

Tells it all
Sun

SPORT WRAP

Dowie claims first
ITF doubles title

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MONDAY
27 APRIL 2026

EDITION 19 | NUMBER 75



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9° | 21°

TODAY'S
SUPPLEMENTS

EDITORIAL

Wonder Guchu

When incomes cannot meet the cost of living, debt becomes inevitable. Any real solution must address not only how people borrow but also how they live.

Full column on page 2

● KEY DRIVER OF RISING HOUSEHOLD DEBT

**Payroll deductions
blamed for N\$7.5bn
cash loan surge**

Household debt stood at N\$78 billion by December, **with microlending accounting for N\$7.5 billion.**

STAFF REPORTER
WINDHOEK

Namibia's financial regulator says the country's ballooning cash loan market, which hit N\$7.5 billion in December, is fuelled in part by a payroll deduction system that reduces lending risk and encourages borrowing.

Last week, the Namibia Financial Institutions Supervisory Authority (Namfisa) confirmed that total household debt stood at N\$78 billion by December 2025, with the microlend-

**OVERSIGHT GAPS:** Kenneth Matomola. PHOTOS: NAMFISA**RISKY ENVIRONMENT:** Hilka Alberto.

ing sector accounting for about 9% of that, or roughly N\$7.5 billion.

The payroll deduction system dates back to public service payroll arrangements introduced in the late 1990s and early 2000s.

It has since become embedded in Namibia's microlending sector following the implementation of the Microlending Act of 2003.

Speaking before parliament's standing committee

easier than in the formal banking system because the payroll deduction model reduces default risk by securing repayments directly from salaries, making borrowers, particularly civil servants, one of the most attractive groups for lenders.

Continued on page 2

**No place in
schools for
repeat drug,
alcohol
abusers, says
Steenkamp**NIKANOR NANGOLO
WINDHOEK

Education minister Sanet Steenkamp has warned that learners repeatedly caught abusing narcotics could be expelled from the formal education system, describing drug and alcohol abuse in schools as a "major concern". She said the ministry may eventually tell repeat offenders they no longer have a place in formal education.

"At some point, the ministry will have to take a firm stance and say, well, you have been given as a learner several chances. You do not have a place any longer in formal education," she said on Friday. Speaking at an engagement between the standing committee on education, youth, civic relations and community development and the education ministry, Steenkamp said the ministry is approaching a breaking point.

Continued on page 2

Play me

Skandeer vir liefde
Republikein**Experts
question
president's
130 000 new
jobs figure**AUGETTO GRAIG
WINDHOEK

Doubts are mounting over President Netumbo Nandi-Ndaitwah's announcement that 130 000 new jobs were created last year, with labour experts and union leaders questioning both the scale and interpretation of the figures.

In her recent State of the Na-

tion Address, President Netumbo Nandi-Ndaitwah cited Social Security Commission (SSC) records to support the figure.

"I am glad to inform the nation that, according to the record of the Social Security Commission, over 130 000 people were registered as new employees during the review period. These achievements are noteworthy," Nandi-Ndait-

**MISUNDERSTOOD:** Namibian labour expert Herbert Jauch. PHOTO: FILE**NOPE:** Trade unionist Kavihuha Mahongora. PHOTO: CONTRIBUTED

the workforce – a shift analysts say seems statistically implausible. Critics say the numbers do not align with broader labour market data. Labour expert Herbert Jauch said a surge in employment figures, as cited by the president, would have been widely felt across the economy.

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EDITORIAL

Debt seeps into every corner of life, tightening its grip long before it shows up on a statement. It dictates what people eat, where they live and how they plan for tomorrow. For many workers, salaries no longer stretch far enough, and borrowing has become a means of survival rather than choice. Each deduction chips away at already limited income, forcing people back into the same cycle – one loan paying off another. The result is not just financial strain but a life lived in quiet fear. Yes, a system that guarantees repayment at source makes it easier to extend credit. That imbalance has fuelled indebtedness and left many exposed. Bringing control into the system is a step in the right direction. Yet control on its own will fall short. Without serious investment in financial education, many borrowers will remain vulnerable, navigating complex credit decisions without the tools to understand them. More importantly, the issue runs deeper than credit. It speaks to the condition of workers themselves. When incomes cannot meet the cost of living, debt becomes inevitable. Any real solution must address not only how people borrow but also how they live.



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Namibian Sun Publication (Pty) Ltd
printed by PMH Print Media Hub (Pty) Ltd
ISSN 1997-4876

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Jobs figure

Continued from page 1

“There is no way, absolutely not,” Jauch told Namibian Sun last week. Trade unionist Kavihuha Mahongora dismissed the claim as “ridiculous, misplaced and a misuse of information”. Jauch said the SSC figure may be misunderstood, arising from the registration of existing employees



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Iipumbu warns against prisoner abuse

KENYA KAMBOWE
ENGOYI



Safety and security minister Lucia Iipumbu has issued a stern warning to correctional officers, saying professionalism and discipline are non-negotiable and that the mistreatment of inmates will not be tolerated under her watch.

Addressing staff at the Oluno Correctional Facility in Ondangwa on Friday, Iipumbu said while the ministry

expects a high standard of order, authority must never cross the line into abuse.

“Firmness is required in correctional work, but firmness must never be confused with cruelty.”

She warned that any reports of mistreatment would be promptly investigated.

“Mistreating anyone is not our man-



HUMANE: Police minister Lucia Iipumbu and Oluno Correctional Facility staff. PHOTO: CONTRIBUTED

date. It is not the policy of government.”

The minister also addressed staff relations.

She urged prison management and officers to treat one another with respect.

“Rank must be used to build order, not to break the spirit of colleagues,” she said.

Acknowledging the demanding conditions of the job, Iipumbu described correctional officers as the backbone of the justice system.

“A humane correctional service is not a weak correctional service,” the minister argued. -kenya@nmh-hub.com.na

Payroll

Continued from page 1

“The structure of the system makes it easier for lenders to extend credit because repayment is effectively guaranteed at source,” Alberto said.

In a tight corner

Alberto said that a combination of structural, behavioural and market factors is driving indebtedness.

Structurally, she explained, the payroll deduction system has expanded access to credit.

Behaviourally, lifestyle choices and limited financial literacy influence borrowing.

At a market level, rising living costs and tight income conditions are pushing households to rely on credit to survive.

Alberto explained that unlike banks, microlenders generally do not require collateral and apply less rigorous approval processes, making credit widely accessible, particularly to low-income earners.

Alberto warned that affordability assessments are inconsistently applied, increasing the risk of over-indebtedness.

“You find some lenders that do

proper assessments, but others do not go the full range, and that leads to consumers taking on loans they cannot afford,” she said.

Limited supervisory capacity

Alberto said proper assessments should be based on a borrower's discretionary income – the income remaining after all financial obligations are accounted for – requiring lenders to review payslips, bank statements and existing expenses before approving credit.

Namfisa's oversight remains constrained, she added.

“We are unable to go to all lenders, so we focus on those that impact more consumers,” she said, highlighting limitations in supervisory capacity.

Despite existing laws, gaps remain in the regulatory framework. Alberto said pawnbrokers, retail shops and other lenders fall outside current regulation, resulting in uneven enforcement and exposing consumers to potential exploitation.

Namfisa chief executive Kenneth Matomola said the regulator achieved 75% of its strategic targets in the 2024/25 financial year, with further improvements planned to strengthen oversight.

Alberto stressed that improving outcomes will also require a coordinated focus on consumer education and financial literacy to help borrowers make informed decisions and reduce reliance on credit in an environment where many households are already operating under tight income constraints.

Government is developing a consumer credit bill to bring all lenders under a single regulatory framework, close gaps and strengthen consumer protection, Alberto said.

Heavy debt

The public hearing took place in order for parliament to assess whether Namibia's lending laws are fit for purpose, reviewing issues such as interest rates, deduction codes, fees, repayment terms, debt collection practices, enforcement capacity, and consumer protection measures.

Deputy chairperson of the committee, Hilma Iita, said Namibia is a constitutional democracy built on human dignity, equality and social justice.

She said it is unacceptable that citizens, especially the most vulnerable, are trapped in cycles of debt that erode their dignity and destabilise their livelihoods.

Iita underlined that too many

Namibians struggle under the weight of debt – not debt taken on for investment or ambition, but debt taken on for food, rent and school fees.

On 28 August 2025, the finance ministry issued a directive to end discretionary payroll deductions on the system from 30 November, saying only existing loans would continue, while statutory deductions such as tax and pension contributions would remain.

The ministry argued that payroll deductions used by microlenders do not comply with the Labour Act and have enabled lenders to bypass proper affordability checks.

The proposed phase-out is aimed at forcing stricter lending practices and reducing over-indebtedness, the ministry explained.

In response, microlender Entrepo Finance filed an urgent application challenging the decision, arguing that the removal of deduction codes was irrational, irregular and unreasonable.

High Court deputy judge president Hannelie Prinsloo ordered in November 2025 that the system continue operating, directing that the minister not interfere with the loading of new deductions, and that the system must remain in place.

Abusers

Continued from page 1

“When a child is found with hard drugs in their bloodstream, the school environment is no longer safe for that learner or others,” the minister said, stressing that drug use in schools is not only a disciplinary issue but also a serious safety concern.

“These are the difficult decisions the ministry will need to take. While our aim is to educate every child, regardless of their background, parents and learners must understand that there are consequences when drugs are found at school.”

Steenkamp stressed that banning drug users from school will require backing from parents, communities and political leaders across all levels.

The ministry is working closely with the Namibian Police and the gender equality ministry, as well as social workers, Steenkamp explained.

“These teams have been trained under the ‘Keep Me Safe’ campaign, which is rolled out in regions where such issues are prevalent and where schools frequently report problems. In such cases, a full government-led team, accompanied by Unicef, is deployed,” she said.

The minister noted that two devices for drug testing have been approved by the health ministry. “The procurement of these devices will be left to schools, as needs are context-based and depend on the number of devices each school requires.”

Discipline concerns

Steenkamp added that at present, teachers already feel they are not



ENOUGH IS ENOUGH: Education minister Sanet Steenkamp. PHOTO: CONTRIBUTED

adequately protected when it comes to a lack of learner discipline. “This is partly due to the regrettable behaviour of some parents who intimidate teachers or confront them at schools instead of working collaboratively to address disciplinary issues,” she said. She said drug and alcohol abuse requires support and understanding,

but the ministry can no longer afford to be as lenient as it has been.

“This is something that requires a full understanding, but we cannot continue to be as flexible as we have been.”

In January, The Namibian reported that the regional director of education, Sophia Fredericks, blamed the region's poor academic performance on drug and alcohol abuse among pupils, as well as teacher absenteeism.

“Schools in the Kunene region are challenged with ill-disciplined pupils who are prone to drug and alcohol [abuse] and who do not show up to school because they are busy in bars until midnight,” Fredericks told The Namibian.

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Available figures

Confirmed combined employment gains across three sectors – civil service, mining and fishing – during the period were about 11 347 jobs. Prime Minister Elijah Ngurare confirmed in February that the civil service had grown in 2025 to 118 936 employees, up from 111 535 in 2024, adding 7 401 new civil servants. According to figures shared by the Chamber of Mines of Namibia in February, the sector provided a total of 20 800 jobs in 2024, an increase

of 2 611 from 18 189 in 2023. Fishing employment stood at 19 440 in 2024, an increase of 1 335 jobs from the 18 105 recorded in 2023. Agriculture, another major employer, has not recorded significant job growth. The Namibia Agricultural Union said the sector has seen declining employment per farm, citing rising costs and structural challenges. Prospects for new jobs in agriculture “remain concerning”, NAU

said, dampened by the impact of minimum wage implementation, losses due to elephant-related incidents and unreliable rural connectivity. Officials have so far provided limited clarification. Presidency spokesperson Jonas Mbambo said the address draws on multiple data sources, while the Ministry of Justice and Labour referred questions to the SSC, which has yet to respond. Namibia's most recent Labour Force Survey was conducted in 2023.

Preparation

SMEs get a foothold in Namibia's oil and gas

2

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Individuals with no formal education

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Mining sector under pressure to innovate

Adapt, or die

Namibia's mining sector is being urged to shed century-old habits as market pressures mount.

ADAM HARTMAN

Namibia's mining industry is under growing pressure to abandon traditional development timelines and embrace innovation, as shifting market conditions force companies to fundamentally rethink how they operate.

That message resonated through the Southern African Institute of Mining and Metallurgy (SAIMM) Namibia Branch's Innovation in Mining technical forum, held recently in Swakopmund, where more than 120 delegates, engineers, academics, industry leaders, students and graduates, gathered to confront the sector's evolving challenges.

In his address, Irvinne Simataa drew on the country's own uranium story to illustrate just how painfully

slow the industry's traditional rhythms can be.

"Traditional exploration methodology has been of such nature that it takes years, the classical one being uranium in this country. Indications were first noted in 1928, but the first commercial asset went into production only in 1976," he said.

Ditch the old ways

Nearly five decades from discovery to production. In an era of accelerating market cycles and tightening operational margins, Simataa said that pace is no longer tenable.

He argued that the convergence of external pressures and internal operational realities had created the conditions, and the obligation, for the sector to act.

"The external market conditions and our operational realities as described are sufficient a burning platform to have a conversation about innovation," he said. "I think this room is a good start and we look forward to having many conversations to deal with the issues."

The forum brought together senior figures from Debmarine Namibia, Swakop Uranium and QKR Navachab Mine, alongside a broader cross-section of the mining community. Presentations across the programme signalled a clear directional shift: away from instinct-driven operations and towards data-led, technology-enabled decision-making.

Learning outcomes

Topics ranged from machine learning applications in marine mining and sensor-based ore sorting, to geotechnical risk management, plant automation and advanced monitoring technologies. Companies also showcased practical engineering solutions, among them backfill systems, mineral testing methodologies and environmental rehabilitation approaches through mineral processing.

The programme concluded with a session on mine-to-mill optimisation, underscoring the industry's growing recognition that isolated improvements are no longer sufficient.



Namibia's mining sector faces mounting pressure to innovate.

PHOTO: CHAMBER OF MINES

Integration across the entire mining value chain, delegates heard, is where lasting efficiency gains are to be found.

Chairperson of the SAIMM Namibia Branch, Tomas Aipanda, used the occasion to challenge in-

dustry professionals to convert their technical work into formal research. Presentations, he said, should not end in the conference room, they should culminate in published papers that contribute to the sector's broader body of knowledge.

Jet fuel crisis threatens Southern Africa air links

STAFF REPORTER

The Airlines Association of Southern Africa (AASA) has warned that a deepening jet fuel crisis could disrupt air travel and cargo services across the Southern African Development Community (SADC) region, with supply certainty beyond May now in serious doubt.

Air transport is heavily exposed to fuel disruptions because it depends almost entirely on imported crude oil and refined Jet-A1 kerosene. AASA said airlines need confirmed supply certainty at least six weeks ahead to

maintain schedules and meet obligations to passengers.

The crisis has its roots in the ongoing conflict involving the United States, Israel and Iran, which has led to disruptions at the Strait of Hormuz. Jet fuel prices across Southern Africa have more than trebled since mid-February, rising from around N\$8.50 per litre to over N\$30 per litre by mid-April. In landlocked countries such as Malawi, prices have surged to more than N\$50.00 per litre.

Even if the Strait of Hormuz were reopened today, AASA warned that supply would not recover quickly.



The Airlines Association of Southern Africa is urging governments to come to the aid of airlines as fuel prices continue to skyrocket. An Airbus A350-900 forming part of Air Mauritius' fleet appears. PHOTO: CONTRIBUTED

Several refineries in the Gulf have been damaged and will require months of repair or rebuilding before output returns to pre-crisis levels.

Jet fuel already accounted for up to 40% of operating costs for some carriers in the region before the current crisis. The latest price spike has

prompted most SADC-based airlines to introduce fuel surcharges, while some have begun reducing flight frequencies and consolidating routes.

AASA called on fuel suppliers, depot operators, including airports, and all SADC member governments to share contingency fuel allocation and distri-

bution plans with the aviation industry without delay. It also called for transparent updates on current fuel stocks, including orders awaiting delivery, the status of national strategic reserves, the conditions that would trigger their release, and how those reserves would be prioritised.

The association acknowledged the burden that higher ticket prices place on travellers and the wider economy, noting that air transport underpins not only passenger travel but also the movement of pharmaceuticals, perishables, e-commerce goods, courier shipments and high-value cargo.

AASA said airports and air navigation service providers must share the burden and not leave airlines to absorb the shock alone. It urged all aviation stakeholders to eliminate congestion and delays that waste fuel and compound costs at a time of acute pressure on the industry.

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WHAT'S ON THIS WEEK

Friday, 1 May:

The Namibia Annual Wedding Expo & Summit 2026 showcases over 100 top wedding specialists, offering ideas, trends, exclusive vendor deals, food, entertainment, and giveaways for an

unforgettable wedding planning experience. The event takes place at the Windhoek Country Club, N\$250 gets you in.

Saturday, 2 May:

Soulection is a global celebra-

tion of soul, future beats, and timeless rhythm, blending culture and creativity for an unforgettable musical experience. Headlining act Mi Casa is set to bring Hage Geingob Stadium to life during Soulection's 17th Edition. Tickets are available on Webtickets for N\$200.



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Sun

Blended Voices hits a high note with sold-out choir showdown



RITA KAKALO

The Blended Voices Choral Competition returned to the stage for its second edition over the weekend, drawing a sold-out crowd as nine choirs competed for top honours and cash prizes of N\$100 000, N\$50 000 and N\$30 000.

Taking third place was Ongwediva Youth

Choir, while the Atlantic Vocal Ensemble secured second runner-up. Top honours went to Namib Camerata, who were crowned winners of the 2026 Blended Voices Choral Competition, walking away with the floating trophy and N\$100 000. The competition was presented by the National Theatre of Namibia in partnership with the Namibian Broadcasting Corporation, with

support from the Franco-Namibian Cultural Centre, the National Art Gallery of Namibia, St George's School, and Namibia Dairies. Nine choirs from across the country took part in the mesmerising competition. They were the three winning choirs in addition to the Lüderitz Youth Choir, the Sion Youth Choir from Otjiwarongo, the Opuwo Youth Choir, the Opuwo Golden Voices Youth

Choir, the /Ae//gams Vocal Ensemble from Windhoek and the Walvis Bay Ensemble. Judges evaluated each choir's performance per song, scoring intonation, diction, choir etiquette, technique, accuracy and musicality. The choirs were selected through an audition process held in February, where more than 45 choirs took part.

PHOTOS: RITA KAKALO / NTN



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Market Watch

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Dowie claims first ITF doubles title

Tennis

The fifteen-year-old rose to the occasion against top junior talent from Europe, Asia and North America alongside South African partner Oluhle Senti.

MARIUD NGULA

Namibia's rising tennis talent Israel Dowie claimed his first doubles title at the International Tennis Federation (ITF) U18 J30 Junior World Tennis Tour tournament in Windhoek on Friday.

The fifteen-year-old was a standout performer at Olympia's Central Tennis Courts, emerging as the only Namibian to reach both the singles and doubles finals at the event.

He had already made headlines in March last year when he won his first senior tournament in Cape Town, South Africa.

Partnering South Africa's Oluhle Senti in the boys' doubles, the pair battled through a competitive field featuring top junior players from Europe, Asia and North America.

They opened their campaign by recording a double bagel (6-0, 6-0) win over the Philippines' Brice Vincent Baisa and American Tim Maximilian Friese. Dowie and Senti followed up with another straight-sets victory (6-0, 6-1) against South



South Africa's Oluhle Senti celebrates after winning the boys' singles title.

Africans Lukas Calitz and Nicholas Kruger.

Toughest tests

The semi-final proved to be their sternest challenge. They took the opening set 6-4 against Norway's Henrik Aamann and Mattis Thorsnes.

Aamann and Thorsnes responded to claim the second 7-5 and force a super tie-break, which Dowie and Senti edged 10-6.

The pair carried that momentum into the final, where they overcame South Africa's Kei Badenhorst and Austria's Lucas Wieser 7-5, 6-4 to secure the J30 doubles title.

Reflecting on the win, Dowie said the pair grew into the match.

"I'm feeling good [about this victory]. At the start,

we were not really in it. But as the match progressed, we started playing confidently and being brave," he said.

He added that the sudden-death deuce points proved decisive, as he and Senti managed those moments better.

Dowie also expressed confidence ahead of the ITF U18 J60 Junior World Tennis Tour tournament, which starts today and runs until Saturday at the same venue.

Senti shared similar sentiments, joking: "We played really well. I carried Israel [Dowie] to get his first ITF title here in his home country. He must be very happy."



Singles final showdown

Following their doubles triumph, the pair faced off in the singles final after dominant runs through the draw, both chasing a first ITF singles title.

Top seed Senti and second seed Dowie delivered a high-quality contest that lasted close to two and a half hours, featuring long rallies and multiple deuce games.

In the end, Senti's higher ITF junior ranking (469 compared to Dowie's 673 as of 20 April) proved telling, as he secured a 6-4, 6-4 victory.

"I knew from the beginning he wasn't going to give me anything easily. I had to work for every point, and in the end it paid off," said Senti.

He revealed it was his fourth J30 final: "This one is really special. The match started when I knew I was going to play him [Dowie]. I had a tough three-set semi-final the day before, so I had to recover quickly and be ready."

On their familiarity, Senti noted that Dowie leads their head-to-head.

"We know each other's weaknesses from training together, and today I just exploited them better," he said.

'Super proud'

Dowie's father and coach, Duane, who also coaches Senti, reflected on the final.

"It was a tough match. I couldn't



Namibia's Israel Dowie. PHOTOS MARIUD NGULA

really support either player, even though Israel is my son. At the end of the day, we're proud that both our players reached the final...we're going home with a winner's medal," he said.

He praised both players' mentality and work ethic.

"They understand that no dream is realised without sacrifice and investment. These athletes train six hours a day while balancing school, which is admirable.

"Congratulations to Senti for a magnificent match. He was brilliant in the first set and did what he had to do in the second to close it out," he said.

Duane added that after the J60 tournament, Dowie is expected to compete in more J60 events in Pretoria before heading to international tournaments outside Africa.

Girls' champions

The girls' singles title was won by Portugal's Catarina Braun, while Australia's Ceressa Jackson and South Africa's Milan Swanepoel claimed the doubles title.

Namibia fielded five players in the J30 event, all part of the country's Podium Performance Programme (PPP) targeting qualification for the Los Angeles 2028 Olympic Games.

Joanivia Bezuidenhout and Mari van Schalkwyk reached the girls' quarterfinals in both singles and doubles.

Johan Theron and Ruben Yssel exited in the first round of the boys'



South Africa's Milan Swanepoel finished as the girls' singles runner-up.

singles, with Yssel retiring from his match. Both players also lost in the opening round of the doubles with different partners.

All five players will compete in the J60 event, having qualified through their ITF rankings. Theron received a wildcard into the main

draw, alongside Henlou du Toit, who did not compete in the J30 event.

In the qualifying draw, Breytton Bezuidenhout (13) made his ITF U18 debut but did not progress, while Jaden van der Westhuizen also featured, competing under the German flag.



Portugal's Catarina Braun claimed the girls' singles title.

