can a Board be held accountable for an institution if it does not have sufficient space to govern it?

We Have Been Here Before. This is not a new Namibian debate. In 2011, a dispute erupted between the Road Fund

Administration Board and then finance minister Saara Kuugongelwa-Amadhila.

The Minister was accused of interfering after directing the Board to halt disciplinary proceedings involving the RFA's CEO and other officials. The Board resisted, maintaining that it was exercising its own responsibilities.

The matter eventually reached the High Court. In granting an interim interdict, Acting Judge Kobus Miller reportedly observed that the RFA legislation placed responsibility for administration, control and management with the Board.

Importantly, the court said that independence lies at the centre of corporate governance and that a Minister could not simply assume functions belonging to the Board. More than a decade later, we are still wrestling with essentially the same question.

Boards Must Also Stay in Their Lane

Boards, however, cannot demand independence from shareholders and Ministers while denying management the same institutional space. The Board governs. Management manages.

Once directors start selecting junior employees, directing routine procurement, communicating instructions down the organisational hierarchy or requiring executives to obtain Board approval for ordinary operational decisions, accountability starts moving in the wrong direction.

Eventually, management learns that the safest decision is no decision at all: “Let us take it to the Board.” That is not strong governance. It is organisational paralysis disguised as oversight.

So, Who Is Actually Accountable?

Every significant organisational decision should ultimately answer four questions: Who owns the matter? Who has authority

> In private companies, particularly closely held ones, ownership and management can easily become confused.

to decide? Who must implement it? Who answers for the result?

Shareholders should exercise ownership rights without making Boards redundant. Ministers should exercise lawful policy and oversight responsibilities without becoming shadow executives. Boards should govern without becoming management.

And management must be given sufficient authority to manage and be held accountable for the results. Good governance is therefore not about keeping shareholders, Ministers or Boards silent. It is about respecting the architecture of accountability.

Because there is something fundamentally unfair about directing someone else's decisions and later holding them accountable for the consequences. And when everyone wants the power to decide, but nobody wants to own the result, everyone becomes responsible, and no one is accountable.

***Malcolm Kambanzera is a scholar of Management Strategy and holds a Bachelor of Laws (Honours).**

Nandi-Ndaitwah calls for action on illicit financial flows, global tax reform

President Netumbo Nandi-Ndaitwah has called for stronger action to curb illicit financial flows from Africa and accelerate reforms to the international financial system, saying the loss of domestic resources is undermining the continent's ability to finance development.

Speaking at a high-level side event on the implementation of the Pact for the Future during the 81st Session of the United Nations General Assembly in New York, Nandi-Ndaitwah said stronger domestic resource mobilisation is critical to financing Namibia's development priorities.

She said Namibia has strengthened tax governance under the Sixth National Development Plan (NDP6), with domestic resources supporting programmes aimed at expanding access to education and promoting youth entrepreneurship.

"We are already seeing tangible fruit from this investment, and much of the resources come through strong domestic resource mobilisation initiatives, including through improved tax governance structures as outlined in our Sixth National Development

Plan (NDP6)," Nandi-Ndaitwah said.

However, she said illicit financial flows continue to drain resources from Namibia and other African countries that could otherwise be directed towards development.

"Illicit financial flows still remain a challenge for Namibia and our continent at large, and our collective voice as Africa must be ever stronger in order to accelerate the reform of the international financial architecture, as agreed in the Pact for the Future and the subsequent Sevilla Commitment," she said.

The Sevilla Commitment includes measures aimed at strengthening domestic resource mobilisation and tackling illicit financial flows, while the Pact for the Future contains commitments to reform the international financial architecture and increase the voice of developing countries.

Nandi-Ndaitwah also called for greater African participation in negotiations towards a United Nations Framework Convention on International Tax Cooperation, saying the continent should have a stronger voice in shaping global tax rules.

"Africa must be fully engaged in the negotiations towards a UN Framework Convention on International Tax Cooperation in order to create a just and effective international tax system for sustainable development," she said.

The President said reform of the global financial system and stronger domestic revenue mobilisation are important to accelerating implementation of the Sustainable Development Goals (SDGs) and Africa's Agenda 2063.

She said there is more than 90% convergence between the SDGs and Agenda 2063, providing African countries with an opportunity to pursue both development frameworks through coordinated implementation.

The Pact for the Future was adopted by UN member states in 2024 and includes commitments covering sustainable development and financing, peace and security, digital cooperation, youth and future generations, and reform of global governance. It was adopted alongside the Global Digital Compact and Declaration on Future Generations.

> Illicit financial flows still remain a challenge for Namibia and our continent at large.

Nandi-Ndaitwah said Namibia is implementing elements of the pact through its National Digital Strategy 2025–2028, which focuses on digital innovation, cybersecurity and emerging technologies, including artificial intelligence, while promoting greater participation by women and young people in the digital economy.

She also highlighted government initiatives targeting young people, including free tertiary education and the National Youth Fund, saying Africa's youthful population should be central to the continent's development agenda. "Our Youth remain the hope and strength of our Continent. African Youth make up over 60% of the Continent's population, and by 2050, one out of every fourth person in the world is expected to be African," Nandi-Ndaitwah said.

She called on African governments to take greater ownership of their development agendas and use international frameworks such as the Pact for the Future to advance economic and social development.

"As individual African countries, and as a collective, our responsibility is to take ownership of our development efforts. Our citizens are looking at us, the leaders, to make effective and bold decisions for their prosperity and advancement," she said.

Namibia's room occupancy rises to 62.6% in July as southern region leads growth

. . . lodges recorded the strongest growth

Namibia's room occupancy rate increased to 62.6% in July 2026 from 58.5% in June, supported by stronger demand across most regions during the peak tourism season, according to the Namibia Statistics Agency (NSA).

The NSA said the Rooms Occupancy Rate Index increased by 7.0% month-on-month, following growth of 4.1% in June, while the index was up 2.1% year-on-year.

A total of 40,086 rooms were occupied during July out of 64,003 rooms available.

"The monthly increase was primarily driven by improved occupancy rates across hospitality establishments in all regions, except the northern region, which recorded a decline during the month under review," the NSA said.

The southern region recorded the strongest month-on-month improvement in room occupancy at 30.4%, followed by the coastal region at 16.7% and the central region at 12.5%. The northern region recorded a 5.6% decline.

Occupancy rates also increased across all accommodation categories, with tented lodges recording the highest rate at 75.0%, up from 54.9% in June.

Tented camps followed at 66.0%, guest houses at 63.6%, guest farms at 61.9% and hotels at 61.4%.

Bed occupancy recorded stronger growth during the month, with the Bed Occupancy Rate Index increasing by 34.3% month-on-month and 3.6% year-on-year.

"In July 2026, room occupancy rates increased across all the accommodation categories compared to the previous month. Tented lodges recorded the strongest performance during the month under review, with occupancy rates rising to 75.0 percent from 54.9 percent in June 2026," the NSA said.

Bed occupancy recorded stronger growth during the month, with the Bed Occupancy Rate Index increasing by 34.3% month-on-month and 3.6% year-on-year.

A total of 77,107 beds were occupied in July, with the NSA attributing the increase to stronger demand for accommodation services despite a decline in the overall number of available beds.

"The increase in the number of occupied beds was primarily attributed to higher demand for accommodation services during the review period, resulting in an increase in bed occupancy despite a decline in the overall number of available beds between June and July 2026," the agency said.

The northern region recorded the largest month-on-month increase in bed occupancy at 41.7%, followed by the southern region at 37.6%. The central and coastal regions recorded increases of 20.6% and 20.2%, respectively.

By accommodation category, lodges recorded the strongest growth in bed occupancy at 67.9%, followed by tented camps at 61.6% and guest houses at 58.8%.

Rising feed costs squeeze pork producers as prices weaken

Namibia's pork producers are facing renewed cost pressures as feed prices rise while pork prices continue to weaken, despite an increase in pig slaughtering during the first eight months of 2026.

According to the Livestock and Livestock Products Board of Namibia's (LLPB) September Beef and Pork Market Watch report, sunflower meal prices increased by 6.38% month-on-month to N$10,303.30 per tonne in August, while soybean prices rose 7.66% to N$8,113.75 per tonne.

The increases marked the second consecutive month of rising feed ingredient prices and coincided with firmer prices for key feed commodities in South Africa, a major source market for Namibia.

"Given Namibia's exposure to South African feed input markets, sustained increases in these inputs could place renewed upward pressure on domestic pork production costs and, subsequently, the cost component incorporated in the pork ceiling-price model," the LLPB said.

The higher input costs come as pork prices remain under pressure. The calculated pork ceiling price declined by 2.31% month-on-month and 18.66% year-on-year to N$38.01 per kilogram in August.

South Africa's Red Meat Abattoir Association pork price also declined, falling 3.05% from July and 19.14% year-on-year to N$27.96/kg.

The Board-approved pork ceiling price remained unchanged at N$47.61/kg in August after being reduced by 8.65% from N$52.12/kg at the start of the third quarter.

Despite the price pressures, domestic pig slaughtering remained above last year's levels.

A total of 37,157 pigs were slaughtered between January and August 2026, representing a 9.26% increase from 34,009 during the same period in 2025.

In August, slaughtering declined by 6.98% month-on-month to 4,440 pigs from 4,773 in July. However, the figure was 3.84% higher than the 4,276 pigs slaughtered in August 2025.

The effects of high temperatures on livestock, soil and plants

By Erastus Ngaruka

> "Livestock production in Namibia is predominantly extensive foraging livestock are prone to heat stress and exhaustion.

Heatwaves in Namibia are occasionally experienced, with temperatures exceeding 40oC recorded in some years, especially in the southern regions.

Namibia is largely a dry country, which compromises optimal agricultural production. These challenges will be exacerbated by the imminent heatwaves.

The predicted "El Nino" event is expected to negatively affect livestock, soil and plantsin various ways.

Livestock production in Namibia is predominantly extensive foraging livestock are prone to heat stress and exhaustion. Crop production is equally affected because of the predominant dryland production system.

Impact of heat on livestock

When an animal forages, the digestive processes generate heat and increase its body temperature.

For example, the normal body temperatures (oC) of cattle, sheep and goats are approximately 38.5,39 and 39.5 respectively.

When the body temperature increases beyond the normalrange, the animals physiological functioning is affected and could be detrimental or life-threatening in extreme cases.

Ruminant animals such as cattle, goats, and sheep, under normal circumstances, prefer to graze/forage during cooler hours of the day such as the early morning, late afternoon, or evening to avoid heat stress.

They would only rest during the hot hours of the day to ruminate or further digest feed into a finer form for nutrient absorption.

Grazing during the hot hours exposes animals to excessive heat from both direct sunlight and the internal digestive processes, increasing the risk of heat stress.

This means the animal's physical activities,such as walking, and feed intake will have to be reduced to maintain normal or optimal body temperature. This in turn compromisesthe animal's nutrition, health status, and overall performance.

The effects may be observed as nutrient deficiencies, poor growth rate and body condition, reduced milk yield, and poor reproduction, among other challenges.

High temperatures also affect livestock reproduction. Heat stress forces animals to reduce exhaustive physical activities, which include mating.

The female animal's reproductive system as well as the sperm production process in male animals can be adversely affected by high temperatures.

Heat stress is said to depress the release of reproductive hormones such as oestrogen and progesterone, compromising the consequent processes of oocyte (female egg cell) growth, oestrus (heat) cycle, conception, embryo development, and foetus growth amongst others.

In male animals, high temperatures negatively affect the process of sperm production, rendering the animal temporarily infertile.

Although animals can adapt to environmental conditions and management regimes, hot environments will compromise their potential physiological functioning and overall performance to some degree.

It is therefore advisable to minimize the exposure of your animals to extremely high temperatures.

The most available mechanism is when the animals themselves laze in the shade under the trees when they are out in the veld.

It is critical to provide shade in the kraals by having trees or using shade nets or other appropriate shading materials.

This is very important, especially for young animals such as calves, kids, and lambs that spend a lot of time or in some cases, a whole day in the kraal without any shelter.

In hot environments or when animals forage during the hot hours of the day, the water demand or intake increases.

Thus, animals should have daily access to clean, cool and sufficient water. Water has

the direct role of quenching the thirst, supporting the digestion process, and plays an essential role as a coolant, particularly through the sweating mechanism.

In addition, it is important that the animals be transported during the cooler hours of the day, and to have stopovers along the way for them to rest or even drink water especially when trekking or transporting on hoof.

The transporting vehicle should also be well covered to provide sufficient shade and ventilation at the same time.

It is also advisable to execute routine husbandry practices such as vaccination or branding during the cooler hours or early morning.

If animals must adapt to new environments, they will have a lot to change in response, for example, foraging habits, respiration rate, and water intake, amongst others.

A farmer should adjust their management regime to respond to the animals' demands and the environmental conditions to ensure adaptation and optimal performance.

Impact of heat on soil and plants

Soils lose water through two processes, namely, evaporation where water is lost directly from the soil to the atmosphere, and secondly through plant transpiration, where plants suck out water through their roots.

The intensity with which the soil loses moisture is influenced by soil type, soil cover, and environmental temperatures, among others.

The heatwaves or high temperatures that are expected with the El Niño event will be detrimental to soils, plants, livestock, and livelihoods.

Soils may heat up intensely (higher soil temperatures), which may result in soil desiccation, rendering it unbearable for plant growth and survival.

This is because the extreme high soil temperature will negatively affect soil health, as soil microorganisms, organic matter,seeds and plants will burn or be destroyed by the heat.

Further, the type of soil and its characteristics influence the intensity with which the soil heats up. The main soil types are sand, loam, clay and silt.

For example, sandy soils have lower water retention capacity and heat up much more than clay soils, which have a higher water retention capacity.

Therefore, clay soils are much cooler than sandy soils.

However, besides the soil type, soil cover also plays a major role in soil temperature regulation, for example, bare soils are highly exposed to sunburn and prone to desiccation compared to covered soils.

Therefore, any bare or uncovered soil type can heat up intensely or be exposed to high environmental temperatures.

This is where overgrazing and excessive land clearing are dangerous.

It is therefore important to manage soil cover by accumulating plant litter materials or mulch on the soil, and to allow dense grass cover where possible.

Plant survival depends on the soil conditions including nutrient availability, organic matter, moisture, pH, as well as sunlight for photosynthesis.

Plants require water for nutrient transportation and respiration, and need to survive under optimal environmentaltemperatures.

The availability of water to the plant is influenced by the soil moisture content and the environmental temperature.

The higher the environmental temperature, the higher the water demand. On the other hand, the higher the environmental temperature, the higher the rate of evaporation.

The heat impact on soil will in turn affect both crops and forage plants. However, forage plants, especially woody plants, are deep-rooted or have an extensive root system to extract moisture from deeper soil layers and can withstand the impact to a certain extent.

Whereas shallow-rooted herbaceous plants such as grasses and forbs are more vulnerable to heat stress.

Thus, seed germination or grass growth will be inhibited, ultimately leading to poor rangeland productivity or poor grazing conditions, compromising livestock performance and survival.

Crops are highly vulnerable to heat stress, especially in areas with extremely high temperatures and dehydrated soils.

Crop yield in dryland production systems may be poor or lower than in irrigated production systems.

However, the water demand and costs will be much higher for irrigated crops.

The impact of heat can be lessened by implementing some sustainable soil and water conservation measures.

This starts with planting drought-resistant crop varieties, the use of drip irrigation, shade netting, application of mulch materials around the crop to minimize evaporation, the application of compost to improve soil structure and field capacity or soil water retention capacity, as well as proper drainage.

In conclusion, farmers need to prepare in advance to withstand the effects of drought and heat stress by improving water harvesting, storage and conservative use, and improving farm infrastructure to protect livestock and crops from excessive heat exposure.

* ***Erastus Ngaruka Technical Advisor- Livestock & Rangeland Management***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