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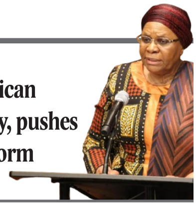

THE BRIEF

News Worth Knowing

Explainer: What Namibia’s FMD outbreak could mean for meat prices, jobs , exports and the economy

THURSDAY 24 SEPTEMBER 2026

MAIN STORY

Explainer: What Namibia's FMD outbreak could mean for meat prices, jobs, exports and the economy

Namibia's first Foot-and-Mouth Disease (FMD) outbreak in its World Organisation for Animal Health (WOAH)-recognised FMD-free zone has triggered sweeping restrictions on livestock movement and trade, raising questions about what happens next for farmers, consumers and the wider

Crucial Dates

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

economy.

The government has suspended the movement of cloven-hoofed animals and their products across Namibia, while imports and exports have also been halted as veterinary authorities work to determine the extent of the outbreak and contain its spread.

What happens in the immediate term?

Cirrus Capital Co-Founder and Director Romé Mostert expects the current restrictions to initially cause logistical disruptions as cattle, meat and other livestock products cannot be moved normally.

He described the measures as drastic short-term interventions aimed at establishing whether FMD has spread beyond the affected cattle and preventing further transmission.

“I think that what we are seeing is drastic short-term measures to assess the situation, if the FMD has spread further at the moment and, if it hasn't, to just contain it where it is,” Mostert said.

Mostert believes domestic logistical restrictions could normalise within a week or two, or possibly sooner, if authorities establish that the outbreak has been contained.

Could meat prices rise or fall?

Both outcomes are possible, depending on how long the restrictions last and which part of the supply chain is affected.

Simonis Storm Securities economist Almandro Jansen expects the immediate movement restrictions to disrupt supplies of beef, sheep, goat, pork, game and processed meat products. He said consumers could also shift towards alternatives such as chicken and fish, increasing demand and potentially putting upward pressure on those prices.

Mostert, however, expects the opposite effect if Namibia remains locked out of export markets for an extended period.

Namibia produces more meat than the domestic market can consume, according to Mostert. If exports remain suspended, cattle and meat that would ordinarily be sold internationally would remain in Namibia, creating an oversupply.

“If the export markets are closed for an extended period of time, yes, then we will see significant drops in cattle prices and meat prices,” Mostert said.

This means consumers could initially experience supply disruptions and pressure on some food prices, while prolonged export restrictions could eventually push domestic cattle and meat prices lower because of excess supply.

Why are export markets so

important?

Mostert said Namibia's FMD-free status allows the country to sell meat into lucrative international markets, making the restoration of export access one of the most important factors in determining the economic impact of the outbreak.

Jansen estimates that Namibia's beef industry generates about N$5.5 billion in exports, with sheep and goats also contributing to livestock export earnings.

He identified markets including the UK, Europe and Norway as potentially important to watch as authorities and trading partners respond to the outbreak.

What could it mean for farmers and jobs?

A prolonged loss of export access could significantly reduce farmers' ability to sell livestock at current prices, while also affecting abattoirs, meat processors, transport businesses and other companies linked to the livestock industry.

A 2022 Cirrus Capital study examining the potential consequences of losing animal health and export status south of the Veterinary Cordon Fence estimated that 33,271 jobs could be lost over five years, equivalent to 3.1% of the 2018 labour force used in the study.

Of these, about 20,150 were estimated to be unskilled jobs and 11,695 skilled jobs. The study estimated a N$9.24 billion negative impact on households over five years.

Jansen said livestock-dependent towns could also feel the effects because abattoirs and meat-processing businesses support employment and economic activity in their surrounding communities.

He estimates that every N$1 lost through reduced livestock exports or processing could result in about N$1.60 in downstream economic losses through activities such as transport, manufacturing and energy consumption.

Could the outbreak affect Namibia's economic growth?

Jansen believes it could if

the disruption persists.

Livestock farming accounts for about 2.3% of GDP and roughly N$8.8 billion in value added, according to his estimates.

Namibia recorded economic growth of 4.8% in the second quarter of 2026, but Jansen sees the FMD outbreak as an additional risk to growth during the second half of the year.

The effects could extend beyond farming. Jansen said commercial banks with agricultural loan books could face pressure if farmers experience lower income and encounter difficulties servicing loans.

Government could also face additional expenditure associated with containment measures and possible support for affected producers.

What determines how serious the impact becomes?

The key issue is how quickly Namibia contains the outbreak.

If FMD is confined to the affected area and livestock movement and exports resume relatively quickly, Mostert expects much of the immediate disruption to be temporary.

If the outbreak proves more widespread and export restrictions remain in place for months or longer, the consequences could become substantially more serious, including falling livestock prices, pressure on farmers, reduced export earnings, job losses and weaker economic growth.

As Mostert put it, the crucial distinction is between a short-lived logistical disruption and an extended loss of Namibia's access to international meat markets.

Meatco suspends beef exports, slaughter following FMD outbreak

The Meat Corporation of Namibia (Meatco) has suspended further beef exports and slaughter operations following the confirmation of Foot-and-Mouth Disease (FMD) in the Karasburg area of the //Kharas Region.

The move follows Veterinary Public Notification No. 15 of 2026 issued by the Directorate of Veterinary Services (DVS), which activated the National FMD Contingency Plan and imposed immediate control measures.

The measures include the suspension of the movement and marketing of cloven-hoofed animals, slaughter at abattoirs, as well as imports and exports of cloven-hoofed animals and their raw products.

Meatco said it was complying with the restrictions and working with veterinary authorities to determine the impact on its operations and export programme.

"In accordance with the national directive, Meatco has suspended further beef exports requiring movement under the affected arrangements until further guidance is received from the competent veterinary authorities," the company said.

Meatco is also assessing the status of beef consignments that had already been exported, shipped or were in transit before the outbreak was confirmed.

The company said it was consulting veterinary authorities, logistics partners, customers and importing markets to determine how the affected consignments would be handled.

"At this stage, Meatco does not wish to speculate on the treatment of individual consignments or whether any product may need to be returned," it said.

Meatco said the treatment of individual shipments would depend on veterinary certification, when the consignments were dispatched, their current status and the requirements imposed by individual importing countries.

The company is undertaking a reconciliation of consignments already dispatched or currently moving through the logistics chain.

Meatco said it was also too early to determine the financial impact of the FMD outbreak on its operations.

The eventual cost would depend on how long the control measures remain in place, the treatment of beef already in transit and how quickly livestock procurement, slaughter and access to export markets can resume.

Meatco Board Deputy Chairperson Stephanie M. De Klerk said the company's immediate priority was to comply with the national veterinary response and support efforts to contain the outbreak.

"Our immediate priority is full compliance with the national veterinary response and supporting the authorities in containing the outbreak as quickly as possible," De Klerk said.

"Namibia has built a strong reputation for the integrity of its animal-health and beef-export systems. Meatco will continue to act responsibly and transparently while the authorities undertake the necessary surveillance and control measures."

Meatco urged livestock producers, employees and other industry stakeholders to comply with DVS measures as authorities work to contain the outbreak.

Namibia's economy grows N$5.3bn to N$70.6bn in Q2

Namibia's economy grew by N$5.3 billion in nominal terms to N$70.6 billion in the second quarter of 2026, up from N$65.3 billion in the corresponding quarter of 2025, according to the Namibia Statistics Agency (NSA).

In real terms, the economy expanded by 4.8% year-on-year, accelerating from growth of 1.7% recorded in the second quarter of 2025, driven mainly by agriculture, wholesale and retail trade, and health.

Tertiary industries expanded by 6.1%, while primary industries grew by 3.0% and secondary industries recorded marginal growth of 0.8%.

Agriculture and forestry recorded one of the strongest performances, expanding by 17.8% compared with a 2.7% contraction in the corresponding quarter of 2025.

Crop farming grew by 28.5%, supported by increased maize and millet production following favourable rainfall, while livestock production expanded by 7.2%.

Wholesale and retail trade grew by 9.0%, supported by a 13.8% increase in supermarket sales. The health sector expanded by 17.6%, while information and communication grew by 8.2%.

"Wholesale and Retail trade, Agriculture and Forestry and Health sectors were the top contributors to the 4.8 percent GDP growth, each contributing 0.9 percentage points, 0.8 percentage points, and 0.7 percentage points. While Education, Financial services, Manufacturing and Public administration and defence sectors, each contributed 0.4 percentage points," the NSA report said.

Other sectors recording growth

Imports increased by 12.9%, significantly outpacing the 0.3% growth in exports, widening the external balance deficit to N$14.7 billion from N$8.6 billion in the second quarter of 2025.

included financial services and hotels and restaurants, both at 5.5%, while real estate and professional services expanded by 5.2%.

The overall growth was partly offset by weaker activity in construction and mining. Construction contracted by 15.5%, while mining and quarrying declined by 3.1% and electricity and water fell by 2.6%.

On the expenditure side, private final consumption expenditure increased by 11.6%, while gross fixed capital formation rose by 14.4%.

Imports increased by 12.9%, significantly outpacing the 0.3% growth in exports, widening the external balance deficit to N$14.7 billion from N$8.6 billion in the second quarter of 2025.

Total final consumption expenditure in nominal terms increased to N$67.2 billion from N$60.8 billion a year earlier.

"In real terms, final consumption expenditure rose by 10.4 percent, compared to 3.8 percent decrease witnessed in the second quarter of 2025," the report said.

Five years in Namibia's public health engine room: Leadership, turnaround and accountability lessons

By Kapena Tjombonde

When I joined the Namibia Institute of Pathology (NIP) in February 2021, I returned to a principle that has shaped my professional life: leadership is ultimately measured by its impact on people.

During my tenure, that principle guided difficult decisions about laboratory capacity, institutional resilience and the speed at which patients could access results on which their care depended.

I began my career as a professional nurse after four years of studies at UNAM, a trade that taught me skills required in leadership i.e. teamwork (doctor, nurse, patient, family collaboration), listen (hear the whisper of the patient), remaining composed when circumstances are difficult (be objective to save a life), making decisions based on evidence (ascertain the symptoms of the patient) and, above all, to remember that behind every case, statistic or diagnosis is a human being whose life depend on one critical decision and getting things right.

Those lessons followed me through subsequent roles at the Legal Assistance Centre, the Attorney General's Office, Namibia University of Science and Technology, the Motor Vehicle Assistance Fund, Business Intellectual Property Authority and, ultimately, the Namibia Institute of Pathology (NIP). Each institution gave me a different perspective of leadership, governance, service delivery and institutional resilience, preparing me for the demands of CEO at NIP.

> **"Namibia must locally produce commodities and develop expertise required to sustain its own health system for a better tomorrow.**

In between my career progression, I continued to broaden my horizon, pursued an LLB, Master's degree in Law & Business and other postgraduate qualifications, which strengthened my understanding of governance, risk, compliance, business strategy and the legal environment within which organisations operate. The disciplines may appear very different, but together they have shaped the leader in me.

At NIP, the experience I had accumulated over the years was tested in circumstances I had never anticipated. I took office at CEO, in February 2021, at the height of the COVID-19 pandemic, when NIP had no substantive executive leadership team and laboratories around the world were under immense pressure.

At the time, Namibia depended on international laboratory capacity for COVID-19 sequencing and some critical tests. For other tests, blood samples sometimes had to leave the country before results could return to clinicians, delaying decisions about a patient's course of care.

I kept returning to one question: Why should a patient have to wait for another country to confirm what their own health system needed to deliver?

"In those early days, I carried the patient's waiting with me into every meeting."

During my tenure at NIP, we remained relentlessly focused on saving lives. We expanded and stabilized regional diagnostic capability, introduced new tests, decentralized more tests, improved sample transportation & logistics, and established genomic sequencing capacity.

Ageing infrastructure was renewed, supply chain & logistics overhauled, turnaround times improved substantially, ICT infrastructure & systems overhauled to ensure that clinicians receive results in the fastest possible time.

But the real measure of progress was not found in hard targets. It was whether patients across the country could access laboratory services wherever and whenever, whether a doctor could decide treatment with greater certainty, and whether the country was becoming less dependent on external capacity. We set the state and the work continues.

The public often sees the healthcare system through its hospitals, doctors and nurses. Yet behind most successful diagnosis is an intricate network of scientists, medical technologists, transport systems, quality controls and laboratories.

NIP is part of that critical infrastructure: although much of its work happens out of sight, its impact reaches virtually every part of the health system.

I worked with an exceptional team of professionals who understood the urgency of NIP's service and its role in saving lives. Together, we enhanced institutional performance which resulted in testing turnaround-time improving from 59% to 93%.

This was a mammoth task that we managed to execute swiftly through phenomenal teamwork and effective strategy execution.

We strengthened leadership development, provided scholarships for targeted specialist training and introduced a graduate development programme to support 13 laboratories that had operated with one employee before my time.

Through collaboration with the University of Namibia, pathology and medical science specializations are also expected to be offered locally soon.

The COVID-19 pandemic exposed how vulnerable countries can become when essential supplies and expertise lie beyond their borders. That lesson informed the establishment of NIP's Medical Innovation Hub in Swakopmund to build local medical manufacturing capacity. The hub represented an important step towards greater resilience while creating opportunities for Namibian skills, employment, innovation and readiness. Its objective was straightforward: "Namibia must locally produce commodities and develop expertise required to sustain its own health system for a better tomorrow."

I am proud of what we accomplished, though institutional leadership inevitably involves difficult decisions and public scrutiny.

Public institutions exist to serve the public interest, and their leaders must be ready to explain and account for the decisions they make. Accountability is not separate from leadership; it is part of the responsibility that comes with occupying a position of trust.

My years at NIP reinforced another lesson from nursing: you cannot treat what you are unwilling to diagnose. Institutions, like patients, require an honest assessment of what is working, what is not and what must change.

Sustainable improvement demands the courage to confront those realities and the discipline to act—particularly in a public health system on which more than 80% of Namibians rely for medical care.

NIP should not merely be viewed as another parastatal, but as a catalyst for Namibia's national development and its contribution to the United Nations' third Sustainable Development Goal: ensuring healthy lives and promoting well-being for all. In doing so, NIP demonstrates that public health is not only a service obligation, but a central pillar of sustainable development.

Kapena Tjombonde is the former Chief Executive Officer of the Namibia Institute of Pathology and a transformationalist. She writes in her personal capacity

ProNutro discontinued in South Africa, Namibia impact unclear

PepsiCo has discontinued ProNutro cereal in South Africa after 64 years, while the impact of the decision on the Namibian market remains unclear.

Bokomo Namibia said it could not comment on the discontinuation after inquiries on whether ProNutro would continue to be distributed locally and whether other products sold under the brand would be affected.

ProNutro, produced by Pioneer Foods' Bokomo, was launched in 1962 and became a longstanding breakfast brand in the South African market.

The discontinuation follows changes to the cereal's formulation earlier this year, which prompted consumer complaints about differences in taste, texture and mixability compared with the original product.

PepsiCo subsequently explored options to restore the original ProNutro product experience but was unable to successfully recreate it.

Following a review, the US-based food and beverage company decided to discontinue the cereal in South Africa.

ProNutro was originally developed to help address protein deficiency and malnutrition in South Africa and was marketed as the "original protein cereal".

It remains unclear whether the discontinuation will affect other products sold under the ProNutro brand, including cereal bars.

Namibia's fisheries exports grow 12.2% to N$4.6bn in Q2

Namibia's fish and aquatic product exports increased by 12.2% year-on-year to N$4.6 billion in the second quarter of 2026, up from N$4.1 billion during the same period last year.

According to the Namibia Agriculture and Fishing Indicators Statistical Bulletin for the second quarter of 2026, export earnings also increased by 5.6% from a revised N$4.4 billion recorded in the first quarter.

The sector recorded a trade surplus of about N$4.4 billion during the quarter, with fish imports valued at N$189.2 million.

The import bill increased by 22.1% from N$155 million in the second quarter of 2025, but remained significantly below export earnings.

"Export earnings for 'Fish and crustaceans, molluscs and other aquatic invertebrates' for the second quarter of 2026 was valued at N$4.6 billion, an increase of 12.2 percent compared to N$4.1 billion recorded in the corresponding quarter of 2025," the report said. The increase in export earnings came despite total fish landings declining by 1.1% year-on-year to 101,546 tonnes, from 102,658 tonnes in the corresponding quarter of 2025.

Landings, however, increased by 4.1% from a revised 97,558 tonnes recorded in the first quarter of 2026.

Horse mackerel accounted for the largest share of landings at 61,221 tonnes, representing 60.3% of the total, followed by hake at 36,633 tonnes, or 36.1%.

Monk landings stood at 2,411 tonnes, followed by crab at 1,004 tonnes, tuna at 268 tonnes and Cape rock lobster at nine tonnes.

The composition of landings shifted significantly compared with the second quarter of 2025, with horse mackerel increasing from 46,837 tonnes to 61,221 tonnes, while hake declined from 52,898 tonnes to 36,633 tonnes.

Spain remained Namibia's largest fish export market during the quarter, accounting for 27.8% of total fish exports, mainly frozen hake fillets.

Zambia accounted for 23.8% of exports, followed by the Democratic Republic of Congo at 11.3%, with frozen jack and horse mackerel the main products exported to both markets. "The main export destination for 'Fish and crustaceans, molluscs and other aquatic invertebrates' for the quarter under review was Spain, accounting for 27.8 percent of total fish exports. The main product that was exported to Spain was frozen fillets of hake," the report said.

On the import side, South Africa was Namibia's largest source of fish products, accounting for 46.3% of imports, mainly hake. Poland accounted for 19% and Chile 8.3%.

Namibia needs economic patriots, not trophy hunter entrepreneurs

By Nghuulili Martin Nambala

“Equipment aid, mining supplier talk, Green Scheme linkages and a 500,000-job target by 2030 sit on the same table.

Namibia is putting real money into youth enterprise. The test is whether it produces industrial operators or subsidised flash that recycles unemployment onto the state.

The National Youth Development Fund is capitalised at N$500 million, with N$257 million earmarked for 2025/26. DBN, Agribank, the Environmental Investment Fund and Nampost are the conduits.

Equipment aid, mining supplier talk, Green Scheme linkages and a 500,000-job target by 2030 sit on the same table. Government is trying. The question is what the money buys.

Namibia does not need more “entrepreneurs” who treat a first grant, loan or tender as a trophy hunt: the new fleet, the gated-compound photoshoot, consumption booked before cash flows can carry it.

It needs operators for whom a high-cost asset is oxygen: a truck, a packing line, or even a business jet purchased only when it multiplies deals or capacity.

Collapse after state support is not a private misfortune. It re-exports the unemployment the programme was funded to solve.

The Namibia Statistics Agency’s 2023 labour-force count remains the official baseline. Of 1.88 million people aged 15 and over, 546,805 were employed and 320,442 unemployed: 36.9 percent.

Among 1.02 million youth aged 15–34, only 252,886 were employed; 202,144 were unemployed representing 44.4 percent. Add the potential labour force and the youth combined rate is 61.4 percent.

Employment fell by nearly 179,000 between 2018 and 2023. The IMF’s 2026 Article IV put 2025 real growth at 1.7 percent.

During this month (sepetember 2026) the Ministry of Finance reported that N$90.8 million of NYDF capital disbursed and with atleast 165 projects approved, creating about 2500 jobs roughly N$86,000 a job before failure.

Demand was not the constraint: more than 13,809 applications, 42 approvals at launch, three per region. Mining spent N$24 billion on local procurement in 2025. The green-hydrogen sector employed about 800 people in late 2025.

Survival is the missing number. In 2024 Deputy Minister Emma Kantema said roughly 90 percent of Namibian SMEs fail within five years. Some 40,000 SMEs support more than 200,000 jobs and about 12 percent of GDP.

A 2025 National Council committee

found 121 Constituency Youth Enterprises plagued by late disbursement and repayment failure; one report put 99 percent of funded businesses "in danger of collapsing."

Apply even a 50 percent two-year failure rate to those 722 jobs and hundreds of workers re-enter the 202,144.

Two archetypes. The trophy entrepreneur treats the first cheque as graduation. The oxygen entrepreneur buys tools only when they raise capacity, reinvests, and treats payroll as the firm's national output.

Equipment Aid had to add delayed ownership and confiscation because some earlier beneficiaries sold the machines.

The incentives reward this. Three-per-region selection is optics. Collateral-free 2–4 percent money without staged tranches selects for people good at forms.

Ministers cut ribbons at launches, not year-five payroll audits. Preference tenders without operating covenants mint invoice-flippers.

Namibia imports 96 percent of fruit, 46 percent of vegetables, 87 percent of wheat and 64 percent of maize and pearl millet. Eleven Green Schemes underperform. NDP6's 80 percent local-food target is a jobs target in disguise.

Score survival and PAYE at 12, 24 and 60 months, not cheques issued. Stage capital against invoiced sales.

Keep production assets recoverable until they prove they are oxygen. Select inside food processing, mining services and logistics not by regional photo geometry. Attach offtake from mines, retailers and mills. Bar asset-strippers from the next window; restructure honest failures.

The 202,144 are not a backdrop. They are the scoreboard. Namibia will get the entrepreneurs it pays for.

Nghuulili Martin Nambala is a multidisciplinary student at NUST, Triumphant College and NIT, and co-founder of Pelo Foods CC. His research focuses on financial innovation, SME policy and inclusive growth, with recent work on skills and ownership models for Namibia's oil, gas and green hydrogen economy. Contact: nambalamg@gmail.com

Namibia targets AI to improve government service delivery

Namibia is looking to deploy artificial intelligence across government services as part of efforts to make public institutions more efficient, improve access to information and strengthen the use of data in decision-making.

The push will be supported by the newly launched National Artificial Intelligence Institute, which will provide a platform for developing, testing and applying AI solutions in Namibia.

Minister of Information and Communication Technology Emma Theofelus said digital government would be one of the areas where the country could benefit from building domestic AI capabilities.

"For the Ministry of Information and Communication Technology, we are particularly interested in how this capability can contribute to digital government. Citizens should experience digital transformation through services that are easier to access, more responsive and more efficient," Theofelus said.

She said potential government applications include using AI to improve how public information is organised and accessed, analyse large volumes of data and support service delivery.

"The potential application of artificial intelligence in Government ranges from improving how information is organised and accessed to supporting service delivery, analysing large volumes of data and enabling institutions to respond more effectively to citizens," she said.

The National Artificial Intelligence Institute was launched in Windhoek by the National Commission on Research, Science and Technology (NCRST) following recommendations by the Presidential Fourth Industrial Revolution Task Force.

The institute will operate through four specialised units: the Development Centre, Dataset Centre, AI Innovation Centre, and Research and Development Centre.

Theofelus said the structure is intended to create a pathway for AI ideas to be developed into practical applications that can be tested and deployed locally.

"The Institute creates a dedicated national platform through which capabilities can be developed around artificial intelligence, data, innovation and practical applications," she said.

The institute is also expected to support private-sector technology development, allowing businesses, researchers and innovators to develop products and test AI applications.

Theofelus said Namibia would need to develop local datasets and technical expertise to ensure AI systems respond to the country's languages, economic structure, population distribution and development challenges.

Government is also seeking collaboration with telecommunications companies, universities, research institutions and the private sector as it builds the country's AI capabilities.

AI can copy your voice. How can Namibia protect creative livelihoods?

By Chisom Obiudo

A single recording session could give a voiceover artist an unexpected competitor: a digital copy of their own voice.

A Windhoek artist might record a radio advert for a local bank and receive payment for the agreed work, only to hear what sounds like their own voice promoting another product a year later.

The words are unfamiliar. The artist never recorded them. Someone has used AI to imitate their voice.

The example is fictional, but the technology exists. Voice-cloning systems can mimic a person's voice from a short recording. A voice artist could lose paid work and appear to endorse a product or message they never approved.

Namibia needs to protect writers, performers and artists from unauthorised use of their work and identity. These professionals also need opportunities to use AI to develop services, reach customers and earn income. Preventing misuse alone will not replace lost commissions.

What the existing law protects

Namibia's Copyright and Neighbouring Rights Protection Act 6 of 1994 protects works such as scripts, music and illustrations, as well as performers. Section 47(1)(b) generally requires consent before recording a performance that has not already been recorded.

Section 47(1)(c)(ii) also restricts copying

"Namibia needs to protect writers, performers and artists from unauthorised use of their work and identity.

a recorded performance for any purpose beyond the scope of the original consent. Permission to record an advert should therefore not be treated as permission to copy that recording for any purpose.

The Act also limits these protections. Section 50(2)(b) permits short excerpts without the performer's consent for criticism or review of a performance, or for reporting on a current event, but only to the extent justified by that purpose and with the performer's name acknowledged where available.

Section 50(2)(c) also permits use for teaching or scientific research. Section 50(1) provides that section 47(1) ceases to apply to a performance incorporated, with consent, into a visual or audiovisual recording, such as a video. These provisions make the type of recording and the agreed contract terms important.

Where a performer's rights are infringed, section 52(b) allows a claim for damages (financial compensation), an interdict, or both.

An interdict is a court order that can stop the infringement. These are remedies available where the performer establishes an infringement; they do not automatically render every AI imitation unlawful.

Voice cloning raises a different question: what happens when AI generates new speech that sounds like an artist, rather than replaying the artist's recording?

The legal analysis must distinguish between copying the original recording and imitating the person's voice. Consent to one should not be assumed to authorise the other.

The Act does not expressly set out when consent or payment is required to create and use an AI imitation of someone's voice.

That does not mean every use of a replica is lawful. Copying recordings to create the imitation may infringe the performer's rights if the copying goes beyond their consent and no legal exception applies.

The unanswered policy question is how the law should give a person control over new AI-generated speech that imitates their voice.

This challenge is further complicated because recordings may be scraped, or a voice model deployed, by a company outside Namibia. Local artists may then find it difficult and costly to enforce their rights against offshore AI developers.

Copyright reform needs to address AI directly

The Business and Intellectual Property Authority (BIPA) describes a proposed copyright levy on copying devices and storage media to compensate rights holders for private copying.

Rights holders are the people or organisations entitled to control the use of protected material. The levy addresses copying, not permission to generate new speech in an artist's voice. Paying it would not, by itself, authorise voice cloning.

Text and data mining involves using computers to analyse collections of material for patterns. EIFL's November 2021 comments on Namibia's draft Copyright and Related Rights Bill addressed this in relation to libraries, educational establishments, museums and archives whose activities do not provide a direct or

indirect commercial benefit.

The draft wording reproduced in those comments also required those institutions to have obtained the material lawfully. That historical draft cannot be read as blanket permission for companies to train commercial AI systems on Namibian creative work.

Copyright reform should address practical questions about AI training: when must a developer obtain permission to copy protected material, when may copying proceed without permission, and how can an affected creator stop unlawful copying or seek compensation? Clear answers would help both creators and developers decide what they can do before investing time and money.

International examples offer useful approaches. In June 2025, Denmark proposed protecting people against realistic digital imitations of their appearance and voice, while preserving parody and satire. The European Commission has questioned whether copyright is the right tool, but the proposal shows lawmakers treating identity, not only recordings, as worthy of protection.

Contracts can set out consent without waiting for new legislation. SAG-AFTRA, the US performers' union, secured protections for digital replicas in its 2025 video game agreement. The agreement requires clear, conspicuous written consent and a reasonably specific description of the intended use. Namibian performers and commissioning organisations could negotiate clauses specifying whether a voice replica may be created and how it may be used.

Clearer rights would help creatives control how their work is used. Their future income will also depend on whether they can use AI to offer services that customers want to buy.

Creatives can also build businesses with AI

Legal protection alone cannot create customers. Writers, voice artists and illustrators also need practical ways to turn their skills into services that people will pay for.

A scriptwriter who supplies radio scripts could learn to combine writing with AI-assisted video production and editing.

The service could include developing an advert's concept, writing its script, producing a short video, and adapting it for different social media platforms.

A local business could buy a monthly package of adverts and product explainers. The writer could charge for the completed package, including production and revisions.

A voice artist could provide narration, audio editing and pronunciation checks for training materials or tourism content.

An artist who chooses to license an AI version of their voice should negotiate the named customer, approved scripts or subject matter, platforms, duration and payment.

The agreement should specify which further uses require fresh approval and additional fees. It should also address access to the replica and whether it must be disabled or deleted when the licence ends. Before agreeing, the artist should consider whether the replica could reduce demand for their live recording sessions.

An illustrator could use AI to explore layouts or colour combinations, then draw, edit and review the finished work. Services could include illustrated lessons, campaign artwork and storyboards that show the planned scenes of a video.

Each service needs a customer who has a reason to pay for it. A tourism operator may need videos explaining visitor activities.

A training provider may need illustrated lessons. A retailer may need product demonstrations. A creative who understands the audience can verify local names, pronunciation and cultural references that an AI tool may get wrong.

A practical starting point is to choose one service and create three sample pieces using material the creative owns or has permission to use. The next step is to show those samples to prospective customers and ask what they would commission and pay for.

Prices should cover software, production time, revisions, and the uses the customer is buying, such as a three-month advertising campaign. Before uploading recordings or client material, the creative should check whether the tool provider can use those uploads for AI training and whether the terms allow the finished output to be sold or used in advertising.

Learning these skills cannot guarantee that existing jobs will survive. It can help creatives compete for different commissions and reduce reliance on a single type of work. Training should therefore cover finding customers, preparing quotations, negotiating contracts and checking the finished work, alongside using the tools.

For these services to generate income, creatives need affordable training, clear rules governing the use of their work, and organisations willing to pay for local production.

Four priorities for Namibia

Clear consent for digital replicas. Reform should specify when permission is required to create or use an identifiable imitation of a person's voice or appearance. For commercial uses, written agreements should set out the approved purpose, duration and payment.

Lawmakers should define when uses such as parody, criticism and reporting may proceed without consent, and guard against false commercial endorsements. People should have a clear procedure for requesting the removal of unauthorised content and for seeking compensation.

Clear rules for AI training. Reform should distinguish between training AI systems for commercial use and training for research by universities and other research institutions.

For each use, the law should specify when permission or payment is required and when an exception applies. If an organisation licenses material on behalf of creators, it should identify whose rights it represents, publish its fees, and explain how it calculates and distributes each creator's share.

Disclosure that audiences can understand. An advert using an AI-generated voice or person should disclose this where viewers or listeners could otherwise mistake it for a real performance.

The commissioning organisation should retain the performer's written permission and the agreed limits on use. Labelling a voice as AI-generated does not replace permission to imitate the person.

Practical support for creative livelihoods. Public programmes could fund training, software access and paid commissions for local writers, performers and designers.

When designing funding and procurement criteria, public bodies should assess how to include paid local creative roles within their procurement powers and budgets. Programme results should include completed projects, paying customers and income earned by participants.

What governing bodies should ask

Boards of broadcasters, advertising agencies and businesses that commission

> A voice artist could provide narration, audio editing and pronunciation checks for training materials or tourism content.

creative work should require management to establish who owns the recordings and artwork in use, which permissions have been obtained, and whether those permissions cover the proposed AI use.

Missing permissions can lead to disputes, withdrawal of a campaign and loss of trust among customers and artists.

Directors should ask management: Which productions use AI-generated voices, images or scripts? Do our contracts separately address copying material for AI training, creating replicas and using them in subsequent campaigns?

Can suppliers provide evidence of the necessary permissions? Which manager checks those permissions and approves the finished production?

Boards should also ask which new services their creative teams and suppliers could offer using AI. Management should identify the customers, production costs and required skills, and explain who will verify accuracy, pronunciation, cultural references and permissions before delivery.

Local artists should be able to decide whether a digital version of their voice promotes a product, how long it is used, and what payment they receive.

They should also be able to learn the tools, negotiate contracts, and compete for new commissions. Protecting creative livelihoods means giving people control over their work and practical ways to continue earning from their skills.

*** Chisom Obiudo is an admitted legal practitioner of the High Court of Namibia specialising in corporate governance and AI governance. She is currently a Chief Legal Officer at the Namibian Law Reform and Development Commission.***

Namibia backs African credit rating agency, pushes climate finance reform

Namibia has backed the establishment of the African Credit Rating Agency as part of efforts to reform the international financial system and improve African countries' access to development finance.

President Netumbo Nandi-Ndaitwah, addressing the General Debate of the 81st Session of the United Nations General Assembly in New York, said reforms to the international financial architecture were needed to create a more equitable system and give developing countries greater access to financing.

Reform of the global financial architecture, high borrowing costs and credit-rating methodologies are among the financing issues being raised by African countries at the 81st UN General Assembly.

Nandi-Ndaitwah said the proposed African Credit Rating Agency, which she said is due to be launched in Mauritius in October, represents a step towards greater African ownership of the continent's development agenda.

"We welcome the creation of the African Credit Rating Agency to be launched in Mauritius in October this year. This development is a building block of Africa taking ownership of her development and prosperity agenda. It demonstrates progress in Africa's ambition to drive impetus for the reform of the international financial architecture, in order to ensure a level playing field," she said.

The establishment of an African credit rating agency has received broader continental backing as part of efforts to promote what African institutions describe as fairer and more transparent assessments of sovereign credit risk.

Nandi-Ndaitwah said middle-income countries continue to face challenges including high borrowing costs, limited fiscal space, debt vulnerabilities and climate-related shocks despite significant development financing requirements.

She said Namibia supports the Sevilla Commitment, adopted at the Fourth International Conference on Financing for Development, including efforts to make the international financial system more responsive to the financing challenges facing developing and middle-income countries. The 81st UN General Assembly has also identified implementation of the Sevilla Commitment and reform of the international financial architecture among its development priorities.

"The system must thus become more inclusive, equitable and responsive to the realities of the Middle-Income Countries," Nandi-Ndaitwah said.

The President also called for increased climate financing, saying countries that have historically contributed more to greenhouse gas emissions should provide greater support to countries vulnerable to the effects of climate change.

"In the spirit of climate justice, we call for a greater responsibility by those that have contributed most to global greenhouse gas emissions, including through increased support for countries that are most vulnerable to climate impacts. It is through sustainable climate financing that we will be able to achieve Sustainable Development Goal 13, to combat climate change," she said.

Climate finance and adaptation have emerged as key African priorities, with the continent seeking increased financing to respond to droughts, floods and other climate-related pressures.

Nandi-Ndaitwah also identified water security as a priority for Namibia and the continent as climate change increases pressure on water resources.

"As an arid country, Namibia continues to promote the prudent use and conservation of water, integrated water resources management, groundwater recharge and greater investment in sustainable water infrastructure," she said.

Water security is a major focus of Africa's development agenda in 2026, ahead of the UN Water Conference scheduled for December. The UN has highlighted infrastructure, financing, governance and climate resilience as key areas requiring increased attention.

Nandi-Ndaitwah said Namibia's involvement in international water initiatives, including its role alongside Senegal in the African Union's water investment agenda, was aimed at mobilising greater investment and strengthening cooperation on water security ahead of the conference.

Standard Bank Namibia backs greater participation of women in tech

Standard Bank Namibia says it is increasing its focus on developing women in technology as the banking sector becomes more reliant on artificial intelligence and other digital technologies.

The bank brought together women from its technology and digital teams as part of an initiative aimed at supporting career development, networking and greater female participation in science, technology, engineering and mathematics (STEM) fields.

Standard Bank Namibia Chief Technology Officer Allvan Farmer said greater diversity would be important as the bank increases its use of emerging technologies, including artificial intelligence.

"The bank wants to be at the forefront of shaping how artificial intelligence can drive growth and development across Africa. Artificial intelligence gives us an opportunity to solve uniquely African problems with uniquely African solutions," Farmer said.

He said AI could potentially be used to address challenges ranging from access to financial services to healthcare, economic development and business growth.

Farmer said developing these technologies would, however, require greater participation from people with different skills and backgrounds, including

> The bank wants to be at the forefront of shaping how artificial intelligence can drive growth and development across Africa.

women.

"To realise this potential, we need diverse voices, perspectives and skills contributing to the development of these technologies. Creating opportunities for women to grow and lead in technology is not only about representation, but about driving better innovation and building solutions that positively impact our clients, communities and economy," he said.

The programme included technology professionals and industry leaders who discussed career development, innovation and the challenges faced by women working in traditionally male-dominated fields. The bank said the initiative also recognised women working in its technology operations, including those involved in developing and supporting its digital banking services.

Standard Bank Namibia Business Analyst Natasha du Plessis said bringing together women working across different areas of technology provided an opportunity to share experiences and challenges.

"While our roles, backgrounds and responsibilities may differ, we are united by a shared passion for technology, innovation and progress. Being surrounded by so many talented women in technology was both inspiring and empowering, and served as a powerful reminder of the significant impact women continue to make across the industry," she said.

Standard Bank Namibia said it plans to continue investing in local technology skills and creating opportunities for women to take on greater roles in technology and digital banking.

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