

# FUTURE

NAMIBIA



*Photo: John Liebenberg*

*My Beloved Land*

**By MILTON LOUW**

Foreword by Andimba Toivo ya Toivo

## **Acknowledgements:**

I would like to thank all the people who love Namibia and see a wonderful future for this country. Many of the discussions and constructive criticism ensure this will continue to be a project that will improve through time.

This book would not have been possible without the guidance, advice and encouragement from Dr Detlef Frommann. Dr. Frommann is the owner of Creditreform Düsseldorf Frommann KG, a business information company in Germany. The company specialises in credit risk management and provides business and consumer information for the B2C (business to consumer) sector. Dr Frommann is also the owner of the Guestfarm Okomitundu in the Karibib District close to Otjimbingwe, the first colonial capital of Namibia.

Detlef and I met in 1999 and have been working on the development of a central register system for Namibia and the SADC region. This has been a time consuming effort that included a more than a years training in Germany and continued efforts to convince the Namibian government departments and institutions about the benefits of a citizens and business central register.

The first personal question I remember Detlef asking me was, "Since when have you wanted to be President of Namibia?"

Rather than answer the question of when, this book answers the question of the Future Namibia I would like to be the President of.

I also wish to thank Andimba Toivo ya Toivo for taking the time to read the first draft of the book and writing the foreword. As the founder of the South West Africa People's Organisation (SWAPO), he has inspired many Namibians to fight for the political freedom of this country. His words re-inforced my belief that such a book is necessary in our country at this time as we continue the fight for economic and social freedom of our people.

Lastly, I thank the people of Namibia. You are the "Future Namibia".

## Why did I write this book?

Namibians have a lot to be proud of. It is one of the most spectacular countries in terms of scenery and wildlife. In addition, it has enormous mineral wealth.

The most important ingredient of this country however, is its people. Namibians have emerged from decades of colonialism and apartheid rule to become one of the most integrated societies in the world. Regardless of social, economic or political background, Namibians are proud of their country.

As a child of Independence, having raised the flag of Namibia over Windhoek the morning of 21 March 1990, I am grateful for those who went before me to ensure the quality of life we can all enjoy.

I have been trained in investment promotion, or in plain words, marketing of Namibia to outsiders. This has had its share of success and failure, but more importantly given me the chance to study the people, the landscape, the business sectors, history and so much more.

This book is the result of my experiences and study of the best system for making this country even better for us, and our generations to come. While preparing the book I was looking for a basis on which to write. The best structure, I believe, has been to write this book as a “Business Plan for Namibia”. Accordingly, I looked at:

- Management (Government, Legislature and Executive)
- External and Internal Environments (PEST analysis)
- Strengths, Weaknesses, Opportunities and Threats (SWOT)
- Marketing planning (through segmentation and targeting) to find the best value proposition
- Forecasting

In all these, I looked for the best result achieved in other countries such as China, Germany, France, Netherlands, Japan, USA, etc and adapted it to our specific situation.

Throughout this book I also looked at how to integrate technology into our systems and daily lives. I have struggled to find a term for this and the best I could find was “Progress through Technology”, or in German, “Vorsprung Durch Technik”. I prefer to use the German expression because in German the word “Technik” not only means technology, but also the *technique* of studying and mastering the skills of something.

My conclusion is that in Namibia, discrimination is not based only on race, culture, gender, or geographical location, but more importantly in access to services (and technology).

Just as in any business plan, this book is not set in stone. It is a work in progress that will develop and change to reflect the changes in our society. I hope that you the reader, will not only read, but become a participant in creating this vision of “Future Namibia”.

## Future Namibia Mission Statement

“Develop the tools and systems to assist the management of Namibia (government, civil society and private sector) in providing access to services and technologies to allow maximum quality of life to all who live here.”

Milton Louw  
14 August 2011

## Table of Contents

Foreword by Andimba Toivo ya Toivo .....	10
Chapter 1: Who is Milton Louw? .....	12
Before I was born .....	12
Growing up .....	12
University Life .....	14
The Internal Struggle in the 1980's .....	15
Work Experience.....	16
Why Black Economic Empowerment is needed in Namibia .....	17
White business versus Black business .....	17
Consultancies .....	19
Family / Personal .....	20
Sport.....	20
Politics.....	20
Religion.....	21
Objectives.....	21
My Future.....	22
Chapter 2: Forming the future.....	23
Legislative.....	23
Problems with lawmaking.....	24
Making our laws – Namibian Parliament .....	25
Financing of Political Parties .....	25
Is there a need for another party in Namibia? .....	26
Judiciary .....	26
Small Claims Court.....	27
Minimum Knowledge for a Citizen .....	27
Creating a common memory for Namibians.....	28
We Remember: Before, Now, and Later.....	28
And what is it to be a good citizen? .....	29
Chapter 3: Improving services for Citizens .....	30
Planning a Government.....	31
Re-engineering the Public Service .....	31
Other Institutional Bodies .....	34
Anti-Corruption Commission .....	34
Study proves corruption is less profitable.....	35
Effective Programme against Corruption .....	35
Government Service Directories .....	35
E-governance in Namibia.....	36
Chapter 4: A Central Register for Namibia .....	37
Central Register for Namibia .....	37
Register of Residents .....	37
Register of Marriage Contracts .....	38
Register of Business.....	39
Register of Professions.....	39
Register of Property Ownership (land & vehicles).....	39

Land Register .....	39
Vehicle Register .....	40
Register of Licences for Natural Resources and Utilisation .....	40
Register of Trademarks, Patents and Copyright .....	40
Register of External Trade .....	40
Register of Court Sentences, Proceedings, Declarations .....	40
Register of Bankruptcies and Insolvencies .....	41
Register of other legal entities .....	41
Register of Wills .....	41
How will a Central Register help the economy grow? .....	41
Legislation for informational privacy .....	42
Data Protection Act .....	42
Privacy and Electronic Communications Regulations .....	43
Freedom of Access to Information Act .....	43
Need for Credit Bureau Legislation in Namibia .....	43
A new look at credit law .....	46
Preparation for the creation of a business information system for Namibia .....	46
Background .....	46
Training in Creditreform Düsseldorf .....	47
National Awareness .....	47
Legislation .....	48
Clients .....	48
National Credit Register .....	48
Conclusion .....	49
Chapter 5: Neighbours and Friends .....	50
Can friends criticise? .....	50
Promoting Foreign Investment .....	51
Creation of the Offshore Development Company (ODC) .....	51
Our Big Brother – South Africa .....	53
The Bad .....	54
The Difficult .....	54
The Foreign Experts .....	54
Getting help in growing our economy .....	55
Namibia and BRICSA .....	55
Our relationship to China .....	56
Market Branding Namibia .....	56
Chapter 6: Working together .....	58
The past is with us .....	58
Workers .....	58
Managers as workers .....	59
Employees and their Unions .....	59
IT Workers .....	60
Unions today .....	61
Employers .....	61
The future between Employers and Employees .....	62
Increasing employment - the Government dilemma .....	62
The Age Difference – Generation gap .....	63

ACORN Imperatives.....	63
How do we classify Namibian by age group?.....	65
Human Resources Definitions .....	66
Chapter 7: Trade and Industry .....	67
Promoting Innovation .....	67
Small and Medium-sized Enterprises .....	68
SME Assessment Study recommendations.....	69
Namibia-wide Business Census .....	69
NamBizDotCom Surveys.....	70
Entrepreneurship Myths .....	72
Entrepreneurial Development in Namibia .....	73
Enterprise Namibia Foundation .....	73
What are the Entrepreneurial Skills? .....	73
Strategy for SME Development.....	74
Entrepreneur Identification Programme.....	74
One-Stop Shops.....	75
Super's Theory .....	75
Industrial Development.....	76
Build Operate Transfer.....	77
Chapter 8: Learning throughout our lives .....	79
Foundation of Education.....	79
Primary Education.....	79
Information and Communication Technologies .....	79
Influence of teachers .....	79
Education in Ethics .....	80
Private Institutions of Learning.....	81
Life-Long Learning.....	82
Traditional or Protean Career Paths .....	83
Chapter 9: Using our Resources.....	84
Utilising our land .....	84
Morning exercise shared with the animals.....	84
Legitimate selling of Game meat .....	85
Agriculture .....	85
Tourism.....	86
Lodge Couples .....	87
Internet and Tourism.....	87
Mining.....	87
Fisheries .....	89
Chapter 10: Information and Communication Technology .....	91
Role of the Ministry of Information and Communication Technologies.....	91
Telephony and Cellular Communications.....	91
Number Portability.....	93
Newer and newer technology.....	93
E-commerce .....	94
ICT in Namibia .....	95
Chapter 11: Stay Healthy, live longer .....	97
To Brad and Angelina, a girl, born in Namibia. ....	97

Healthcare in Namibia .....	97
Electronic Patient Records .....	98
Financing the Healthcare programme .....	98
National Pension Plan .....	98
Chapter 12: Crime and Punishment .....	99
Effective combating of crime.....	99
Prostitution .....	101
Chapter 13: Sharing the wealth .....	102
Local Economic Development (LED) .....	102
Local Service Directory .....	104
Chapter 14: It belongs to all of us .....	106
State-Owned Enterprises.....	106
Chapter 15: Everything is business .....	108
I am a business .....	108
Business Organisations in Namibia .....	109
Chapter 16: Non-Government Organisations .....	111
Not-for-profit can still be a business.....	111
Chapter 17: Put money under the mattress .....	113
Understanding Banking.....	113
The downside of Credit.....	114
Training of Debt Counsellors.....	115
A new look at credit law .....	116
Consumer Rights.....	117
Legal Insurance for Namibians .....	118
What can consumers do?.....	119
Chapter 18: Who am I? Who R U? .....	121
Differences in Namibia .....	122
On being Coloured.....	123
Rights of women .....	124
Rights of Children.....	126
Rights of the elderly.....	127
Integration .....	129
Levels of integration .....	129
Personal Acceptance .....	130
Marriage .....	131
Neighbourhood / Local integration .....	131
National Integration .....	131
Regional Integration.....	132
International .....	132
Namibia and Integration.....	132
Chapter 19: Namibia Today, Tomorrow .....	133
Chapter 20: The Future .....	136
Creating a better future, Today .....	137
Annexure.....	139
What is IT and ICT?.....	139
Public Access to ICT's.....	140
Introduction.....	140



Methodology .....	140
Findings.....	140
Success Factors .....	140
Recommendations .....	141
Rights of victims .....	141
Quotes that inspired me.....	145
Back of the book .....	150
Endnotes.....	151

## Foreword by Andimba Toivo ya Toivo

I feel very much honoured to be asked to write a foreword to this book by a political and economic researcher about our country and our times. The author of this book has spent many years studying the political and economic set up of our country. In my opinion, he has come up with many constructive ideas that can contribute to Namibia's development.

During the liberation struggle, we were building our sand castles and dreaming of how we wanted an independent Namibia to be. After we took the reins of power, we realized that it was not so easy to realize our dreams. It became apparent that even if the leaders of the government have good ideas, they cannot implement programmes and projects alone, but must rely on the commitment of civil servants to work in the interest of the Namibian people. As we set about to transform a system that has been based upon apartheid and colonialism, we were also challenged to transform the thinking of some staunch supporters of the old regime whom we had inherited as civil servants. These were not easy tasks, and we undoubtedly made mistakes. This was to be expected, because in life, one cannot completely avoid mistakes, and as politicians, we had no formula for how to build a prosperous and stable new nation.

One of our biggest shortcomings is that we have not been able to develop our economy to provide sufficient employment opportunities for our young people. It is pathetic to drive around the streets and to see young people standing along the side of the road from early morning, waiting for a Good Samaritan to give them any type of work. It is also disturbing that even some young people who have obtained university qualifications, either in Namibia or abroad, are not productively employed.

We know that this problem cannot be solved simply by ensuring that employers have capital and equipment to build their businesses. Their business cannot grow without appropriately-skilled workers. It is obvious that we must think "out of the box" and test new solutions to the problems of unemployment and underdevelopment in order to eradicate the plague of poverty in a country that has every possibility of becoming prosperous.

Fortunately, we have intellectuals outside the government who follow national developments closely and with a critical eye. The author of this book is one such person. Milton Louw has been observing and studying the progress made by political leaders of our country and has now come forward to share his insights and recommendations for governance, economic and social development and for how to avoid mistakes in the future. I am proud that we have Namibians who have the courage and the discipline to develop their ideas and to bring them to a public arena for consideration.

I am particularly impressed that Mr. Louw has made proposals for: greater transparency in governance; education of young people in morality and ethical behaviour; expansion of consumer rights; promotion of information and communications technology; measures to nurture entrepreneurship and to support business development; and strengthened social protection of vulnerable people. Because he is outside government, he may not be aware that some of his proposals are similar to government initiatives already in operation or in preparation.

We need not agree with every aspect of Mr. Louw`s broad-ranging analysis or with all his proposals in order to benefit from his ideas. I recommend that readers, including present and future political leaders, consider his ideas in the open manner that he has presented them. I hope that this will encourage more Namibians to bring to the public their ideas and proposals for how to better build our nation, though writing books and opinion articles and through scholarly research.

I commend Milton Louw for his efforts and hope that many will follow his example.

Andimba Toivo ya Toivo  
13 May 2011

## Chapter 1: Who is Milton Louw?

### Before I was born

I was almost born a bastard. My parents got married less than two months before I was born. My mother, Pamela Du Preez, was a music teacher and my father, William Peter Louw, was just finishing school. They had met at a school in Athlone in the Cape Province of South Africa. However, once my mother was pregnant, they moved to Windhoek where my father's parents stayed. I was born on the 28<sup>th</sup> of December 1969 in Windhoek.

My past is rather a difficult one, in that much of it has been kept a secret from me. Only recently I found out, my father, the second of two sons, was not yet born when his father, a white man with the surname Oosthuizen, deserted my coloured grandmother (née Plaatjies). My father grew up with his maternal aunt who was married to a Louw, the surname he eventually adopted.

The family histories before this are also quite interesting. My maternal family goes back for eleven generations to when the first Du Preez got off the boat in Cape Town. Funnily enough, this forefather of mine had his son sentenced to exile in Mauritius because of political differences with the then Cape Governor. (He was released before being deported.)

On my father's side, his grandmother was coloured and married to a white man. To my knowledge, they had fourteen children and most of their dependants still stay in Windhoek and Walvis Bay. Some of my father's family include Oosthuizen, Plaatjies, Strauss, Green, Louw and Solomon.

As for me, I can tell you very little else, suffice to say, I know almost none of my Bantu grandmothers. It seems the history of my white forefathers overshadows theirs.

In a more serious vein, this problem often occurs even today in our society because most of our Bantu tribes did not have written histories. It is a pity as I would like to have known more about these women who have so greatly influenced my past, and the way I see the future.

### Growing up

My mother and father lived in Windhoek until I was around 4 years old. My father had been working as an apprentice with the John Meinert Printing Company when he got into trouble with the law. One of the white female employees of the company used to drive the employees home after the evening shift and she would first drop off the black employees and then drop my father off last in Khomasdal, the coloured township. Unfortunately one night the police stopped the vehicle and were scandalised that a white woman was alone with a non-white man after dark. My father had no choice but to leave the country after this incident. We moved to Pietermaritzburg in the Natal Province of South Africa where my mother passed away in 1975.

When you are faced with a sad event in your life, you often blame God or the fates and cry "Why me?" Sad though this moment was in my life, looking back I realise that this created certain opportunities that would not have been there if I grew up in a traditional nuclear family. The most

important of these was that my brother, sister and I were brought up my grandparents in the city of Johannesburg, rather than returning with my father to Windhoek.

In Johannesburg, we lived on the 12<sup>th</sup> floor of an apartment block called Darragh House belonging to the Anglican Church, right next door to St. Mary's Cathedral. Desmond Tutu (who became Archbishop) was our landlord at the time and the apartment block was a venue for non-racial meetings in the 1970s and '80s. This was my first brush with the apartheid struggle though I understood little about it at the time.

I was most fortunate to be enrolled in a private school belonging to the Seventh Day Adventist Church and even more fortunate to be in a class of only five students – the norm was around fifteen students per class. This gave me an unparalleled head start in my learning career.

My grandparents moved to the suburbs of Alberton in 1979 and by the time I completed my primary school I was the Head-boy of the white school.

Unfortunately, I became a small-time thief and was quite regularly on the lookout for things I could steal. In 1985 I stole a wallet and found a bank card with the pin code on it. I withdrew some money and had a ball of a time. Being rather stupid, I also bought a computer on the credit card, AND, then had them deliver this computer to my home address!

Needless to say, I got caught and sentenced to 5 lashes with a light cane. I also had to leave Johannesburg and went to stay with my father in Windhoek. Once again something bad happened, but a new direction for my life was just around the corner.

When I started school at Dawid Bezuidenhout High School in 1986, it was just the beginning of the internal resistance by the pupils in South West Africa against the colonial Apartheid regime of South Africa. Coming from Johannesburg with a crime record made me an easy recruit for one of the leaders in the protests.

Luckily, I finished my schooling in 1987 with a high enough average to enter University; even though I was not able to speak Afrikaans when I arrived and all my subjects were taught in Afrikaans. Also, I was most fortunate to meet the most beautiful, kind girl in the whole world and she was my girlfriend for the last year of school. Even after twenty years, I can still say I love her, but that is for another story.

It was during my last year at school that I also found my second and still true love, “The written word.” It started as an expression of my feelings for my girlfriend through poetry, then to printing a school newspaper allowing us to see each other after school. Till today, I feel honoured to be able to write for the pleasure and enjoyment of others.

Here is one of my first attempts at poetry with a meaning:

**My Philosophy on Life**

What is the meaning of life?

If you know please tell me:-

Some say it's finding a compatible wife

Others: knowing how to help those in strife.

To me it means; - (1) being able to love  
And having some special to receive it;  
(2) Being able to worship the One above;  
And (3) being remembered by those you love.

I've seen people trying the first and last  
But never caring much for the second  
As they want to live in the lane marked fast  
And in so doing never really achieve happiness that can last

My next question would then naturally be  
What are we doing to find meaning in life?  
Why I ask is quite simple see,  
Cause everyone only cares for "I; Myself and Me"  
So how do I achieve it you ask?  
I'm not sure but I'm trying real hard  
And I must admit it's quite a hard task  
But I'll keep with it till I'm put in a cask.

So why don't we all try  
To achieve these three ideals  
Cause then there'll be much less reason to cry  
And none of us with the Devil will have to fry!!

*The following section was added after the Foreword was written by Hon. Toivo ya Toivo. It was on the occasion of the 21<sup>st</sup> Birthday celebrations of Namibia's Independence.*

### University Life

Upon entering my first year at University (then called the Academy), it was clear there was a racial divide on campus. Most students would be sitting in groups of whites, or coloureds, damaras, girls, boys, etc. I was fortunate to befriend students who saw past these barriers and were intent upon their studies, and could debate on the politics of the day. In fact, we became part of the debates within the leadership and would often find ourselves in the minority on some of the issues when a vote was taken.

In one of the first votes, I remember being on the losing side – the debate was on the language used in the classes. For me, and my friends, we were sufficiently proficient in English and managed well. But some of our fellow students came from Afrikaans schools and sometimes struggled with the English. The Namibia National Student's Organisation (NANSO) insisted on English only and we were outvoted. Funnily enough, all my classes were in English anyway in the science faculty.

However, within the first three months of 1988, the situation had deteriorated within schools throughout the country due to the army camps being built next to school. The biggest issues were

the prevention of students attending classes and the regular rape or molestation of students by the South Africa army personnel.

This led to a consolidation of all students country-wide – including our students at the Academy.

### **The Internal Struggle in the 1980's**

During the 1980's the battle for the hearts of the Namibian people was being fought. The PLAN combatants were waging war with their Angolan, Cuban and Russian allies, but this was taking place outside the borders of the country. Inside the country, the battle was in the form of protest and civil disobedience.

The internal struggle included famous Namibians such as Hendrik Witbooi, Danny Tjongarero, Niko Bessinger, Anton Lubowski, John Pandeni and Ben Ulenga. They were harassed, beaten and arrested continuously by the South African regime.

However, the regime felt it was winning. They had created ethnic authorities and many of these leaders had convinced the people of the need for managed democracy versus the communist take-over by SWAPO.

All that changed when the students started participating in the struggle. In 1987, the police were unable to control and prevent the students from running through Katutura and Khomasdal, with some of the marchers reaching the central business district. By mid 1988, the South African regime and their puppet government was losing control. Over 75 000 school students were boycotting schools throughout the country in protest at the South African army and police repressions. The boycotts began at the Ponghosi Secondary School in Ovamboland.

Laws such as the Protection of Fundamental Rights Act (No. 16 of 88) were being used to prevent the gathering of any kind. This specific law was contested by the Namibian National Students Organisation and others and was found to be unconstitutional. This legal battle is still used around the world when discussing human rights as it "creates criminal offences for activities which in democratic societies have been perfectly acceptable and legal."<sup>i</sup>

In legal literature, "The period of 1985 to Independence ... an historical prelude because it arguably sets the stage for the constitutional development that followed Independence."<sup>ii</sup>

Unfortunately, this internal struggle for Independence has largely been neglected during our literature. However, these students of this period are now starting to actively once again participate in the socio-political sphere, especially via Facebook and other social online media sites where they have a large influence among their peers, and the youth.

So once again, in 1988 I found myself in jail, this time for political reasons. The police arrested 37 students and kept the women in Windhoek, while the men were taken to Seeis. I will always remember my comrades from these days with great fondness. It was a time when I came to truly appreciate how valuable support is for one's own well-being.

*The picture on the front of the book was taken upon our release.*

### Work Experience

After leaving the Academy of Tertiary Education (without completing my degree), I spent two years gaining experience in computing hardware, and started my own company. Being a non-white business in this field in Namibia was extremely difficult, and I became a member of the Windhoek Business Chamber - essentially a black chamber of commerce. I provided my services free of charge to this body as well as the umbrella organisation for chambers in Namibia, the Namibia National Chamber of Commerce and Industry (NNCCI).

At this time, the white businesses belonged to the Windhoek Chamber of Commerce and Industry (WCCI) and the emerging businesses as well as some long-standing anti-apartheid businesses such as Woermann & Brock, joined the newly created NNCCI. The government was supportive of the NNCCI, but also wanted to see a united private sector voice.

The Secretary General at the time, Mr. Peter Bond, requested my assistance in the development of the chamber newsletter, the Namibia Business Journal, which was envisaged as monthly business publication for Namibian companies. I was later invited to join the staff during 1991 and had overall responsibility as editor as well as spearheading the membership drive.

The core leadership (mostly comprising business personalities that were in the country during the liberation struggle) realised in these early years that there was first a need to encourage returning business personalities to also become part of the movement. This “internal” business community consisted of names such as Matheus Shikongo, Navin Morar, Christie Bendade, Rick Kukuri, Oscar Norich, etc. spent their own money and lots of volunteer time to make the chamber movement a success.

To develop this united black business front, it was decided to identify the business leaders within the returning Namibians. I was privileged to meet many of these personalities and was especially impressed by the woman in business such as Joan Guriras, Sandy Tjitendero and Anne Gebhardt.

By the end of 1992, consultative meetings were at an advanced stage but some of the participants on both sides still distrusted each other. For me the pivotal point was when, as the Acting-Secretary General (for a period of three months during 1993 while the post was vacant), I received a personal letter from the State President, Sam Nujoma. He requested me to nominate business leaders to travel with him on an investment promotion tour of the Scandinavian countries. With the letter, he requested, “... and for lack of a better word, also white business representatives to accompany me...”.

Without approaching the Executive committee, and only consulting the President, I nominated a number of business personalities, including Mr. Harald Pupkewitz. I shall never forget him calling me personally to grill me about my family before accepting the invitation. This extended trade mission allowed many of the business leaders to interact with the new government, as well as black business representatives. This led to a much greater understanding between the parties.

Upon their return, all of these businesses, most notably Mr. Pupkewitz, supported a united chamber movement. It was thus only a formality before we had a single voice for business.



I worked in almost all departments at the NNCCI, and was trained during this period by an expatriate consultant in

- small business development;
- institutional development (policies and procedures);
- human resources management; and
- how to develop, and find funding, for developmental projects.

My last position was that of Head: Communications and Information - this was one of the developmental projects I jointly developed and submitted for funding.

### Why Black Economic Empowerment is needed in Namibia

#### **White business versus Black business**

Namibia has gone through various political changes over the past two centuries. One thing however is always constant. Once the political change occurs, there is a realisation that political independence means very little without economic ownership change. When the English ruled over Southern Africa, they had the economic might. The Afrikaner took over and had to create state institutions such as the “Eerste Nasionale Ontwikkelings Korporasie” (*ENOK or First National Development Corporation*) to allow Afrikaner businesspersons to get a share of the economic pie. They also created other institutions that should be supported by their people to become as powerful as the English ones, for example banks and insurance companies (Sanlam, Santam, etc.).

In much the same way, the black people of Namibia need to become participants in the economy. The first efforts were made in the early 1990’s to unite the two chambers of commerce, namely the Windhoek CCI and Windhoek Business Chamber. This resulted in the Namibia National Chamber of Commerce and Industry, the predecessor of the present NCCI.

This was one of the most challenging times in my working life. The mistrust of decades had to be plastered over for the sake of the country and our newly created democracy. We succeeded.

HOWEVER, we only plastered over the problem. The black majority is still not participating in the meaningful way promised by the politicians. Or for that matter, the way the previous English and Afrikaner political movements allowed their voters to prosper.

In 1994, I was offered the job as the Namibian Delegate to the United Nations Industrial Development Organisation’s Investment Promotion Service in Paris, France. The Delegate of each country represented is responsible for:

- investment promotion campaigns;
- project development;
- preparation of feasibility studies;
- management of programme budgets; and
- joint-venture project development.

During this period, I had an opportunity to study and learn about the investment strategies of amongst others, Mauritius, China, India, Russia, Brazil, Argentina, Mexico, Algeria, Madagascar, Vietnam and Chile. Most of my colleagues were highly educated economists and were attached by

their governments from planning or trade and industry ministries. Their experience and willingness to share were invaluable to me coming from a newly liberated country, and me personally having no qualifications in this field! They encouraged me to study Namibia's history and specifically the business strategies of the previous administrations. It was during this period, that I had an opportunity to meet many of the business leaders from the Namibian fishing, agriculture and mining sectors and benefit from their knowledge and experience.

The most important lesson I learnt was that Namibia is competing in the international arena and we would not be given special treatment for very long.

In April 1996, the Minister of Trade and Industry offered me a position as the understudy to the CEO of the Offshore Development Company (ODC). The ODC is responsible for the promotion and regulation of the export processing zone regime, as well as the provision of infrastructure for EPZ enterprises. My duties included:

- the mapping out and implementing of effective promotions and marketing strategies for EPZ investments;
- the publication of information on EPZ investments in Namibia;
- the production of film and video presentation of the EPZ investment opportunities;
- the briefing of investors and visiting delegations on the investment potential;
- responsibility for all written and verbal inquiries on EPZ investment opportunities;
- the organisation of EPZ investment seminars locally and abroad;
- evaluating investment proposals and preparing investment evaluation reports; and
- overall responsibility of all EPZ applications, from initial inquiry to implementation of investment.

I became the Managing Director of Hani A.Z. Yamani Investments (a major shareholder of the ODC) in October 1997. HAZY Investments is a trans-national corporation based in Cyprus and invests in:

- a) tourism
- b) air transport (passenger and air cargo)
- c) energy; and
- d) investment and procurement.

As the MD for Angola, Namibia and South Africa, I was a director of the ODC, Kalahari Express Airlines, and the Hope Foundation.

During my working career, I have assisted the NCCI as a volunteer and I became an Executive Committee Member of the NCCI for the period 1997-99.

In June 2000, I launched NamBizDot.Com, a company providing business information on Namibian business entities. The database of over 10,000 companies has been contracted by the NCCI, Joint Consultative Committee (JCC), and Namibia Economic Policy Research Unit (NEPRU) amongst others. In addition, the company had a contract for 2001, with the Botswana Export Development and Investment Authority (BEDIA) to represent their export products in Namibia.

From July 2002 until August 2003, my time was spent in Düsseldorf, Germany learning the language and developing a business plan for the creation of a credit rating and business reporting company for Namibia.

Upon returning to Namibia, I developed the NAMBIZ directory, a comprehensive printed directory of all Namibian companies. The first directory was printed in 2004 and 7,000 copies distributed. This was made possible through the assistance of SMEs Compete, an USAID funded initiative.

For three years (2006-2008), I was very fortunate to be a consultant trainer at the Institute for Information Technology (IIT). My experience and knowledge allowed me to assist the students with the following subjects for the Cambridge International Business Diploma:

- Business Organisation
- Effective Business Communication
- Finance
- Human Resources Management
- Marketing

### **Consultancies**

In 1999, I accepted my first consultancy through my company IT Communications, at the NCCI as the consultant for chamber development. My responsibilities included the recruitment of new members, establishment of business councils and branch offices and the enhanced participation of black business in the chamber movement.

Since June 2000, I have been doing consulting work, primarily for companies interested in investing in Namibia, for example Botswana and Mauritius.

I have also assisted in the following consultancies:

- The ECA/IDRC Pan-African Initiative on e-Commerce (2001)
- SME Service Providers Directory of Namibia for the Joint Consultative Committee (JCC) (2002);
- “An Overview of Public ICT Access Points in Namibia” - University of Washington, Center for Information & Society (2008)

For the period 2006-2008, I was also fortunate to be working with the ICT Alliance of Namibia as a part-time employee. In August 2007, I assisted in the report for the “Conference on Information and Communication Technologies for Poverty Reduction and Sustainable Development”.

Since 2009, I have been involved in consumer activism and the promotion of a consumer charter for business. This led to the creation of the Namibia Consumer Protection Group in 2010. In addition, I have been most fortunate to be appointed by the Polytechnic of Namibia as a part-time lecturer in ICT training for government employees.

My working life is now dedicated to the creation of an economic database of Namibia. This project started for me in 1988, and hopefully will be completed in my lifetime.

### Family / Personal

I have been very blessed in my personal life with women who have loved me and five wonderful daughters who still love me. After leaving my studies, I got married in 1991, was married for 10 years, and had two children, Mikaila and Ziana. I was unfortunately not at home a lot and really missed some of the important experiences in my daughters' lives. Around the time, my daughters started attending school I realised that they were more important than chasing after "fool's gold" and tried to spend more time by taking and fetching them from school.

I have another daughter, Michelle with a very warm and loving person who still supports my efforts until today. I am very close to her older two daughters, Charmelle and Sherizaan, and they make up my family of five.

Looking back, I would not have done anything different. I just hope that my children realise that some of the things I did were important for what I believe the future should be for them, and all the other children of Namibia.

Today I can say with pride that every opportunity the daughters get they spend with me. It is sometimes a bit crowded with all five using the bathroom, doing their hair, having boyfriends visit, etc. but we have an open and trusting relationship.

I pray that this will always be.

*"Blessed indeed is the man who hears many gentle voices calling him father!" - Lydia Maria Child*

### **Sport**

When I was growing up sport played an important role in our school lives. During primary school, I learnt to swim and played cricket as well as rugby. At high school, I played table tennis and volleyball. Unfortunately, I was not very good at any of these sports.

At University, I was lucky to be friends with a group of students who decided to play handball. Our team was about middle of the league, and it was fun to spend our spare time practising and occasionally winning. It taught me that it is not always the most important thing to win, but rather enjoy the game.

As I do not watch much television other than the news channels, I also am not a very big spectator in sports. However, I am a Liverpool fan when it comes to English League soccer. What can I say, "You never walk alone...."

In our family, my sister is the one interested in sports. She has made a career out of it and now works for Formula One (2009).

### Politics

When I started writing this book, I often thought how to tackle the issue of politics, and especially my affiliation or specific party support. After all, "your vote is your secret".

I have been a supporter of the SWAPO Party since 1988. At the time, it was still before Independence and I was involved in resurrecting the party in Khomasdal with people such as Danny

Tjongarero, Dr. Kupido, Bobby Sissing, amongst others. Since then I have supported the party through my vote but have not taken an active role.

I do not wish to make statements on party politics but rather would tell you a story about a friend of mine. We often meet during weekends, discuss various issues of the day, and if possible have a sing-along. Recently, we were asked our opinions of the various new parties and the reaction by SWAPO. He answered, “What is SWAPO? I am SWAPO. Nothing outside of me is SWAPO. What I do is what SWAPO does.”

Therefore, regardless of which party I belong to or which one I vote for, that party must be one that makes a difference in my own life, as well as brings improvement for my country.

As I now enter my “naughty-forties”, I however believe it is important for me to once again become involved in the grassroots of SWAPO and have been appointed in May 2011 as the Secretary for the Klein Windhoek & Avis Section.

### Religion

I am a Christian. My family belongs to the Seventh Day Adventist Church. A number of my family are Pastors or Deacons and some have even helped to establish new branches of the church. I accepted Christ and was baptised when I was 13 years old. (Our church believes in adult immersion baptism.)

I attended our private church school for the first five years and our class had only five scholars. This was an incredibly good start on education. Our family switched off all outside influences such as Television, radio, etc., for 24 hours from the sunset on a Friday to sunset on the Sabbath to enable us to commune with God. This taught me the value of family time and inner meditation. It was also expected of each of us to read the Bible and recite passages from it at our Sabbath School.

As the years have passed, I have become less faithful to the tenets of our faith, and would thus call myself a non-practising Adventist.

Normally, this information is private and not of use in such a book. However, this upbringing has had a fundamental influence on my life.

In my growing years, the teaching of ethics and ability to make moral decisions was left to the family and the church. As the church plays less of a role in our lives today, this influence has been lost. It will have to fall on the shoulder of the state to include ethics and moral education in our schools.

### **Objectives**

My objectives are:

- Through my training at the United Nations Industrial Development Organisation (UNIDO) in France and my experience at the Offshore Development Company and Namibia Chamber of Commerce and Industry, assist in the development of the public and private sector institutions in Namibia to better serve and assist in the economic development;

- To promote investment opportunities in Namibia to attract investment which will alleviate unemployment and generate foreign exchange; and
- To provide through my experience and expertise, assistance in the development of Namibia and its people.

My long-term goal is to create an Economic Database for Namibia that can be used for entrepreneur identification, credit provision and economic statistics. To achieve this goal, I have created an Economic Database, containing both company and consumer information.

### **My Future**

Looking back at my life (I am only half way to wherever), I see many things I am proud of, and many things I would change if I had the chance again. Perhaps it is best summed up by the following poem I wrote in 2005.

#### **The Leftist Capitalist**

Was all I learnt a waste  
No!

I grew up knowing nothing, feeling hurt  
Made to learn to appreciate  
Thank you teachers one and all  
From the first who loved me – till the last

Now I understand the burden  
The one of the leftist capitalist

Get paid for what you do well  
Neither under or over – charge  
Earn fairly, pay slightly better  
Enjoy the fruits of your labour  
Yet bury the seeds.

By being happy that you are moneyed  
You give back equally.  
Try to teach another, to be us lucky as You!

## Chapter 2: Forming the future

It was 06H00 on 21 March 1990, the first day of Namibian Independence. The sun was shining brightly over Windhoek and the anthem “Nkosi Sikelel’ iAfrika” was playing. I was standing in the parking lot of the Academy of Tertiary Education (now where the Polytechnic of Namibia is), and slowly raising the Namibian flag for the first time over the capital. What a memory, what an honour.

Until today, whenever I see the National Flag being raised or lowered, I stand still and take a few moments to consider the promise of a new country and its opportunities as promised on the 21<sup>st</sup> of March 1990.

Looking back, I must wonder how many of the children born today will benefit from the “fruits of our freedom”?

I can categorically state that most of my generation have benefited greatly BUT must also admit that the young generation of today have been done in.

Recently, I was fortunate to talk to one of my mentors and idols, Andimba Toivo ya Toivo, and was once again humbled when he indicated his pleasure in hearing that I am teaching some of the knowledge I have acquired to the young generation of today. (I used to sometimes look down on the "teaching profession" of Namibia - now no more!)

So my challenge to you all of us:

What have you done lately to give back to your community?

Viva Namibia, Viva Responsibility!

In this Chapter, I look at the Legislative and Judicial branches of the Namibian State and give my opinions of some of the changes we might make.

### Legislative

Laws govern Namibia as a country. Our constitution is a model for creating peace and stability. The policy of reconciliation and the principle of equality before the law is something we have to be proud of.

The law is thus also the way in which we determine the future of our country. Because we are looking for an African solution to our problems, it is perhaps also interesting to look at law from a traditional African perspective. In a recent article, I read, it stated that there are two broad categories within traditional law, namely Natural Law and People’s Law.

“Natural Law describes the way things are in the natural world; People’s law governs the action of people. Natural laws just exist, and are they evolving. Movement towards balance and diversity are

examples of natural laws. Communities living close to the land simply experienced them, and passed knowledge of their workings through the generations in song, myths and dance.

People's law is decided in a political process.

The law of technology is less well-known. These laws inform human interactions with nature. The law of technology is about transformation, and is closely tied to the use of fire and everything that derives from it.

.. Western man desired the progress of technology without the context of responsibility. Unlike the classic Western divide between science and church, technology and its moral context, traditional Africa never separated these things.

.. In African terms, man once was governed by natural law; in becoming human, he created people's law, but his growing dependence on technology caused him to lose his intuitive grasp of natural limits.<sup>»iii</sup>

#### Problems with lawmaking

The time it takes to get a bill through our governments and then parliamentary system is too long. Let us look at the Information and Telecommunications Bill.

The first consultative process started in 1999 with the Ministry of Information and Broadcasting (MIB), Ministry of Works, Transport and Communication (MWTC), and the Namibian Communications Commission (NCC). MIB was the line Ministry for Radio and Television, MWTC was responsible for Telecommunications and NCC is the regulating authority.

The Bill was discussed in various public forum and the private sector and business organisations were invited to comment. The state-owned enterprises that were regulated by the old Act(s) were however not happy with the proposed changes, and specifically the allowing of competition. This held the Bill up for over 7 years.

The Ministry of Information again called a consultative meeting in 2006 to complete the process and have a document for submission to Parliament. After the submission by the stakeholders, the Bill was once again distributed for comment. By July 2007, the Cabinet of Namibia instructed the Ministry of Justice to complete the Bill and "submit it to Parliament by 12 September 2007.

In the early part of 2008, the Communications Department was moved to the renamed Ministry of Information and Communications Technologies. This meant that all the various parties' interests were now housed in one Ministry. The newly appointed Minister promised the Bill would be tabled within the year.

The Bill was submitted to Parliament in June 2009. However, the Minister included a rather controversial clause (dubbed the "Spy Clause"), that included interception centres. The Bill has been accepted in October 2009 even though there was a huge public outcry over certain of these interception regulations.



Thus, ten years passed without this crucial legislation that regulates broadcasting, telecommunications and postal services. Now, we have to wait for the laws on Electronic Transaction and Privacy Protection. These are already in the pipeline since 2005.

### **Making our laws – Namibian Parliament**

As a nation, we must understand and respect the institutions that propose debate and make our laws. Too many times, I have heard people say, “These politicians – they are only in it for what they can get”. The Parliament has as its duty the education of the citizens in how we can make use of them to improve our daily lives. Essentially, I would like to see private citizens being able to propose laws to their representatives and have these submitted in Parliament. Unfortunately most of us accept that our laws are submitted by bureaucrats (government employees) working under the orders of the Minister involved. Thus in fact not separating the executive from the legislature, but rather having the parliament become a rubber stamp for decisions made by the ruling party and its ministers.

We also have to recognise that being a Member of Parliament is a way for an individual to contribute his or her experience for the improvement of our country, rather than a career path. In recent times, we have seen young people become members of parliament only to be caught up in acts that bring disrepute to the institution. This can only be corrected if members of parliament have reached a certain amount of material independence to allow them to vote for what they think is right, and not what will ensure their present income.

I propose the Parliament Administration create a school for potential parliamentarians. This can be done during the recess periods and will allow interested persons to gain first-hand experience on what would be expected from them if they enter the Parliament.

### **Financing of Political Parties**

The political parties in Namibia play a very important role in our democracy. Most parties have difficulty in financing their activities and Government has since 1997 been funding parties represented in the National Assembly.

A study was done in 2004 entitled “The life of the Party: Hidden Role of Money in Namibian Politics” by Martin Boer of IPPR.

He recommends:

- Government should draft a white paper or even an Act laying out specific rules and guidelines surrounding political party financing.
- The Auditor-General should be given wider power to be able to enforce the requirement that political parties must submit audited accounts.

The study concludes by pointing to two problems Namibia needs to resolve: making parties more transparent and accountable, and finding a way for opposition parties to receive a larger amount of state funding.

It ends with “...Political parties themselves should be more proactive in their efforts to seek funds and to find alternative sources of income beyond the Government. Finally, members of political

parties, at the very least, should be pushed to pay their dues, volunteer and to help raise money for the party. Democracy by its very nature requires the support of its citizens. It would not be fair to lay the burden of democracy on only the Government itself.”

I concur wholeheartedly. Even though SWAPO does get the majority of the votes, it is of cardinal importance that we support a healthy opposition in the country.

### Is there a need for another party in Namibia?

This question came up recently in a discussion that was proposing a "Workers Party" for Namibia after the last election.

I had to think about it for a while, especially as I am a SWAPO member.

Then inspiration struck, if we want to tackle a political problem, why not look at how this has been done by consumer activists (such as Ralph Nader in the USA). The most common denominator for people is their consumer experience in a society. Nader considered launching a third party around issues of citizen empowerment and consumer rights. He suggested a serious third party could address needs such as campaign-finance reform, worker and whistle-blower rights, and government-sanctioned watchdog groups to oversee banks and insurance agencies.

I suggest that should a "third-party" emerge it would only be viable if it had a coherent political platform that is not catered for in the existing parties.

### **What should this platform be based on?**

Four things, namely the peace movement, the civil rights movement, the environmental movement, and the labour movement. (Often referred to as the "green movement".)

This is a political platform I could follow!

### Judiciary

The Namibian Constitution guarantees the independence of the judiciary. Article 78 (3) states “No member of the Cabinet or the Legislature or any other person shall interfere with Judges or judicial officers in the exercise of their judicial functions, and all organs of the State shall accord such assistance as the Courts may require to protect their independence, dignity and effectiveness, subject to the terms of this Constitution or any other law.”

For me “judicial independence” means I may (and will) **not** interfere in the exercise of the functions of Judges. However, I feel it necessary to look at the administrative support supplied by the Executive. In his address to a Magistrates’ Symposium in 2004, Chief Justice Peter Shivute asserts that, in order to ensure its independence, the judiciary needs to “... exercise control over its financial and administrative operations so as to exclude the possibility of the organ of the state that holds the purse [strings] from exerting financial and administrative pressure on the judiciary ...”<sup>iv</sup>

The judiciary is dependent on the Ministry of Justice for its financing and it must rely on the budget allocation as determined by the Ministry of Finance. Through these allocations, the Ministries

control the number of positions that will be created (or maintained) in the judiciary. In fact, the United Nations African Governance Report of 2005 states: “The judiciary in many African countries does not have operational independence because the executive determines the appointment, promotion and remuneration of judicial officers. The prospects of career mobility for judges therefore depend largely on how well they can court and patronize the executive. In most cases the budget and funds of the judiciary are controlled by the Ministry of Justice (an executive arm of government), which creates bureaucratic procedures in financial matters and the possibility of discriminatory funding to be used against the “erring” courts.”<sup>v</sup>

One glaring example of the influence of the administration of the judiciary is the transcription services. This is given out by tender through the Ministry of Justice, and this service still only provides written copies without computerised records being kept. Furthermore, the delay in providing this service does add to the impression that “justice is delayed”.

I therefore propose that the administrative functions of the judiciary be done by a department that is headed by a Director-General appointed by the Parliament of the Republic of Namibia (acting on the recommendation of the Judicial Service Commission). This department shall submit its budget and reports to the National Assembly annually.

In addition, I also support the creation of “Tribal Courts” for matters that can be dealt with by the community leaders.

### **Small Claims Court**

A “Small Claims Court” is a court of law where ordinary people can handle their own cases. It is not necessary to have a lawyer (and their costs) as the forms are meant to be a kind of “do-it-yourself” where you fill in the blanks. The court has less formal and less complicated rules and procedures than the Supreme Court.

I propose a small claims court be established where parties could settle their differences in cases up to the value of N\$ 20,000. This can, and should, become part of a Consumer Protection Act.

### **Minimum Knowledge for a Citizen**

The most often used expression in regards to our citizens must be “they know their rights but not their responsibilities”. Whenever I hear such evident truths, I always investigate it a little bit further. So, what is the responsibility of each and every citizen of our country?

This is a little bit harder to explain. I would often say, “your rights end where mine begin”. In other words, your responsibility is to ensure no intentional harm to others. This is what is referred to as “Common Law”. They exist from Roman times and are a way in which we hold an individual responsible for their own actions, which started when we understood the notion of intent and personal culpability.<sup>vi</sup>

Now that I have found an explanation for what is termed “Common Law”, I have to leave my argument that we should create a school subject on that matter alone. Instead, I propose we ensure each pupil be conversant not only with the Namibian Constitution, but also specifically of the areas

of law covered for example in the Magistrates Courts Act. This subject of “Citizens Knowledge” should be taught to all students (probably throughout their school career) and include those elements that would allow the court to authoritatively state, “ignorance of the law is no excuse”. This should positively impact on increasing the awareness of the citizen of not only their rights, but also their responsibilities.

### **Creating a common memory for Namibians**

It is quite common to hear politicians admonishing the white communities for not participating in national events. I am not a history buff, but have recently been talking about my student politics days and placed a few photos from this period.

It got me thinking about the participation of young people (white, coloured or black) and the following struck me in an article, “..But maybe memory is what young people need to be taught before they can be taught actual history.”

Therefore, I have started a small project to ensure that our common memory becomes available to our youth through the Wikipedia website. This site covers almost all areas of knowledge, but I found very little written about Namibia. While doing this I found that there were no templates on the languages or cultural identities of many of our peoples. I have started the [http://en.wikipedia.org/wiki/Coloured\\_People\\_in\\_Namibia](http://en.wikipedia.org/wiki/Coloured_People_in_Namibia) and hope to assist in developing similar sites about our common memories.

At the end of the project, I hope to create an SMS novella about certain historical events and people in Namibia.

### **We Remember: Before, Now, and Later**

“Those who control the past, control the future.” (George Orwell, 1984)

How do representations of the past affect our understanding of it? How are historical representations incorporated into collective memory? To what degree are ideas of national identity embedded in collective memory, and what role do museums and social online media play in the creation of this collective memory?

Too many times, leaders and nations have dwelled in the past, which has handicapped the immense potential of the present, instead of using knowledge of the past advantageously towards the future.

In conclusion, history has proved that it cannot disappear. Wars can never disappear. Poverty can never disappear. Sickness can never disappear. Corruption can never disappear. Yet our connected history has produced success, happiness, growth, and prosperity. History has shown contrasts, and Namibia, the country we are so fortunate to live in, advocates the diversity of every individual. In the words of Shakespeare, “What is past is prologue.” Indeed, the future of humanity will build upon what it has already established. As time progresses, the common public memory of the past will continue to fuse and intertwine all nations’ destinies together based on what each individual accomplishes now, in the present.<sup>vii</sup>

Now is the time to look at what is our common memory - and include all sides of the wars as part and parcel of one nation. In addition, learn to use our differences to map a path for the future.

*I wish to end this chapter using words from the poem "I believe in You" by Kahlil Gibran. He was a Lebanese American artist, poet, and writer. Born in the town of Bsharri in modern-day Lebanon (then part of the Ottoman Mount Lebanon Mutasarrifate), as a young man he emigrated with his family to the United States where he studied art and began his literary career.*

### **And what is it to be a good citizen?**

- ⤴ It is to acknowledge the other person's rights before asserting your own, but always to be conscious of your own.
- ⤴ It is to be free in thought and deed, but it is to know that your freedom is subject to the other person's freedom.
- ⤴ It is to create the useful and the beautiful with your own hands, and to admire what others have created in love and with faith.
- ⤴ It is to produce wealth by labour and only by labour, and to spend less than you have produced that your children may not be dependent on the state for support when you are no more.

## Chapter 3: Improving services for Citizens

During the past twenty years, I have never worked for the Government of Namibia. Yet, I often found myself working with a Government Ministry or Department to achieve national objectives.

In 1996, the Minister of Trade and Industry offered me the job of “Understudy to the CEO” at the Offshore Development Company. The ODC was a 75% private owned company with the government owning the rest of the shares. The aim of the company is to monitor, regulate and promote the Namibia Export Processing Zones (EPZ). (The EPZ’s are industrial parks for companies that manufacture and export their products outside Namibia and the Southern Africa Customs Union.) The primary incentive for companies to invest in these zones is the zero tax rates that are applied.

One of my primary tasks was being the Secretary to the EPZ Committee. The committee consisted of the Minister of Trade and Industry, Minister of Finance and the Governor of the Bank of Namibia. Various other government departments and state-owned enterprises were represented on the committee, for example Home Affairs, Finance, Customs, Local Government, Namport, Nampower, etc.

This was the first time that I was involved in working with various different institutions and I struggled in the beginning, as there was a deadline. The EPZ Committee promised an answer on all applications within one month!

It was sometimes extremely frustrating to work with the various people. Not because of the individuals involved or even the bureaucratic rules, but rather the lack of information on a specific issue would have me running back and forth.

At this time, the Internet was starting to take off – also in Namibia – and I developed a website for the ODC and investment in Namibia in general. I loaded all information received from the various departments and institutions, including application forms, etc., on to the website and had them readily available the next time they were requested.

This not only made my life much easier, it also allowed anyone from anywhere in the world to access the information they needed for their application. (There was also a secure section for confidential information used by the Secretariat.)

It has been a very saddening experience lately to see the state of website of the various Ministries and government organisations. It seems that a website is developed by external service providers, and then deteriorates until the next time a tender is given out for the job.

The Government must have a policy on creating an Internet presence, and ensuring the appropriate skills are available within the government structures to update and maintain these repositories of information.

## Planning a Government

This was one of the hardest sections in the book to write. My first consideration is that only the President of Namibia has the right to decide on how the executive branch of Namibia shall operate. Is it therefore not disrespectful of me to suppose that I can suggest a plan of action to our Head of State?

*After all:*

According to Article 32(3) of the Constitution “.. the President shall preside over meetings of the Cabinet and shall have the power, subject to this Constitution to:

- (g) establish and dissolve such Government departments and ministries as the President may at any time consider to be necessary or expedient for the good government of Namibia;
- (i) appoint the following persons:
  - (aa) the Prime Minister;
  - (bb) Ministers and Deputy-Ministers;
  - (cc) the Attorney-General;
  - (dd) the Director-General of Planning;
  - (ee) any other person or persons who are required by any other provision of this Constitution or any other law to be appointed by the President.

Thus, I do not present a case for how the Cabinet should be structured, but rather concentrate on the individual tasks of Departments. In other words, the discretion of which Ministers should be appointed is not for my efforts, but rather only the make-up of the individual Departments into Ministries that could combine certain tasks.

## **Re-engineering the Public Service**

It is easy to be critical of the government and the “bureaucracy of the state”. However, it is not always easy to provide an alternative plan or structure. In the following section, I suggest not only how government ministries and departments can be restructured based on my perception of economic and political changes, but also changing social needs, and new technologies available.

### **1) Office of the President**

- The Office of the President shall include a Minister of Presidential Affairs.
- The following shall resort under the Office of the Minister of Presidential Affairs:
  - i. Auditor-General
  - ii. Director-General of the Central Intelligence Service
  - iii. Director-General of Planning

*(Each of the above-mentioned shall have its own administration with its own Permanent Secretary)*

The Presidential Economic Advisory Council will also be housed in the Office of the President. It shall consist of 5 individuals recognised for their knowledge and experience in business. The Chairperson of the PEAC shall also be one of the Presidential appointments to the National Assembly.

### **2) Office of the Prime Minister**

- Shall be the leader of Government business in Parliament;

- Shall co-ordinate the work of the Cabinet and shall advise and assist the President in the execution of the functions of Government;
- Shall be responsible for the Public Service (government employees);
- Shall represent the Government as employer in labour relations;
- Shall be responsible for the Public Service Information Technology Management;

### 3) Ministry of Foreign Affairs

- Shall be responsible for interaction with other nations, regional and international organisations;
- Shall be responsible for trade policy and external trade relations;
- Shall be responsible for the promotion of investment opportunities in Namibia (foreign direct investment);
- Shall be responsible for the promotion of Namibia as a tourist destination

### 4) Ministry of Home Affairs

- Shall be responsible for the establishment and maintenance of a central register. This shall include:
  - i. Register of Residents;
  - ii. Register of Marriage Contracts;
  - iii. Register of Business;
  - iv. Register of Professions;
  - v. Register of Property Ownership (land & vehicles);
  - vi. Register of Licences for Natural Resources and Utilisation;
  - vii. Register of Trademarks, Patents and Copyright
  - viii. Register of External Trade;
  - ix. Register of Court Sentences, Proceedings, Declarations
  - x. Register of Bankruptcies and Insolvencies
  - xi. Register of other legal entities:
    1. Non-Government Organisations
    2. Religious Organisations
    3. Welfare Organisations
- Shall make available to every resident any, and all, information recorded and stored concerning that resident.
- Shall be responsible for the control of immigration points and border posts
- Shall be responsible to maintain law and order in the country (Police)

### 5) Ministry of Environment and Resources

- The Ministry shall be responsible for the following economic activities with the objective of securing economic growth, prosperity and a life of human dignity for all Namibians:
  - i. Agriculture
  - ii. Energy
  - iii. Fisheries and Marine Resources
  - iv. Forestry
  - v. Mining
  - vi. Tourism
  - vii. Water



- Shall co-ordinate the sustainable management of Namibia's resources;
- Shall be responsible for the granting of licences, and other administration tasks, in the afore-mentioned economic activities.
- Shall co-ordinate land reform and land resettlement policies and programmes;

#### **6) Ministry of Finance**

- Shall be responsible for State Income and Expenditure
- Shall collect all monies payable to the state, in the form of taxes, duties, licence fees, or any other state income;

#### **7) Ministry of Works, Transport and State-owned Enterprises**

- Shall be responsible for:
  - i. Government owned properties
  - ii. Government owned businesses (state owned enterprises)
- Shall be responsible for Transport (Aviation, Maritime Affairs, Road and Rail); and
- Shall be a project management unit for all infrastructure development and maintenance.

#### **8) Ministry of Labour Relations**

- Shall be responsible for the tripartite relationship with employees, employers and the state. (In the case of state employees, the Office of the Prime Minister shall represent the Employer.)
- Shall maintain a database of occupations and work together with the Ministry of Home Affairs and Ministry of Education to provide matching services for skills.

#### **9) Ministry of Trade and Industry**

- Shall be responsible for:
  - i. Consumer Protection
  - ii. Industrial Development
  - iii. Export Development
  - iv. Entrepreneurship

#### **10) Ministry of Education**

- Shall be responsible for Primary, Secondary and Tertiary education.
- Shall be responsible for **all** institutions of learning, both private sector and state. (*This will include registration and standards of education provided.*)

#### **11) Ministry of Information and Communication-enabled Technologies**

- Shall be responsible for disseminating information on the government, its structure and programmes.
- Shall be responsible for the National Library and Information Services;
- Shall oversee developments in ICT for the development of Namibia;
- Shall create and support of Community Centres at all regional and constituency levels. These community centres shall provide information services through broadcasting, print and internet technologies
- Shall regulate the Telecommunications and Broadcasting sector;

- Shall regulate the Electronic Transactions Act (privacy and data protection); and
- Shall be the custodian of the Access to Information Act.

#### **12) Ministry of Justice**

*(The administrative functions of the judiciary will be done by a department that is headed by a Director-General appointed by the Parliament of Namibia.)*

- Shall consist of the following:
  - i. Office of the Attorney-General
  - ii. Office of the Prosecutor-General
  - iii. Office of the Ombudsman

#### **13) Ministry of Health and Social Services**

- Shall provide clinics, hospitals and health services to all residents;
- Shall oversee the national social security and national pension scheme; and
- Shall be responsible for the payments of old age pensions, war veterans allowances and disability grants.

#### **14) Ministry of Gender Equality and Child Welfare**

- Shall be responsible for equality of women in all areas of government; and
- Shall be responsible for all areas of child welfare from birth through to primary education.

#### **15) Ministry of Regional and Local Government**

- Shall assist and regulate the activities of the regional and local governments;
- Shall be responsible for the programme of decentralisation; and
- Shall provide administrative support services to regional and the constituency level offices.

#### **16) Ministry of Defence**

- Shall be responsible for the defence of the country from external threats; and
- Shall be responsible for the protection of our natural resources, on land or in the sea.

#### **17) Ministry of Correctional Services**

- Shall be responsible for the carrying out the sentences of the courts; and
- Shall identify work programme for the prisoners sentenced to forced labour.

#### **18) Ministry of Youth, Sport and Culture**

- Shall oversee the Directorate of Youth and the National Youth Council; and
- Shall be responsible for Sport and Culture in Namibia

### Other Institutional Bodies

#### **Anti-Corruption Commission**

Corruption is bad for our country. It prevents growth by diverting funds, scaring foreign investment and encourages educated citizens to leave so as not to be also considered part of a corrupt state. The

corrupt allocation of natural resources will lead to the depletion of these resources to the detriment of all citizens. It breaks the trust between the people and its government. Most importantly it puts in doubt the ability of the government, civil service and all politicians. In other words it endangers our democracy and the rule of law.

### **Study proves corruption is less profitable**

“Not only do you get punished by God for corruption, now we know you get punished on earth too”, said one of the readers of a recent study on corruption.

A recent study on ethics in business shows that companies that have high ethical standards and behaviour are more profitable than their competitors. Suppliers and customers alike prefer working with a company where the “rules are clear” and business decisions cannot be influenced by employees.

Most politicians bend the laws of the land and steal money or solicit bribes because they need the funds to support networks of patronage. Others do it in order to reward their nearest and dearest or to maintain a lavish lifestyle when their political lives are over. A solution is to ensure that upon retirement, a politician is able to sustain their lifestyle through a regular pension payout. Of course, effective policing and long jail terms also provide deterrents.

### **Effective Programme against Corruption**

To be effective, an anti-corruption programme must:

1. Persecute corrupt high profile public officials in public and private institutions, and even multinational companies. (the so-called “big fish”)
2. Investment in educating the public and government officials to encourage “civic pride”;
3. Liberalising and deregulating the economy. The less “red tape” or licensing procedures, the less the likelihood of corrupt practices to “facilitate business”.
4. Strengthening of the institutions such as the Anti-Corruption Commission, Police, Customs, the Courts and the Tax Authorities.

The best solution to corruption remains a policy of no secrets. This means free, accessible, and available information circulated and discussed by opposition parties, free press, trade unions, business organisations and NGO’s. Without this, the fight against corruption is doomed to failure. With them it stands a chance.

### **Government Service Directories**

The government needs two methods of information provision to its citizens. There is the information created through the work of the state that needs to be disseminated among the society. This is the “push strategy” whereby government must ensure the information reaches all corners of the country. An example of this is voter education, or information about preferential trade agreements.

The second method is to provide the infrastructure for the citizens to query the information they require. This “pull strategy” must provide for community centres, telecentres, etc. that enable the

citizen to correctly identify the information they need. An example is crop prices for commodities or applications for Identity Documents.

A way to ensure better service provision, and usage by our people, is to provide:

- a) A “Local Government Service Directory”. The information will be on a regional and constituency level indicating the services provided by all government institutions with their full addresses and the person responsible.
- b) A Government Ministry Directory. This includes all staff members in the Ministry, their department, job title and brief description of their duties. Contact details will also be included.

### **E-governance in Namibia**

Electronic Governance is managed by the Office of the Prime Minister (which is the lead institution in e-government). They released the e-Governance policy for the public service of Namibia. That document uses the definition of e-governance from the Council of Ministers of the European Union “Technologies in public administrations, combined with organizational change and new skills, in order to improve public and democratic process and strengthen support for public policies.”

Unfortunately, once again, in Namibia, we have a well -designed national policy that recognises the technological advances in the country, but implementation seems to be holding us back. This can especially be seen in the websites of government. Many have very little interactivity (downloading forms, etc) and often are badly neglected and not updated.<sup>viii</sup>

In Namibia, we have the opportunity to be a leading example in this field, but sadly, there are no “champions” within government driving this programme.

## Chapter 4: A Central Register for Namibia

Namibia has the aim of creating a successful social market economy. When we look at the recent history after the Second World War, we see the rebuilding of the German or Japanese economies as one of the economic success stories of the last century. Upon closer examination, the building blocks of the state have included the ability to know the movement of all its residents. For example, in Germany, when a person moves from one city to another, they have to register themselves at the local “Rathaus” or municipality. When we investigate the ability of the German business to trade with another, and more importantly to provide suppliers credit, we notice the importance of trade registers, both government and privately created.

The creation of a central public register in Namibia would have many benefits for the country. The most important would be the updating of information needed for planning purposes, without having to wait for the ten yearly censuses.

### Central Register for Namibia

The register shall include all information collected by the government on its citizens, residents and all legal entities. The information should be subdivided as follows:

- i. Register of Residents;
- ii. Register of Marriage Contracts;
- iii. Register of Business;
- iv. Register of Professions;
- v. Register of Property Ownership (land & vehicles);
- vi. Register of Licences for Natural Resource and Utilisation;
- vii. Register of Trademarks, Patents and Copyright
- viii. Register of External Trade;
- ix. Register of Court Sentences, Proceedings, Declarations
- x. Register of Bankruptcies and Insolvencies
- xi. Register of other legal entities:
  1. Non-Government Organisations
  2. Religious Organisations
  3. Welfare Organisations

Each of these registers will be stored electronically and will consist of the information fields as indicated in the following sections.

### Register of Residents

This database will register all private persons within the Republic of Namibia. From the time of entry into Namibia (by birth or travel), all persons will be allocated a unique identity number. This will be the ID used for all communication with the government structures.

For example, upon birth the parents will have the baby registered at the hospital or clinic. A birth certificate will be issued that will include the ID number. All hospital or clinic visits will be

monitored for this ID number ensuring the child receives all necessary inoculations and other treatments. In addition, the parents will receive notification about the next visit via SMS.

When the child enters school, all school records, achievements, difficulties, etc. will be recorded for the school career. Aptitude testing and personality tests with historical data being recorded will also assist the learner in identifying possible career opportunities. When the young person enters the job environment, they have recommended areas of work, as well as potential employers according to their records during their school career. The system will also allow the job-seeker to provide curriculum vitae with verifiable results via the register.

Postal and physical addresses will be updated regularly by the individual through the registration at the local constituency level. Throughout their lives, all tax information, government benefits, etc. will all be allocated via the unique number allocated upon the birth of the individual. The individual will also have the choice to enter a last will and testament into the database.

Upon the passing away of the person, a death certificate will be made out and then only biographical information will be kept in the system with all other information being erased.

### Register of Marriage Contracts

The register of contracts will allow married couples to register their preferred marriage agreement, that is, in community of property, out of community of property and then also whether, with, or without accrument. This enables the partners to register their separate estates at the time of their union so they can be used as a basis for any legal disputes that might arise. This will also allow potential creditors to accurately identify the status of their claims should any arise.

#### **Citizenship issues**

The most wonderful moment of my life must be the day I got married. I was standing in the front of the church and looked down the aisle at the woman, (already the mother of my child) being brought forward by her father. This was the person who intended to stay with for the rest of my life. Unfortunately, we do not always appreciate what we have and ten years I was a divorced man. (*For the record, I accept full blame for the failure of the marriage. I have always had a clear vision of what I wanted from my life, namely a diplomat, and unfortunately, this meant that a wife would have to give up her career.*)

This story is not about marriage though; it rather has to do with the problems created by the government for our union. You see the woman I married was born in Upington, South Africa.

The Prime Minister is presently proposing a revision on citizenship in the Constitution (April 2009) that requires ten years residence in Namibia before citizenship is granted. I disagree completely! If the amendment goes through my ex-wife would be denied citizenship because we were not ten years in Namibia - I represented Namibia for two years in France.

Now, if I met a person from another country would I give up my citizenship to be with them? And thus not be allowed to return to my home country if I wish?

At the time of Independence, it was decided to not allow dual citizenship by Namibians. The argument I remember was the issue of South African citizens who were members of the defence force. If dual citizenship (meaning that a person is a citizen of two countries at the same time), was allowed, this would increase the number of voters that would vote – probably against the will of the majority. Therefore, an individual had to give up all other nationalities to be allowed to become a Namibian citizen.

My proposal is that this issue has to be revisited. I propose Namibia allows Dual Citizenship.

*Since writing this section April 2009, the High Court has ruled that no Namibian by birth or descent may have their citizenship taken from them. This should mean that these Namibian citizens might be allowed dual citizenship. This still needs to be clarified at this time – June 2011.*

### Register of Business

All information relating to commerce and industry should be kept in this register. This will serve as an official and public register of all merchants. The public information should include the trading name, legal form, postal and public addresses, type of business and contact details. The record shall also indicate the Corporate Domicile of the business.

Dependant on the legal form of the company, certain other information will also be required, but not made public unless done so by the business concerned. The types of business are:

- Sole Trader
- Partnership
- Close Corporation
- Private Limited company
- Public Limited company
- Company not for Gain
- Co-operative

### Register of Professions

This register will include the medical profession and other professions required by law to be registered with a statutory body, for example architects, lawyers, etc. The register will also stipulate the required education necessary for all titles by professionals, for example Dr., Rev., etc.

### Register of Property Ownership (land & vehicles)

These are two registers, namely a register for land ownership and the other for vehicles. (*A third register will also be created for all electronic goods once the electronic numbering system of electrical goods is put into regulations by the Namibian Communications Commission.*)

### **Land Register**

There are three types of properties to be registered, namely housing, commercial and communal land. (In terms of housing, we refer to dwellings serviced by a municipality or town council.)

In communal land, the local village chief or other individual has in the past granted Permission to Occupy (PTO), which is valid for 99 years. These PTO's have to also be entered into the land register.

### **Vehicle Register**

The vehicle register is presently managed by NATIS (Namibia Traffic Information System), under the Ministry of Works and Transport. This database will be linked to the central register.

### **Register of Licences for Natural Resources and Utilisation**

Namibia is a land filled with resources that are primarily exported. To ensure transparency and the maximum benefit to all who stay and work in Namibia, the register will list the natural resources, and if there is a licence, the licensee it is granted to for their utilisation.

This register will not replace the normal licensing of resources and the information required in these applications.

### **Register of Trademarks, Patents and Copyright**

The Ministry of Trade and Industry and the Ministry of Information and Communication Technologies presently manage these registers. The aim is to provide one place of registration for all intellectual property. This is important especially in a knowledge-based world where the law for copyright protects the author of music, books, and computer software including database contents.

### **Register of External Trade**

The register of external trade will indicate all imports and exports for Namibia. The Ministry of Finance for customs purposes presently collects this but they do not make it available to the public. This data is however filtered to not include any business specific details and shared with the National Planning Commission. This information has been collected and provided upon request but no long-term, self-researching system has yet been put in place.

This register will allow exporters and importers real-time information about the prices of goods being traded in Namibia and allow them to be compared world-wide. The International Trade Center (ITC) already has such a program on the Internet, but Namibian data has not yet been centralised and input on a regular basis.

### **Register of Court Sentences, Proceedings, Declarations**

The findings of the courts of Namibia regarding both civil and criminal cases will be available to the public. The content of these registers and the length of time such information should be kept on the record shall be at the discretion of the judiciary.

A register on sexual offenders will also be created.



### Register of Bankruptcies and Insolvencies

Entries about private persons and legal entities with regard to bankruptcy and insolvency proceedings are stored here. The register will enter, co-ordinate and monitor the measures to be carried out in these procedures, for example a payment agreement between the person, and the respective creditors. The official dates are recorded here and released for publication.

### Register of other legal entities

To be able to do business in a secure and trusting environment, all organisations that trade and do business in a specific name must be registered. This includes all non-government organisations, welfare organisations, regional and international bodies as well as religious organisations.

### Register of Wills

Namibia needs a wills register. There are many cases where a Last Will and Testament is never discovered. It is not possible for the relatives to go from each lawyer, to each bank or to a financial advisor to find out if the deceased made a will. It would also not be surprising if there were many insurance policies left unclaimed because the beneficiaries were not aware of them. The Register of Wills must also only be accessible upon provision of a valid death certificate.

### How will a Central Register help the economy grow?

TRUST.

#### **Germany and Japan after World War II**

After the Second World War, both Germany and Japan had to reconstruct and reform. The former military regimes were replaced by democracies. We can compare West and East Germany and we see the economic prosperity in the West was due to the democratic form of government. In the West, the citizens were able to trust their government.

Trust is at the heart of the matter.

People and businesses work in a market environment that attaches values to their goods and services through the price mechanism. Their inputs such as work, capital and natural abilities are similarly priced.

If the people could not trust each other, all economic activity would stop. Therefore we can see a relationship between the level of trust (confidence) and the level of economic activity.

A Central Register allows us to trust one another in Namibia. With the continuous monitoring and updating of all economic and personal information we will be able to do more business, employ people, give credit, enter in partnership, etc. with one another because we know where to get the latest information on businesses and individuals.

For example:

- If a bank wants to grant a loan, it can trust the information being provided from a central register, and is guaranteed that the details of the borrower is correct, and will be updated as they change.
- A business will be able to give supplier credit because it is aware of the financial situation of its clients.
- A small or informal business can become larger and registered as it has a history of trading and payment.
- A National Loan Register will allow the central bank (and government) monitor indebtedness.
- Companies in neighbouring countries can trade easily with local companies.
- Statistics on business and employment can be updated and monitored on an ongoing basis.

The ability to save information on a computer (for example in the central register) will also necessitate new legislation to be promulgated. These laws are especially necessary in our Information and Communication enabled society where information is stored on electronic retrieval systems.

### ***Legislation for informational privacy***

The Namibian Constitution states in Article 13 Privacy:

“(1) No persons shall be subject to interference with the privacy of their homes, correspondence or communications save as in accordance with law and as is necessary in a democratic society in the interests of national security, public safety or the economic well-being of the country, for the protection of health or morals, for the prevention of disorder or crime or for the protection of the rights or freedoms of others.”

The Constitution thus guarantees only “Physical Privacy”. The storage of personal and business information (“Informational Privacy”) must have legislation that will prevent misuse of this information. In addition, the individual in Namibia must be able to access any, and all, information that is stored by the state (public institutions).

There are thus things that are needed to guarantee informational privacy:

1. Data Protection Act;
2. Privacy and Electronic Communications Regulations;
3. Freedom of Access to Information Act

#### **Data Protection Act**

The Data Protection Act gives you the right to know (access) the information being held on you. It also sets certain key principles that anyone who handles personal information must comply with. The Act also establishes an Information Commissioner. The data covered is any information which can be used to identify a living person. This includes names, birthdays, addresses and other contact details. It only refers to information stored on computers.

The key principles of the Act must include:

- Data may only be used for the specific purpose that it was collected;
- Data may not be shared with others without permission of the individual whom such information is about – unless there is a legitimate reason;
- It is illegal for other parties to obtain this information without permission;
- Individuals have the right to the information about them subject to certain conditions;
- Personal information should not be kept longer than necessary;
- All businesses that collect personal information must register with the Commissioner; and
- Incorrect information must be corrected when it is brought to the attention of the data storage business.

### Privacy and Electronic Communications Regulations

These regulations must control the people that wish to send out electronic direct marketing, for example email and text messages (SMS). Individuals have the right to refuse unsolicited marketing messages (“junk mail”) by fax, phone email and text message. Companies and organisations have the right to refuse marketing messages by phone or fax.

A register needs to be created to store the individuals and companies that refuse to receive such marketing messages.

### Freedom of Access to Information Act

The Constitution states in Article 95 Promotion of the Welfare of the People:

“... (e) ensurance that every citizen has a right to fair and reasonable access to public facilities and services in accordance with the law;”

This Act must give the individual the right to obtain information being held by the state (public institutions) unless there are good reasons that such information should be kept confidential. These institutions include government departments, regional and local government as well as schools. *(The access to information held by private institutions is expected to be covered by the Data Protection Act.)*

### Need for Credit Bureau Legislation in Namibia

#### SUBMISSION ON BANKING REGULATIONS VIS-À-VIS CREDIT PROVISION

The following is the submission made to the Parliamentary Standing Committee on Economics, Natural Resources and Public Administration at the public hearings on bank charges and regulations on 14 July 2006 in Windhoek.

The banking system in Namibia is presently facing difficulties in their abilities to provide financing for individuals and business, especially small and medium enterprises (SME's). This problem is further influenced by the present level of non-performing debt being experienced in all sectors that provide credit. This poor performance on loans has led to many institutions having to recoup their losses, and provide themselves with profit, through high interests and "innovative" banking charges.

It is my opinion that this can be addressed through the increased usage of Information and Communication Technologies. As an example, I attach a paper on the need for credit bureau, and the establishment of an economic database to address this need.

Through the sharing of information between public and private sectors (with the appropriate legislation to prevent abuse), a reliable source of information can be provided which will necessitate the banking institutions to become more competitive to attract clientele. This clientele in turn will be able to negotiate for better rates, and lower charges, if they are aware of their own credit worthiness.

I remain at the convenience of the Committee to provide any further information they might require to encourage the necessary changes in legislation, as well as provide authority to the necessary public institutions, to implement a system to encourage the responsible growth of the credit sector.

Lastly, I must add that I believe such a credit agency, whether public or private, will only facilitate the provision of credit, and not provide moral influence on us as a society to ensure we keep our side of the bargain and keep up our financial obligations.

---

***Submission Paper:***

**Providing affordable financing in Namibia**

***Introduction***

In many developing countries the providers of finance have access to information in databases that help them to assess the creditworthiness of an applicant for credit. With the appropriate credit risk management tools, a lender can reduce the default levels, and provide finance at a cheaper rate to creditworthy clients. The organisations that gather data and operate these services are known as Credit Bureaux, Credit Information Services, Credit Registries, Credit Reporting Agencies or Consumer Credit Reference Agencies.

In Namibia, there is only one company (in 2006), Transunion ITC, which provides a credit bureau service for consumer information and they collect primarily negative information (negative – that is information on credit defaults, judgements, etc.). A joint-venture between NamBizDotCom and Creditreform Germany has been developing a commercial database of over 11,000 companies and has completed a basic consumer database of 250,000 people in January 2007. This credit information service (CRIB) is yet to be made commercially available.

***Credit Information Service***

The creation of a credit report depends on the availability of information gathered from public records, statutory information, credit applications and credit accounts on the individual consumers and businesses. The bank (or other lender) accesses the service in the form of written reports and uses it to judge the application risk before supplying the credit. The bank can also use the credit report, and its credit risk rating, to determine the amount of the loan as well as the interest and other bank charges.

The usage of a credit report with more than just negative information assists growth in the country by stimulating the consumer credit economy. Borrowers can be assessed for risk in an objective

way based on credit payment history so credit can be allocated more efficiently. Many “new” borrowers in Namibia have no credit history, and assessment can be difficult with additional supportive reputational collateral. This reputational collateral can include:

- proof of physical address
- ownership information on property
- family associations
- informal business history
- etc.

The existence of a Credit Bureau with sufficient information should assist growth by stimulating the consumer credit economy. Borrowers can be assessed for risk in an objective way based on their own histories so credit can be allocated more efficiently. Borrowing by high risk borrowers is also now controlled and the market is opened for new low risk borrowers.

Lenders, consumers, businesses, government and central banks all benefit from Credit Bureaus. This is why the World Bank, IFC and USAID organisations are all promoting and facilitating the development of efficient and capable Credit Bureau services around the world.

The effectiveness of a Credit Bureau varies depending upon a number of factors including data availability, data quality, operating ability and legislation. Supportive legislation and a sound technical infrastructure are crucial to effective operation.

The services provided by a Credit Bureau expands from the basic credit report to extended financial information, historical factors, and in many cases, can assist in tracing the debtor in the case of default (debt collection).

In Namibia, the banks are charging high fees and interest rates because of the “difficulties in assessing risk”, and the “unavailability of data”, especially regarding the physical address of clients.

#### *Dilemma collection of data*

It must be noted that the collection of data must be controlled to ensure there is no abuse of privacy rights.

The CRIB database has been created with over 11,000 companies and 250,000 consumers. This data includes:

- Full names
- ID Number
- Postal address
- Physical address
- Telephone
- Employer records

(Only +/- 25,000 records are complete)

The creation, cleaning and mining of the data does meet standards of copyright, but such information must be regulated. It must be kept in mind, if an individual has been able to create such a database, what databases are being created and maintained by corporations in and outside of Namibia?

### Namibian Situation

The databases available in Namibia range from

1. private sector models that include information relating to your account details and histories, Multichoice, MTC, Sanlam, etc.; and
2. public sector, such as Home Affairs ID section, Electoral Roll, etc.

At present, there is no legislation to:

- a. control the information being held on a credit record;
- b. avenue for corrections to be made; and
- c. enforcing openness in regards the negative reply to credit application.

The legislature also has the opportunity to regulate a range of charges that banks may charge according to the rating of individual consumers and businesses. (e.g. Basel in EU).

### *Proposal*

There is need for the establishment of an economic database that includes both consumer and commercial information. It is proposed that it should be a Private-Public Sector Partnership to protect the privacy rights (data protection) of individuals.

## ***A new look at credit law***

Present-day policies are aimed at improving the performance of credit markets, such as group-lending or creation of collateral, and typically aim to change incentives for borrowers.

In contrast, pre-modern credit market interventions, such as usury laws, often targeted the behavior of lenders.

We need to look at the stipulation that accumulated interest cannot exceed the original principal, irrespective of how much time has elapsed. We interpret this rule, which is found in Hindu, Roman, and Chinese legal traditions, as giving lenders the incentive to find more capable borrowers, who will be able to repay early, thereby improving the allocation of capital.

## **Preparation for the creation of a business information system for Namibia**

(Status as at January 2011)

### **Background**

The creation of an economic database for Namibia started shortly after Independence from South Africa in 1990. The lack of business information was identified as the main constraint on business growth primarily amongst the black community. Mr. Milton Louw was appointed at the Namibia Chamber of Commerce and Industry (NCCI) in 1992 to develop an Information and Communications Department, and more specifically a database of entrepreneurs.

During the next ten years Mr. Louw has worked in Frankfurt, Germany, with the Deutsche Industries and Handel Tag (DIHT) as well as in Paris, France for the United Nations Industrial Development Organisation (UNIDO). During these years, he has been a proponent of the creation

of a central register and is well-known in Namibia as an expert on economic development and specifically an expert on business information systems. The database of Namibian business (NamBiz) was created in 1998, and it is still the largest and most researched database in the country.

In June 1999, Dr Frommann and Mr. Louw met to discuss the development of an economic database for Namibia. As a first step, a workshop was held on 19 August 1999 with representatives of the banks, government, development agencies and private sector.

### **Training in Creditreform Düsseldorf**

After discussions with the role-players, Dr Frommann invited Mr. Louw and Ms. Charmaine Johr to Düsseldorf for an intensive training programme on the Creditreform methodology and software (June 2002 – July 2003). A government delegation of Ministers, public sector employees and business people also visited Düsseldorf (and the VVC) during this period to familiarise themselves with the database management and risk assessment services that could be developed in Namibia. Dr. Frommann and Mr. Louw also visited GTZ headquarters in Germany to update them on the activities

Upon their return to Namibia, a business census was carried out to gather more detailed information for the database. A consumer database was also started and presently has more than 1,1million records. A NamBiz Business Directory was published and over 10,000 copies were distributed. The directory also contained detailed information on the establishment of credit rating system.

During this census, a Small- and Medium-sized Enterprise (SME) base-line study was carried out together with the Namibian Economic Policy Research Unit and the relevant ministries.

Mr. Louw also undertook a regional roadshow and discussed with various national investment promotion agencies and private sector partners about the implementation of the programme across the Southern African Development Community. Positive interest has been shown especially in Angola, Botswana and South Africa.

### **National Awareness**

From 1999 till last year, Dr Frommann and Mr Louw have met with many institutions to sensitise them on the need for an economic register, amongst them:

- ♣ Bank of Namibia
- ♣ Development Bank of Namibia
- ♣ Namibian Financial Institutions Supervisory Authority
- ♣ Ministry of Trade and Industry
- ♣ National Planning Commission
- ♣ Gesellschaft für Technische Zusammenarbeit (GTZ)
- ♣ Deutsche Entwicklungsdienste (DED)
- ♣ Namibia National Chamber of Commerce and Industry
- ♣ Namibian Parliament
- ♣ Ministry of Works and Transport
- ♣ Anti-Corruption Commission

▲ Ministry of Labour

During this period Mr. Louw has disseminated information to the general public through newspaper articles, monthly magazine inserts, television and radio. He has maintained a bi-weekly email newsletter to over 2,000 business and political leaders informing them of the benefits of an economic register for Namibia.

### **Legislation**

One of the most important results of these activities, have been the recognition that certain laws and regulations need to be put in place that will assist in the economic development of the country. Mr. Louw has been actively involved in advising government on these laws, for example:

- ▲ Information and Communications Act
- ▲ National Credit Act
- ▲ Financial Institutions Act (money-laundering)
- ▲ Financial Institutions and Markets Bill
- ▲ Privacy and Data Protection
- ▲ Electronic Transactions Act

A members motion has also been submitted in Parliament for the creation of a central register as proposed originally at the workshop in 1999. The second reading was completed in September 2010.

### **Clients**

Besides the normal business activity of providing business reports, various government agencies also wish the company to assist in creating and maintaining the various databases needed for economic growth. These include

- ▲ Labour Database
- ▲ Managing and maintaining the national employment records for the Ministry of Labour and the Social Security Commission
- ▲ Anti-Corruption Database
- ▲ Managing involvement of government employees in private businesses
- ▲ Financial Information Act
- ▲ Updating the information on persons and companies involved in financial transactions such as banking, land ownership, etc

### **National Credit Register**

This has been one of the main results of the activities undertaken. The law stipulates that a National Credit Register shall be created and it is highly probable that this will be done together with Creditreform



**Conclusion**

The most important result of these laws and regulations is the understanding by Government agencies that an economic register is no longer a “nice to have” but a necessity. Support has been given for the creation of a company that can provide researched information on businesses.

In October 2010, Dr Frommann invited Mr Louw to Düsseldorf for a period of three months to finalise the creation of a database and risk management company in Namibia based on the Creditreform model.

Lastly, it is important to note that Namibia as a member of the oldest customs union, SACU, automatically is able to do business across the BLNS countries of Botswana, Lesotho, Namibia, Swaziland and South Africa. When such an investment is undertaken across SACU and established from Namibia, the Government of Namibia has various incentives that will be made available to the company.

## Chapter 5: Neighbours and Friends

“It has been said, that a legislator should have two things in view when he frames his laws, the country and the people. He will also do well, if he has some regard to the neighbouring states, if he intends that his community should maintain any political intercourse with them”<sup>ix</sup>

### Can friends criticise?

During my student years (+/-1988), I was confused by the various political systems and teachings that were touted by others. The book that had the most influence on me during this time was “The Ragged Trousered Philanthropists” by Robert Tressell. The story concerned life in a small southern English town. The author “intended to explain what Socialists understand by the word ‘poverty’: to define the Socialist theory of the causes of poverty, and to explain how Socialists propose to abolish poverty.”

At this time I was also gladdened by the support of our socialist friends such as Cuba, USSR, and of course our southern African neighbours who supported our freedom struggle. Thus it was with great anticipation that I toured to Zimbabwe and Botswana in June 1990, the year of our Independence. The tour was part of a sport and cultural exchange between our universities.

I was however rudely awakened to the realities of what was happening in Zimbabwe before 1990. Some members of the Students Representative Council came to me late one night and requested me to go with them to a meeting. During this meeting they shared with me some horrific (and to me unbelievable) stories about the socialist program in Zimbabwe. They were especially unhappy about the education system in Zimbabwe which was creating a large number of educated teachers. This sounded good, however the problem was that the government decided where the teacher was to be posted, and the salary itself was very low. In fact, they stated, “the salary of a teacher is not enough to buy a pair of jeans”.

The comrades in Zimbabwe begged us to assist in their struggle against the government by smuggling video recorders to the University. The very thing that we had requested for our work during the student uprisings in 1988!

Upon my return to Namibia, I understood the futility of explaining the problems of our comrades in Zimbabwe. All of us were too thankful (and possibly in awe), of Robert Mugabe and his assistance to our own struggle. It was difficult to smuggle the requested machines and when I was caught trying to put together a food package for the University in Harare decided it would be best to refrain from informing my friends and colleagues about who the request had originated from and why.

Less than ten years later, I was once again in Harare and it was clear that things had definitely become worse. At the time I was the Managing Director of a foreign company with interest in Southern Africa and was visiting one of our projects, the Harare International Airport. This was definitely the type of project that was making money for certain individuals in the government at the expense of the citizens.

It was clear that all of us were closing our eyes and ears to the reality of the failed socialist state that is Zimbabwe.

In 2007, I found this quote that is appropriate to the situation:

"Without moral and intellectual independence, there is no anchor for national independence." - David Ben-Gurion

Namibia has a duty to speak out against all acts that deprive any individual of their fundamental human rights. The first line of the preamble to our Constitution states "Whereas recognition of the inherent dignity and of the equal and inalienable rights of all members of the human family is indispensable for freedom, justice and peace;"

It is therefore the duty of each Namibian citizen, and all our political leaders to show moral leadership in our undertakings with all countries of the world.

### Promoting Foreign Investment

Many developing countries look to Foreign Direct Investment (FDI) to promote growth and sustainable development. However, close to two-thirds of the FDI in the world is among the rich countries in the world and these are in the form of mergers and acquisitions.

Many of the foreign investment in Namibia have not brought foreign exchange into the country but rather loaned from local financial institutions, such as the Namibia Development Corporation or Development Bank of Namibia.

During the first few year of Independence the investors were thought of as bringing big bags of money into the country. This phenomenon is known as carpet-baggers. These large bags are generally empty and need to be filled once the investor leaves the country. The most common investor in Namibia has been the "10-percenter". They can arrange almost any type of investment project the Government wishes to have, from water desalination plants to agriculture projects. Once granted the project, with the accompanying media attention, they then market this project to the technologically capable firms in Europe or the USA and exchange get their 10% match making fee.

A typical example occurred in the middle 1990's with the Government programme to create Export Processing Zones (EPZ's). The foreign investors in the Offshore Development Company (ODC) hoped to get certain projects granted to them in return for their investment.

### Creation of the Offshore Development Company (ODC)

The ODC was created as a joint public-private company in 1996. The Government of Namibia would have a 30% shareholding with the rest being held by private individuals. The ODC receives money from the government through the National Planning Commission. These allocations are for infrastructure developments (industrial parks, etc.) throughout the country. Some of the money is from government revenue or long-term development projects, however a certain amount of donor funding is also channelled to the ODC.

The ODC is an EPZ management company, and as such has a zero tax rating (for ever) and is allowed to hold foreign currency accounts at local banks. Furthermore, the company is exempted from certain provisions in the Labour Act.

The company has created industrial parks throughout Namibia and this has created numerous business opportunities. This in turn has led to job creation in certain areas that would not have occurred previously.

Unfortunately, the ODC invested in some rather dubious financial investments and has to date (April 2009) not been able to account for the amount of N\$ 100 million so invested.

At present, very little investment of the type expected is taking place in the EPZ parks.

The International Labour Organisation states:

“(We don't know) why export processing zones (EPZs) have failed to take off in some countries. While political stability and investment in the basic infrastructure in ports, airports, roads, water, sanitation and power supply are necessary conditions for EPZs, they are not sufficient on their own to attract FDI. Macroeconomic conditions such as extreme inflation and high interest rates (are important) ...

Research suggests that zones are most effective when they form part of an integrated economic strategy that includes fiscal incentives, investments in infrastructure, technology and human capital, and the creation of linkages into the local economy. It is important for EPZs to upgrade their activities to higher value-added products and services (requiring a more skilled workforce) and find their niche in the international production network ... (EPZs strategies must, therefore, be) continually adapt(ed).”

The past experiences with PIDICO, ODC, etc. have led to Namibia not paying as much attention to investment promotion as we should.

We must realise that foreign investment is not about the foreign exchange entering the country but more about the transfer of management skills, intellectual property and technology. FDI creates jobs and it improves the quality of goods and services we have in Namibia. Most importantly, it boosts our export sector.

FDI does not foster growth and stability. Rather it follows them. The managers making decisions on where to invest are not often basing their decisions on the particular country's investment regime. They tend to look at:

- level of protection of property rights – land as well as intellectual rights;
- degree of corruption – often focussing on the Transparency International reports;
- transparency in government tender processes;
- what is the state of the physical and social infrastructure;
- how good is the education; and
- geographical position and proximity to markets.

In addition many of the newer investors in FDI are looking for knowledge of foreign languages, as well as the culture and mentality of the country's residents.

Investors are interested in success stories and will invest in countries that are already growing, are politically stable, and have a sizeable purchasing power.

Let us look more closely at these three criteria:

1. Success stories

Is Namibia a success story? YES. Are the foreign investments in Namibia a success? At first glance most Namibians would answer NO to this question. The reason is that most failures are reported in the news, with very little being known about our success. (We are often our own best kept secret.)

The failures have primarily been in the industrial sector with low value-added products such as textiles. The emphasis has been on attracting investors that create many jobs. However, we often exempt these same companies from abiding by the labour laws and thus have little long-term employment with career development opportunities.

2. Growing and politically stable

Our country is known as being politically stable. There are still some worrying signals sent out by politicians when mentioning land reform and Zimbabwe, but generally we have a good political system.

3. Sizeable Purchasing Power

This is an area where Namibians have to radically change their way of thinking. Whenever we talk about problems facing Namibian businesses the argument comes up that “the Namibian market is too small”. WRONG.

The Namibian market consists of more than 200 million people.

### Our Big Brother – South Africa

South Africa used to be our colonial master. The ant-apartheid struggle in South Africa was also our struggle. Many of us have family on both sides of the Orange River. We import most of our consumer goods from South Africa. Our money, the Namibian Dollar is directly equal to the Rand. All, but one, of our banks is South African owned. These are facts we must accept, there are the good, the bad and the difficult things in this relationship.

#### **The Good**

Namibia is a member of the oldest custom union in the world, namely the Southern Africa Customs Union (SACU). The members are Botswana, Lesotho, Namibia, Swaziland and South Africa.

Being part of a customs union means that all goods brought into the Union will face the same amount of customs duty. More importantly, all goods produced by any member will not face duty when sold in one of the other member countries.

In effect this means a company can choose to produce in Durban, Port Elizabeth, Gaborone, or Oshakati and have the same access to all the consumers in our countries. The only difference is in

the local labour or services, transport costs between markets, and the quality of life in each of these locations.

So, Namibia should have an active investment promotion policy to:

- a) attract companies wishing to penetrate the southern African market; and
- b) encourage South African companies to open factories in Namibia

To do this will mean preparing a comparison list to other localities in the region, and making sure we are the first choice in all regards. It is important to remember that all aspects, such as the quality of education available to children at the investment location, can be pivotal in decision-making by the management who have to relocate.

SO HOW BIG is the Namibian Market? *The Namibian market consists of more than 200 million people – all residents of SACU are our market.*

### **The Bad**

Just like any big brother, South Africa can sometimes use its muscle to bully the smaller states in the Union. This can lead to companies “protecting” their markets by using dumping for example to prevent a business from being able to establish itself locally. Because of a larger range of products, companies can also insist retailers do not stock any of their competitor’s products. This has happened in the case of candles, toilet paper, cement, school desks, to name just a few.

Namibia must use the facility (already written in the SACU agreement) to protect its infant industries.

At the same time, I must warn about the measures sometimes used to protect local industries. In the early 1990’s the government enacted regulations to stop empty glass bottles from leaving Namibia. This was to protect our local Namibia Breweries. It was possibly a good measure, but inadvertently has led to a pollution problem. If you investigate any of the glass bottles being thrown away, you realise bottles are all from foreign bottlers. The reason, only Namibian Breweries offers a refund and reuses their bottles – the others cannot take the empties across the border.

### **The Difficult**

Our dependence on South Africa also means that when something goes wrong there it affects us directly. If the World Cup is held in RSA, we receive indirect benefits, but when there is a political problem, we also receive the negative coverage.

### **The Foreign Experts**

The foreign expert (ex-pat) is a common feature of many aid programmes and government institution building exercises. Generally, it is hoped that the experts provide experience and information from developed countries where such programmes are thought to have been successful.

Through my dealings with these foreign experts, I have come to recognise at least four different types:

1. The first group have lots of work experience but have never been able to make sufficient money out of it themselves. The projects they suggest are often “going to make us both rich”.
2. The second type has studied in a specific area of work and come to the developing world to complete their studies. Once their period of time is over, they tend to be seen as experts in an area and often join local research institutions. They however remain aloof to the local population and intend to return to their country of origin.
3. The third type of expert, often works for large multinationals such as the World Bank and bring a “menu” of solutions they wish to prescribe to the patient. The fact that the prescribed medicine has not worked for the last patient is obviously not their fault.
4. The last group, are normally entrepreneur consultants which provide know-how in almost any field from SME development to economic empowerment, desktop publishing to internet café’s, can be obtained from them.

The last group is the foreign expert I prefer to work with. Even though they are mostly profit-driven, their goals are realistic and they know their area of expertise. In their own way they provide leadership in obtaining finance, getting others to buy into the cause, constructing projects, educating, and through this process often find themselves falling in love with our land and its people.

#### Getting help in growing our economy

In 1993 I was appointed as the delegate for Namibia to the United Nations Industrial development Organisations Investment Promotion Office in Paris, France. One of my first tasks was to identify an economic growth sector that I would promote for foreign direct investment (FDI). At the time, the Government had made new laws governing the fishing sector whereby previously disadvantaged Namibians were encouraged to participate. This was the right time to become more knowledgeable about the sector and the opportunities present in the country. Thus began a process of information gathering and investment promotion identification which has been used in other sectors.

Over the next two years the UNIDO Investment Promotion Service in Paris supported the efforts of investment promotion in the fish, meat, agriculture and mining sectors.

The Government of Mauritius participated in the UNIDO IPS programme and it was so successful, they created their own Mauritius Export Development and Investment Authority (MEDIA). Their network of offices is often found in close proximity to the UNIDO offices.

Namibia still has access to the United Nations family, but sadly we have made little use of the promotion of investment and industrial development assistance offered.

#### Namibia and BRICSA

At present the USA is the only superpower. In the past countries had to choose between superpowers, ideologies and economic systems. Communism has been overthrown, and now it is only the western capitalism that is available. The economic superpowers are the G6 - USA, Japan, United Kingdom, Germany, France and Italy.

Hold on!

Namibia should recognise that the emerging powers, known as the BRICSA countries, do not have always have the same ideological, or even economic system of the West. (*The BRICSA countries are Brazil, Russia, India, China and South Africa.*)

Just as we became part of the non-aligned movement during our fight for Independence, I suggest we get to know the policies of these future world powers, and work now to getting a mutual working relationship.

### **Our relationship to China**

Many Namibians have expressed alarm at the number of Chinese workers and business people entering Namibia. The most often heard complaint is that the Chinese are taking work away from Namibian workers because they are “willing to work for too little and much harder – even over weekends”.

Historically since the 1960’s, SWAPO has been a close ally of the Communist Party during the struggle for liberation. After Independence, these ties are still very good. Since 1990 China has provided more than N\$ 1,2 billion in concessional and interest free loans. A further US\$ 100 million credit line signed in 2007 has not yet been utilised.

Looking at the trade statistics, Namibia already imports 25% of its products (2006), and the rate is growing at 53% per year for African states. (These numbers refer to countries other than SACU members.)

In my opinion the relationship with China is beneficial to our country. One of the most important things we can learn from the Chinese is the ability to work. I believe that rather than complain at the willingness of the Chinese worker, we should emulate their example.

As for the traders that have sprung up all over, this has been a good thing for our economy. It has increased the spending power of our consumers, provided jobs for our workers, and many of these entrepreneurs are marrying into our community. All of these have very beneficial long-term benefits. We must however guard against the creation of “china towns” that will lead to segregation rather than integration.

I would further propose we invite the Chinese Government to open a Confucius Institute in Namibia so we can learn more about their cultures, and also have the opportunity to learn the Chinese language. It is a good opportunity for Namibia to offer our country as gateway for Chinese investment in the continent, specifically into the Southern Africa Customs Union.

### **Market Branding Namibia**

In the past few years Namibia has realised the importance of a national brand. This has resulted in the “Team Namibia” programme. This is a good idea and should be supported.



However, we need to go further. If we look at the traditional marketing plan maybe we can create a step by step approach for Namibia too. We must keep in mind our clients are our citizens, investors, tourists, the international community, non-governmental organisations and neighbouring states.

For example, we can create:

1. A Namibia Retirement Authority with the role to promote and develop Namibia as a retirement haven for foreign nationals; and
2. A restaurant franchise using Namibian Game and Beef for Europe. The concept is used similarly by the Argentinean Restaurant Chain “Maredo”. (Maredo is a chain restaurant in Germany and Austria serving Argentine or Brazilian cuisine, steaks, and roasts. They market the adventurous lifestyle of the Gaucho or cowboy of South America - with wide open spaces for the cattle.)

I propose a permanent government structure, within the Ministry of Foreign Affairs, to be responsible for the country branding of our product. This is an on-going task to promote our products.

## Chapter 6: Working together

"When work is a pleasure, life is a joy! When work is a duty, life is slavery." Maxim Gorky (1868-1936), Russian novelist

When we refer to the tripartite relationship in Labour and we mean:

1. Government
2. Employees and their representatives (trade unions)
3. Employers and their representatives (employer federations, chamber of mines, building industries, etc.)

Let us look at the role each is supposed to play, and then see how successfully they are doing it.

### The past is with us

When considering labour relations in Namibia, we must remember the apartheid past which formed many of the present attitudes and practices still found in the country.

I personally became involved in a labour dispute with the organisation that employed me in a part-time position. The organisation did not have the financial stability and therefore I had not received a salary for a period of over ten months. I consulted on various projects during this time and the Chairperson brought me up for an externally heard disciplinary hearing. At the hearing he stated “ .. you work for the organisation and are a tool...”. Later during the hearing I was also compared to Hitler – this was to me especially sensitive as two of my daughters are of Jewish origin. These are fighting words for someone from my background especially as the Chairperson was white.

After much thought on the matter, I realised my reaction would have been over-sensitive in a situation that did not include growing up under the Apartheid regime. To be honest, my reaction would probably not have been so extreme if the chairperson had not been white.

Looking at labour unrest in specific sectors such as agriculture and mining, a person has to be aware, and sensitive to, the affect still being felt by Apartheid. If we discuss labour issues on a farm for instance, we must bear in mind that the contract between the worker and owner often pre-date our Independence.

Nevertheless, we have achieved our Independence and Apartheid is no longer a policy in the country. Now we must find solutions.

“We must remember: the knowledge of the master is to be able to properly employ his employees, for the mastership of employees is what they are instructed to do, not just in having employees; not that this knowledge contains anything great or respectable.”<sup>x</sup>

### Workers

I purposefully use the word workers instead of employees. Regardless of the word we use it is clearly understood this is the Human Resource that is responsible for doing what only a human

being can do. In other words, a thinking being is responsible for the achievement of a goal within a period of time.

It is also understood that in this relationship there is also an overseer. This person can either be an owner (thus the employer) or a manager – (thus a representative of the employer).

Sometimes I think many managers forget they are workers too! Thus when dealing with the issue of workers, I shall separate them into two topics, namely employees and managers.

### **Managers as workers**

The Namibian economy is made up of a large percentage of absentee owners. This covers all sectors from farming, banking, and education and includes even franchise concepts. The owners of such business must rely on the local manager and their honesty.

How do owners of a business know the managers making the day-to-day decisions are working at getting maximum benefit for the owners?

Let us not forget every human being will always act in their own self-interest. They will therefore find ways of stealing from the companies they run. They will often bend the rules or create new classes of benefits for themselves.

*In business studies this is referred to as the “Principal-Agent Problem”. This refers to the problem of how a person (A) can motivate another (B) to act for the benefit of A rather than following their own self-interest.*

This problem is found in both the private and public sectors. For now, the issue about the managers of state-owned enterprises is left for discussion in Chapter 14 on State owned Enterprises.

So how does this effect Namibia? The effects are two-fold.

The first effect is seen in the workers of such enterprises. They are aware of the dubious activities undertaken by management and therefore see no harm in also benefiting themselves. It is a matter of the managers explaining to the workers to do as I say, not do as I do.

The second effect is on the investment into our country. As the profits of the company are negatively affected by the behaviour of both classes of workers, the owners do not receive the full benefit of their investment. This leads to decisions of extracting the profits rather than re-investment which could be used for further manager enrichment.

The problem is the issue of ethics in Business. I deal with this later in the chapter on education.

### **Employees and their Unions**

Workers are often unskilled, semi-literate and the working conditions allow for very little opportunity to become informed of their rights. Because of the nature of our independence struggle,

most workers are however aware that the unions, through their affiliation to SWAPO, are an intimidating bargainer to employers.

The worker in Namibia, who pays his or her membership dues, expects protection, better pay, better working conditions, more benefits and a sense of belonging.

### IT Workers

In the modern world the distinction between white-collar and blue-collar workers are not the same as they used to be. This is particularly so in the Information Technology sector.

The IT sector was previously considered white-collar, in that many of the employees were working as software engineers and programmers. Today, many of the IT workers are busy with the backbone or infrastructure as well as the data input and manipulation.

The sector needs to become organised into an ICT Employers Federation and an ICT Workers Union. Such a Union must ensure educational standards, professional qualifications and be able to publish regular industry wage and salary scales.

Most employers would argue that a unionised workforce is not desirable. Through my experience while working as secretary for the ICT Alliance, I have learnt to differ.

An organisation such as the ICT Alliance is representing the Namibian employers in the field. They, as volunteers, have the interest of their Namibian company or institution at heart and are a lobby group for further Namibianisation of the industry. In the tri-partite labour environment we have in Namibia, they therefore represent the employers of Namibian owned companies.

The data workers need to become organised as they are not only negotiating with Namibian companies, but more and more with international technology firms. As a Union they must:

- be able to negotiate from a position of strength;
- ensure standards of qualifications;
- inform members of innovations and technology updates; and
- provide health and pension plans.

Organised labour is a **must** if we want to improve the economy of our country.

\* \* \*

While researching the topic of white collar workers, I came across the United Network International (UNI) Global Union. UNI was created on January 1, 2000, by members of The Communications International, FIET (the white collar and services global union), the International Graphical Federation and the Media and Entertainment International.

“UNI Global Union provides a voice and a platform for workers at the international level in jobs ranging from the night janitor in your office block to the big-time Hollywood director of your favourite movie. With 20 million workers in 900 unions worldwide UNI fosters international solidarity and provides a voice at the international level for all its members.

UNI is focusing on Global Agreements to achieve power and parity for workers at multinational corporations. In the age of globalisation this is more important than ever. The global economy is in crisis and workers are bearing a disproportionate part of the burden. The solution to the crisis must include a global employment strategy that creates sustainable well-paying employment with bargaining rights.”

### Unions today

The Union movement in Namibia has seen many changes since Independence. The functionaries are becoming associated more closely with the SWAPO party, many are also on the election list. In addition, the Namibia Union of National is becoming a profitable business.

The following from the website of Bank Windhoek:<sup>xi</sup>

*“Nam-mic Financial Services Holdings (NFS) is the Group’s strategic empowerment partner. NFS holds investments in Capricorn Investment Holdings (7%), Welwitschia Nam-mic Insurance Brokers (20%), Consolidated Financial Services (5%), Capricorn Life Assurance Company (25%), Santam Namibia (10%) and Corporate Benefit Consulting (35%). The NFS subsidiary company, Nam-mic Financial Solutions offers micro finance to union members in partnership with Bank Windhoek.*

*... The remainder of 72.5% (of shares in NFS) is held directly or indirectly through investment companies of the National Union of Namibian workers, Mineworkers Union of Namibia, Namibia Public Workers Union, Namibia Food and Allied Workers Union, Namibia National Teachers Union, Namibia Farm Workers Union and the Namibia Transport and Allied Workers Union.”*

As for Nam-mic Financial Solutions – the micro-lender:

*“Alacrity will hold a 35% stake in the company, while the balance will be controlled by the people of Namibia through the shareholdings of Nam-mic Investment Holding Company (35%), Namibian Public Worker’s Union (20%) and Namibian Food and Allied Workers Union (10%).”<sup>xii</sup>*

These are a betrayal of the labour union movement ideals and can constitute a real danger to their continued existence. After all, who now represents the employees of these businesses in wage negotiations?

There must be a clear differentiation of the activities of unions and the use of union funds to purchase and manage business.

### Employers

The Namibian economy needs to create jobs. The business sector has therefore been encouraged to be labour intensive rather than capital intensive. However, the employees in Namibia are perceived to be lazy and unproductive. This perception is often fed to visitors especially in our tourist industry. This is a self-defeating prophecy. It is many times a case of “give a dog a bad name”.

In fact, the Namibian worker can be as productive as their European counterpart. In a study between a European plant and a factory in the EPZ regime in Walvis Bay, it was found that the workers (more than 90% female) were **more productive** than the employees in Europe.

During my study of SME's, I have often noticed that the entrepreneur that expands his business because there is too much work often looks for a "body" to fill the position. In contrast, an entrepreneur that wishes to increase the profits of a company looks for a suitable person, and ensures they get the training and development they need.

Employers need to spend more time on planning their Human Resources. Often more time is spent on preparing a financial statement or submission to the bank manager, than working together with employees on a HR Plan.

Over the past twenty years I have come to realise that the successful entrepreneur and manager sees their business as their own efforts. The "buying" of machines or workers is a means of increasing their own earning power. Thus only the best is bought, not the cheapest!

#### The future between Employers and Employees

The unions do have an important role to play. However, it should become a role of joint partnership rather one of confrontation. For this purpose, it would be useful to have a Labour Consultative Workshop between unions and employer representatives that could sponsor a Labour Advisory Council constituting representatives of both parties. Such a workshop could lead to a rejuvenation of our labour market as happened in the Netherlands.

In 1982 the Netherlands came to an agreement, (the Wassenaar Agreement), in which employers organisations and trade unions settled on wage moderation and job creation, mainly through decentralisation of wage bargaining. The government contributed tax cuts which served to compensate for relinquished wage increases. Working hours, hiring, firing and collective bargaining were all incorporated in a deregulated labour market.

In addition, the Dutch:

- halved the income tax rate to 7%; and
- shifted the burden of supporting the sick. In 1996 the employer became responsible to pay for the first year of sickness benefits. This led to much more safety and health consciousness in the workplace.

#### Increasing employment - the Government dilemma

The role of the Government in the developed world is to balance the creation of jobs against the expectations of the employees. The private sector is encouraged through various means to invest and create employment opportunities.

However, the labour force, through its Unions, have become so powerful, they often influence decision-making that is detrimental to job creation. Bluntly put, an investor puts their money where they get the best return. If labour costs are too high, they go elsewhere.

The Namibian Government has used a relaxation of the existing labour laws in its efforts to promote investment. The EPZ Act for example outlaws certain employee actions.

This has not worked.

Rather the government should work to streamline the hiring and firing processes across the board to allow flexibility for investors. It should rather provide incentives to employers who train and develop their existing workforce. For example, the Government could suggest a 1% of turnover be spent of computer literacy of all levels of employees over a three period. Those employers, who can document the training and testing through proof of International Computer Drivers Licences (ICDL) or some other equivalent, will receive a tax rebate of 5% for the five years thereafter.

Too much attention is put on preventive measure in our present labour laws. We should work together to create reactive measures which will encourage better cooperation throughout the work environment.

### The Age Difference – Generation gap

Throughout this book I find myself returning to the same theme of TRUST. The breakdown in relationships between government, people, organisations, marriages, families, cultures, etc. all centre around the lack of trust. Trust is at an all time low in Namibia!

In the workplace, the trust relationship between managers and subordinate employees has also broken down. However, another element could be part of the problem. Is the difference in age – the Generation Gap – also playing a factor?

The workforce consists of individuals from a variety of backgrounds, ages, gender, cultures and beliefs. Every generation is also bringing a distinctive viewpoint or perspective in relation to their technological adaptation occurring in today's world. In many countries this is accepted and management training is given to assist the older generation to understand the mindset of the younger and future employees.

#### **ACORN Imperatives**

The ACORN imperative is based on the concept from the book "Generations at Work". These five operating ideas have helped many companies build organizations that accommodate differences, exhibit flexibility, emphasize respectful relations and focus on retaining talented and gifted employees.

#### ***Accommodate employees' differences:***

- Treat your employees as you treat your customers. Get to know your employees.

#### ***Create workplace choices:***

- Managers should work at creating a workplace where ideas are cultivated. Set the tone for creating an environment that is comfortable for employees.

***Operate from a sophisticated management style:***

- Supervision style should be dynamic, not fixed.
- Believe in situational leadership and understand when to lead, manage, or get out of the way.
- Depend less on positional power than on personal power.
- Know when to make policy exceptions, without causing a riot.
- Match individuals to a team.
- Match team or individuals to an assignment.
- Balance concern for tasks and concern for people.
- Understand the element of trust, and work to gain it from your employees. Strive to be perceived as fair, inclusive, and as a good communicator. Be competent.

***Respect competence and initiative:***

- Assume the best of your employees. Treat everyone as if they have great things to offer. Motivate them to do their best.

***Nourish retention:***

- Diverse organizations must improve employee retention. Learn to become a talent manager to get the most from your most valuable resource.

In the western world the following generations are used as classification:

**Veterans**

Veterans were born between 1922 and 1943. In the workplace, Veterans value dedication/sacrifice, hard work, conformity, respect for authority, as well as duty and honour. Assets of this generation include stability, loyalty, detail orientation, and thoroughness.

**Baby Boomers**

Baby Boomers were born between 1943 and 1960. In the workplace, Baby Boomers value optimism, team orientation, involvement, personal growth, health/wellness, and work. This generation is driven, good at relationships, and service oriented. They are good team players and are willing to go the extra mile.

**Generation Xers**

Generation Xers were born between 1960 and 1980. In the workplace, Generation Xers are diverse, balanced, self-reliant, and they think globally. This generation is adaptable, independent, creative, not intimidated by authority, and they are technologically literate.

**Generation Nexters**

Generation Nexters were born between 1980 and 2000. In the workplace, Nexters value civic duty, confidence, achievement, diversity, morality, and optimism. Assets of this generation include tenacity and a heroic spirit. They are capable of multi-tasking, collective actions, and they are technologically savvy.



### **How do we classify Namibian by age group?**

This section should be taken with a pinch of salt – so smile.

⤴ Veterans

They were born before 1965 and grew up under the apartheid regime. Most saw military action as part of conscription or in exile.

⤴ Thinkers

This group were born between 1965 – 1980. This was during the uprisings occurring within Namibia and South Africa. They were part of the student uprisings or “Internal Struggle”

⤴ Born-frees

Born between 1990 and 2005. They were the generation to first taste the fruits of freedom. This was also a “lost generation” in terms of post colonial education

⤴ Whateverers

This generation is growing up where all cellular phones have cameras, their baby pictures (even while they were a foetus) are on Facebook and privacy is no real issue to them. They are our future.

## Human Resources Definitions

In the discussions with various managers and employees over the years, it was realised that we have to agree to using certain definitions what constitutes a job description and a job specification, as well as for the various types of training. For this purpose, I provide some explanations of the terms we use and what they should have as a common meaning. Once again, it is important that all role players are using the same meaning for the words, especially in our country where English might not always be the first language of either the employer or employee.

### *Motivation*

Motivation is the reason or reasons for engaging in a particular behaviour. These reasons may include basic needs such as food or a desired object, hobbies, goal, state of being, or ideal. The motivation for behaviour may also be attributed to less-apparent reasons such as altruism or morality.

### *Job Description*

A job description is a list of the general tasks, or functions, and responsibilities of a position. Typically, it also includes to whom the position reports, specifications such as the qualifications needed by the person in the job, salary range for the position, etc. A job description is usually developed by conducting a job analysis, which includes examining the tasks and sequences of tasks necessary to perform the job. The analysis looks at the areas of knowledge and skills needed by the job. Note that a role is the set of responsibilities or expected results associated with a job. A job usually includes several roles.

### *Job Specification*

The job specification is defined as the document containing the minimum acceptable qualifications that a person should have to perform a certain job. It can include things like educational requirements, experience, personality traits or characteristics, and physical abilities. These qualifications are often grouped into three categories: skills, knowledge and ability (SKAs).<sup>xiii</sup>

### *Education*

Education is about providing the knowledge, skills, moral values, and understanding that people require in the normal course of life.

### *Training*

Training is a means of teaching new knowledge and skills to be used in the workplace.

### *Development*

The improvement of work performance by an employee through learning is part of the development process. Development can also refer to the increase of skills to rise to the next level within a business.

### *Knowledge*

Knowledge is the information we learn and keep in our memory. We then use this knowledge when we need it.

### *Skills*

A skill is the learnt capacity to carry out certain actions within the minimum amount of time, and the minimum use of energy.

### *Orientation or Induction Training*

Induction program, the process used within many businesses to welcome new employees to the company and prepare them for their new role. The process of introducing the employee to the business can also be called orientation, socializing or induction. It is important to note that orientation is also good for existing employees if there have been many changes in the business purpose and function.

### *On-the-job-training*

Training or instruction carried out at the actual place of work

### *Off-the-job-training*

All forms of training carried out away from the actual workplace, for example, college, training centre, or conference room.

## Chapter 7: Trade and Industry

### Promoting Innovation

Definition of Innovation:

- Process by which an idea or invention is translated into a good or service for which people will pay. To be called an innovation, an idea must be replicable at an economical cost and must satisfy a specific need. – *BusinessDictionary.Com*

#### **Ideas that never were**

In the past ten years I have twice come across good ideas which never became a reality. Primarily the stumbling block was the fear that others would “steal the idea” and the originators would remain penniless. Here below the two stories:

#### ***Cellphone advertising***

In 1998 I was distracted by the continuously updating message on my cellular phone that read “De Beers1”. This was the name of the cellular network mast closest to my present position. Then it struck me, what if the mast was called “Drink Coca-Cola”? And then further, what if I could send advertisements to multiple cellular subscribers?

I discussed the idea with some close friends and we decided to start a company that would register a patent and capitalise on the ideas of advertising over mobile cellular networks. Easier said than done!

After two years of work we were granted a patent by the Ministry of Trade and Industry in February 2008. By the way, almost all the work was done by ourselves as we could not even find a patent lawyer in Namibia.

We were elated and made an appointment with the only cellular operator in Namibia at the time. Great was our disappointment when they rejected the use of our idea out of hand.

#### ***Living with AIDS***

In 1992, a friend of mine Q.T., confided in me that he had contracted HIV. At the time, I knew little about AIDS and had only once known someone that had died of the disease, and he had been homosexual. Like most people of the time, I considered this to be a disease confined to another section of the population. Here now was a friend who had “chased girls” with me on various occasions and we knew each other from childhood. We silently agreed never to discuss his looming death, and continued to see each other on occasion.

In 1997, I was pleasantly surprised when Q.T. visited my home with some rather startling information. His CD4<sup>+</sup> T count had stabilised. In other words, he was not so susceptible to opportunistic infections such as TB, etc. and could expect to live a fairly normal life. He told me he had been to see “Johnny” a herbalist originally from Italy but now residing in Rehoboth. He had received a mixture of herbs and he had been taking them regularly for the past two years. This powder mixture was the only medication he had been taking and I could see he looked much healthier since the last time I saw him.

He arranged for the herbalist to visit me the following weekend. It turns out the herbalist was actually an Italian called Giovanni (or “Uncle Johnny”) and he had been mixing herbs and plants for the past twenty years. I received some of the “magic potion” but he would not tell me what it contained. I proposed we draw up a confidentiality agreement, but he would trust no-one with his secret.

Shortly thereafter he passed away without me knowing his “secret recipe.” As for Q.T., we still see each other regularly and he recently had a baby daughter – not infected with the disease.

### ***Innovation Incubators***

I propose we create innovations laboratories with confidentiality agreements built into the system. An entrepreneur can sign up with the service and receive a confidentiality agreement. The entrepreneur can then submit a written copy of the idea together with the agreement to an Independent organisation such as the Namibia Chamber of Commerce and Industry (NCCI), or even a bank, for safekeeping. In this way, if an employee of the laboratories attempts to use the idea, the entrepreneur will have a legal tool to prove it is their original idea.

These Innovation Labs must be able to assist the innovator with protecting their idea through patents or copyrights, and the eventual implementation of their idea through negotiation with existing companies that can make this into a good or service for which people pay.

### **Small and Medium-sized Enterprises**

It is a fact that many countries of the world have become economically stable due to the growth of the SME sector. (This is commonly referred to as the “Mittelstand” in Germany.) In Namibia the Government also supports the SME sector through the Ministry of Trade and Industry as well as through various financing schemes.

### **Studying the SME sector**

Since 1991, I have been interested in small business, and what this specifically means. The term Small-and medium-enterprise (SME) was often used in our economic discussions within the NCCI and it referred mostly to black upcoming business at the time. The definition adapted was less than 5 employees and turnover not exceeding N\$ 250,000.

The development of an economic database model of Namibia led to a private business census being done in 1998. The results were all electronically stored and the business model, NamBizDotCom, was born. A website was created with over 10,000 businesses and their contact details – including street address and contact person. The information was all provided free of charge.

Over the next few years various institutions have used the data to do their own surveys and published results. Another census was undertaken in 2003 and it was decided to work together with the Namibia Economic and Policy Research Unit (NEPRU) to provide an SME Impact Assessment for the Joint Consultative Committee (JCC). NamBizDotCom was responsible for the sampling of the survey.

The full study can be found at [www.nepru.org.na](http://www.nepru.org.na).

### **SME Assessment Study recommendations**

The following recommendations were made in the study and are still valid today:

- a) new definition for SME's needed;
- b) Namibia-wide Business Census;
- c) Review of Regulator environment; and
- d) Incentives for Go Formal.

### **New definition for SMEs**

The SME sector in Namibia, as presently defined by the Government, includes mostly informal businesses. It would be useful to re-define this definition to be comparable to what is referred to as SME in other economies. This will increase the number of businesses that can be assisted by programmes supporting SMEs. Currently only an official definition for small businesses exists. The definitions we propose here combine regulatory requirements and employment criteria. The aim is to define sizes of businesses in a way that is independent from inflation and is comparable to international standards. The definitions proposed distinguish between primary, secondary and tertiary sectors. (*The table of definitions is included in the KISS essays at the end of the book*)

The employment criteria for the primary and secondary sector are identical, only the regulatory requirements are different, whereas for the tertiary sector the employment criteria also differ. The advantage of having official definitions for all business sizes is that these can then be used for all kind of surveys, allowing data to be raised that is comparable. This will lead to a better understanding of developments in the different sectors. It will also help to target promotion and support programmes more accurately.

### **Namibia-wide Business Census**

All estimates derived in this or any other report on the SME sector are inaccurate at best since the scientific basis for more accurate estimations is missing. This scientific basis would be a full business census. Equally to the population census a business census will allow the government to design better policies and target more accurately issues of relevance to national, regional and local development.

Small businesses are met by quite a number of regulatory requirements. They have to register with local authorities, the Social Security Commission, the Ministry of Finance once the turnover has reached a certain threshold, and other ministries for specific business licenses (taxi, mining, fishing, liquor licenses etc.).

However these requirements are not consistently enforced throughout Namibia. Clear guidelines for all Namibian businesses and operational support to implement them on regional and local level would be of benefit for small businesses. This would need to include more of a service approach to registration. Informal businesses should be given incentives to grow and to become formal and should not be forced to do so. Measures that can be recommended would be:

- Guidelines including all regulatory requirements;
- Support programmes to help small informal businesses to meet regulatory requirements;

- Training regional and local government staff to support small businesses from a regulatory perspective.

An important issue that needs to be kept in mind is that regulatory requirements translate into costs not only for the small business and the re-enforcing institutions (government and/or municipalities) but also for the economy in general with all its implications on poverty and growth.

Our enumerators noticed that in two towns, namely Gobabis and Ongwediva, the municipal officials were excessively stringent in preventing SMEs such as hawkers and meat-sellers. This seems to be caused on accord of pressure by rate payers on the municipal officials. Forcing kapana vendors (meat sellers) to sell from business premises with toilets will have a negative impact on the prices they have to charge and make the food hence less affordable for the poor. Increasing health standards raises the costs for products, not just the costs for the re-enforcing institution. The degree of consumer protection through health standards needs to increase in accordance with the regional and local economic development.

In general a practical and even handed approach should be adopted to re-enforcing regulatory requirements keeping local and regional poverty and unemployment levels in mind. The cost of registering with local authorities should be outweighed by benefits the small business owner receives for registering, for example.<sup>xiv</sup>

### NamBizDotCom Surveys

The company has been working with business owners since 1999. The last full census was undertaken at the end of 2003 and the details were used to print 10,000 copies of the “NamBiz 2004 Business Directory”. The businesses were also requested to provide us with further information to assist in developing the services we wish to provide. The findings of this exercise are listed below.

#### **Business skills**

More than half the entrepreneurs had a basic education between Grade 10-12. The following areas also had a higher than average level of education:

- i. Information and Communication Technology (computer sales and repairs, cellular telephones, etc);
- ii. Hospitality and Tourism; and
- iii. Body Care.

Even though most entrepreneurs professed to have knowledge on accounting and basic bookkeeping, many did not make use of a double-entry bookkeeping system. In fact, most entrepreneurs stated assistance with bookkeeping and filing was probably their biggest need.

#### **Business Needs**

Less than 5% of the businesses felt that the SME assistance programmes were providing the assistance they need. The following areas of support were indicated as most necessary by the businesses surveyed:

1. Finance (65%)
2. Marketing (60%)
3. General Management (40%)

4. Purchasing (35%)
5. Sites and Premises (35%)
6. Technology Transfer (25%)

It is clear from the answers that most entrepreneurs still see the level of investment or ability to procure financing as their major stumbling block.

It was interesting to note from the answers to the type of bank account an SME's has that more than 50% make use of a private savings account and almost 20% make use of their own private cheque account to run the business. Less than one-third of all businesses had access to a separate business cheque account.

The businesses were also asked how they felt about their current business performance and almost half of the entrepreneurs felt their business was performing "fair". More than a third felt their business was doing "good", around 10 percent felt their business was doing bad and less than 5% felt it was "very good" or "very bad". What was interesting for the enumerators was that when asked how they expect their business to perform over the next six months, a third felt their business was "fair" and more than 60% felt it would be "good" to "very good". This was also similar to the response on whether they would a) employ more staff; and b) increase their invest expenditure over the next six months.

It became clear that most entrepreneurs were positive about the future and their ability to grow their business.

The most significant need identified by SME's was assistance with bookkeeping. A proposal is presently being prepared for a business package supplied to SME's that will include:

- Registration for Local Authority, Social Security Commission, Value-Added Tax and Taxation.
- VAT and PAYE booklets
- Receipt and Invoice books – returned once a month and entered into a computer for monthly, quarterly and annual statements.

This is part of a proposal for Small Business Assistance Centres.

### **Existing programmes and their effectiveness**

Most entrepreneurs were aware of some of the measures being established by the Government such as the Small Business Credit Guarantee Scheme, National Youth Credit Scheme or SME Bank. Nevertheless, most entrepreneurs indicated that they received very little assistance from any organisations. It was especially difficult for most owners to participate in meetings or attend seminars and workshops.

The vocational training schools and COSDEC (Community Owned, Managed and Administered Skills Development Centre) are often cited as "good" training institutions by entrepreneurs but they are not able to provide sufficient assistance once a business is established.

Practically all persons surveyed felt that the programmes from government were not reaching their intended target market.

### Conclusion

The SME sector in Namibia, as presently defined by the Government, includes mostly informal businesses. These will probably not grow beyond their present size and will also not contribute significantly to become the “engine of growth” as so often quoted.

Therefore, it is necessary to re-define this definition to be comparable to what is referred to as SME in other economies. Thus, we will increase the number of business that can be assisted by the programmes being proposed by Government.

Lastly, the biggest problem experienced by the enumerators was the lack of trust that the business community exhibits when questioned on their activities. This might be from fear of the authorities, but is more likely the natural response by an entrepreneur when questioned on their activities.

### Entrepreneurship Myths

Many people consider an entrepreneur to be either crazy or lucky, or perhaps a little bit of both? Many times however a business person becomes one through necessity. The following myths have been reported all over the world on what most people think about entrepreneurs:

1. The risk taking myth - "Most successful entrepreneurs take wild, uncalculated risks in starting their companies". *Trust me, most entrepreneur choose the one most likely to succeed after due consideration of all the options.*
2. The hi-tech invention myth - "Most successful entrepreneurs start their companies with a breakthrough invention - usually technological in nature". *Of all the entrepreneurs I have visited in Namibia, only one started a business built on a new idea. Most started a business by noticing a market and then customising their offering to meet the demand.*
3. The expert myth - "Most successful entrepreneurs have strong track records and years of experience in their industries". *Many of the business people have ended up in areas of business that had very little, if anything, to do with their profession and often even less to do with their field of study after school.*
4. The strategic vision myth - "Most successful entrepreneurs have a well-considered business plan and have researched and developed their ideas before taking action". *I wish this was true. Unfortunately, most entrepreneurs (in the beginning) fly by the seat of their pants.*
5. The venture capital myth - "Most successful entrepreneurs start their companies with millions in venture capital to develop their idea, buy supplies, and hire employees". *The most often quoted problem for SME's must be "their lack of access to capital". Of all the entrepreneurs interviewed during the past 20 years, all agree. However, almost none of them started their business with outside capital. They raised small amounts of money among friends and relatives to start their business.*

Most entrepreneurs do however have vision, lots of stamina and a spirit of not giving up. Interestingly, many entrepreneurs end up being successful at something other than the area they started in.



## Entrepreneurial Development in Namibia

The difficulty in entrepreneurial development strategies is often found in the dilemma of whether an entrepreneur is born or made?

For most development agencies and political leaders, the answer we hope, is that we can train anybody to be an entrepreneur. The other argument is that some people are born with entrepreneurial traits and behaviours. However, they must develop these traits and also learn skills such as management skills.

Either way, all people can be assisted by developing certain skills to assist them in business. In example of a programme such as this was done in Namibia in the early 2000's under the Enterprise Namibia Foundation.

### **Enterprise Namibia Foundation**

*“EMPRETEC is an integrated capacity-building programme of the United Nations Conference on Trade and Development (UNCTAD) in the area of SMEs and entrepreneurial skills promotion. It is dedicated to helping promising entrepreneurs put their ideas into action and fledgling businesses to grow. EMPRETEC's core product, the Entrepreneurship Training Workshop (ETW), is based on a unique Harvard originated methodology focused on a behavioural approach to entrepreneurship.”<sup>xv</sup>*

The ENP did not continue to function after the donor funding period ended. The successes of the programme often included a network of entrepreneurs who met each other during the training and were able to continue doing business with each other afterwards. This support programme did not materialise in Namibia and was one of the main contributing factors leading to its demise.

Namibia should look at the EMPRETEC model and redesign it for the Junior Secondary School level. It can then be run as a two week summer camp where only a few students per school attend the same training course with other pupils from across the country. This way a network of pupils across the diverse areas of Namibia will be created. (This is very similar to the “veldskool” held in the past.”

### **What are the Entrepreneurial Skills?**

An entrepreneur should possess the following skills:

- Management skills
- Communication skills
- Ability to work as part of a team and on their own
- Be able to plan, lead, organise and control
- Be able to read financial statements
- Be able to do research, for example market research, customer surveys
- Disciplined, especially with money
- Self-motivated
- Able to multi-task
- Ability to network and make contacts

- Adaptable
- Be competitive
- Willing to take calculated risks
- Perseverance

In fact these skills are the same all managers should have that work within larger companies. Regardless of the field of study, for example mathematics, science, economics etc. taken at Secondary School, a young person still needs to add these skills to their arsenal. To this end we need a one-year vocational diploma similar to the International Diploma of the University of Cambridge. The course will also include:

- being able to draw up a business plan for a new venture
- being able to market and sell a new product or idea
- financial skills, such as book-keeping and calculating tax
- awareness of intellectual property and possibly patent law

Each subject can be taught in over a period of 40 hours and should include an accredited Diploma.

### Strategy for SME Development

I propose two approaches for SME and Entrepreneurial Development in Namibia. The first, a push-strategy, requires government and private sector partners to identify **existing** entrepreneurs and provide targeted assistance. In the second, a pull-strategy is suggested which consists of country-wide “one-stop shops” for entrepreneurs.

### **Entrepreneur Identification Programme**

The Entrepreneur Identification Programme (EIP) is a Private Public Partnership. In other words a company that wishes to identify potential clients for its products or services, wishes to target SME's, for example the Financial Advisors of the insurance industry. Together with the Ministry of Trade and Industry (or a designated consultant), a roadshow is designed to identified areas within the country.

A step-by-step approach is followed in each area:

Step 1: Identify all businesses and entrepreneurs in the geographical area (census)

Step 2: Invite registration by owners / managers in the EIP.

Step 3: Provide workshops of 40 hours each (that is 5 days times 8 hours) in each of the following areas:

- Business Organisation (legal framework plus overview of business)
- Business Communication (Including business English and IT skills)
- Finance (non-financial managers – that is understanding of financial statements not preparation such as bookkeeping)
- Marketing (including market research, customer surveys, etc.)
- Human Resources (managing the workforce)

Step 4: Entrepreneurial skills testing and certification

Step 5: Mentoring programme (preparation of business proposal and deliverables)

Step 6: Financing mechanism put in place, i.e. share participation by pension funds, loans from development bank, preferential shares with specified dividends for a set period, etc.

### Step 7: Constant monitoring (every three months)

As the business grows, it will require more and more services, such as short-term insurance, bookkeeping, etc. The business advisor from the Private Partner Company now has a group of clients that can be serviced. The relationship between the advisor and the entrepreneurs becomes a network of services in the geographical area.

### One-Stop Shops

Small Business Assistance Centres (SBAC) can be packaged together with the envisaged local community centre in each constituency. A national training programme needs to be developed and continuously revised to ensure the local SBAC is aware of all business legislation, both local and national.

The SBAC will assist the SME to organise funding for infrastructure, capital goods such as machinery and equipment, land working capital, etc. They assist in the preparation of business plans, applications and any other documentation the SME might need to start, or expand, its operations.

Each of us goes through various phases during our lives. In the same way, a person who has the desire to start a business will go through phases in the business cycle. It is the responsibility of these SBAC advisers to identify the stage the business is in and provide the appropriate assistance.

### Super's Theory

Donald Super (1957) recognised the changes that people go through as they mature. Career patterns are determined by socioeconomic factors, mental and physical abilities, personal characteristics and the opportunities to which persons are exposed. People seek career satisfaction through work roles in which they can express themselves and implement and develop their self-concepts. Career maturity, a main concept in Super's theory, is manifested in the successful accomplishment of age and stage developmental tasks across the life span.

Self-concept is an underlying factor in Super's model: "...vocational self-concept develops through physical and mental growth, observations of work, identification with working adults, general environment, and general experiences....As experiences become broader in relation to awareness of world of work, the more sophisticated vocational self-concept is formed"--- (Zunker, 1994, p.30).

Super's contribution was the formalization of stages and developmental tasks over the life span:

Growth: Birth to 15:

Form self-concept, develop capacity, attitudes, interests, and needs, and form a general understanding of the world of work.

Exploratory 15-24

"Try out" through classes, work experience, hobbies. Collect relevant information. Tentative choice and related skill development.

Establishment 25-44

Entry skill building and stabilisation through work experience.

Maintenance 45-64

Continual adjustment process to improve position.

Decline 65+

Reduced output, prepare for retirement.

\* \* \* \* \*

In our behavioural approach to entrepreneurship we can see a similar development such as “Super’s Theory” in the life cycle of the entrepreneur. The Small Business Assistance Centre (SBAC) must be able to assist in each of these phases through specific assistance packages.

### ***Growth***

The entrepreneur (or group of entrepreneurs), have formed an idea of the business they wish to start. At this stage they need to have a library of ideas at their disposal. For example “101 Business Ideas”, list of small-scale factories in India, etc.

### ***Exploratory***

The entrepreneur needs expertise. The Small Business Adviser is able to direct them to identified experts in marketing, finance and legal matters. This can possibly be done with a coupon system – and it can be incorporated in the training of lawyers and accountants to provide a certain number of free consultation hours during their apprenticeship.

### ***Establishment***

The business is legally registered with all the relevant authorities (national, local, chamber of commerce, social security, taxes, etc.). At this point a reputable accounting firm is also appointed.

At this point the entrepreneur also needs to formalise their business skills. They can participate in the EIP, or get credits from local colleges for the coursework basics of Business Administration, Finance, Human Resources, Marketing and Communication.

### ***Maintenance***

The company expands and create more job opportunities. The business now has direct contacts with the Ministry of Trade and Industry and is actively looking for export opportunities.

### ***Decline***

The entrepreneur (now owner), is assisted with transition planning within the business. Most owners wish to have family members continue the “tradition” but this is not always feasible today. Government, for the sake of employees and export earnings provide some assistance in this regard.

## **Industrial Development**

The Directorate of Industrial Development “*spearheads the promotion and development of industrialisation, SMEs, and entrepreneurship with the aim of promoting growth and diversity of the economy, reducing poverty and income disparities, and unemployment. Its functions include amongst others industrial planning and appraisal, policy and strategy formulation and monitoring the implementation of such plans and programmes.*”<sup>xvi</sup>

In almost all investment material about Namibia the following quote will be found:

“Namibia’s manufacturing sector is relatively small and contributes approximately 13% to GDP. Recent progress made in manufacturing has been due to the expansion of fish processing and the constant output of the meat processing industry. Considering the open nature of the Namibian economy, with almost all consumer goods being imported and most primary resources being exported largely unprocessed, there is clearly tremendous scope for import-substitution manufacturing as well as value-addition to Namibia’s rich natural resources. To stimulate the expansion and diversification of the manufacturing sector for economic growth, the Government has put attractive packages of incentives for manufacturers and exporters of manufactured goods in place.”

Then the list of potential manufacturing projects will be listed and you will find the following listed there too; Cement Plant, Tomato Paste, and Cotton Ginnery. I first came across this list when I started working for the NCCI in 1991. It was a list of projects developed by the First National Development Corporation in circa 1986.

The Namibian Industrial Development Plan is stagnant and needs a drastic re-think. It is time to take another look at our industrial development policy and recognise the world, and Namibia, has changed drastically.

#### Build Operate Transfer

The Namibian Government has been responsible for finding financing and operating infrastructure and development projects.

Some of these projects can be wholly or partially implemented by the private sector. They can include airports, canals, dams, drainage, education and health facilities, government buildings, highways, housing, hydropower projects, industrial estates or townships, information technology networks and database infrastructure, irrigation, land reclamation projects, markets, ports, power plants, railroads and railways, sewerage, slaughterhouses, solid waste management, telecommunications, tourism projects, transport systems, warehouses, water supply,

These projects can be undertaken under a legal framework that can include provision for the following: Build-Operate-Transfer (BOT), Build-Transfer (BT), Build-Own-Operate (BOO) and Build-Transfer-Operate (BTO). The law can also provide for projects that rehabilitate infrastructure under one of the above.

For each project, the private sector project promoter must obtain the financing, whether foreign or local, themselves.

Examples can be

- a) Broadband, high speed Internet cables throughout the country;
- b) a water canal system around a housing development at the coast near Mowe Bay or any other coastal town;
- c) Central Register for Government; and
- d) International-standard Hotel Training school.

#### *Manufacturing Incentives*

The present manufacturing capacity should not be neglected through any difference in strategy. In fact, we need to make the present tax regime for manufacturing companies straight forward.

The definition for manufacturers should be:

“.. a business that includes all steps necessary to convert raw materials or parts into finished goods for the consumer market.”

If a business in Namibia meets these criteria, they should have a uniform tax rate of 10% on net profit. Additional growth incentives (in the form of refunds) can be granted for activities undertaken to expand to external markets.

### **New Strategy for Industrial Development**

During the last century it was an accepted fact that economic evolution was linear and went from agricultural to industrial to the service economy. We need a new way of thinking in Namibia. We can move from an agricultural economy to the Information and Knowledge Industry

During the past decade several countries have implemented such a policy of leaping forward and skipping the industrial stage. Hong Kong, India, Israel, Switzerland, and Singapore are some examples of countries that got involved in this revolution. Some of these countries are over-populated, or a desert, so we have no excuse for this not being able to work in our country.

Best of all, Namibia can accommodate this type of industry as they are affordable, accessible, easy to understand and to implement and highly profitable.

The “World is Flat” as a book written by Thomas L. Friedman, and provides a very good overview of how the information age has changed the world. In this, and other modern literature, we realise that in our global village “it matters less where you are, but rather what you think. A global premium is placed on innovation, creativity, improvisation and the entrepreneurial spirit.

These - new mental commodities - are abundantly and equally available to all the countries in the world: poor and rich, off-centre and on-centre, developed, developing and less developed.”<sup>xvii</sup>

Many of us still believe that we need huge amount of resources from donors or investors to become part of the developed world. WRONG.

We need people with skills and knowledge to work in the modern world of information and technology. We need to encourage our learning institutions to become “universities of science and technology” just as the Polytechnic is transforming itself.

## Chapter 8: Learning throughout our lives

“A child educated only at school is an uneducated child.” - George Santayana

It is important to differentiate here between literacy and education:

- literacy is typically described as the ability to read and write;
- Education in its broadest sense is any act or experience that has a formative effect on the mind, character or physical ability of an individual. In its technical sense education is the process by which society deliberately transmits its accumulated knowledge, skills and values from one generation to another.

### Foundation of Education

The foundation of education is found at the home. The traditions of culture, respect for the elderly, respect for the property of others and other moral values are part of the environment within which our children grow up. In our modern world however, more and more of the responsibility of the education of our children is expected to be at school.

### **Primary Education**

Our constitution guarantees primary education. I propose we introduce a further two year pre-primary care for our children. During these two formative years, children will be given the opportunity to practise their motor skills through sport, and provide an opportunity to learn the basics of music. Not all families can presently provide this necessary training, which includes teaching a child to concentrate, and it must therefore be the duty of the state to give the tools necessary to prepare the child for primary school.

### **Information and Communication Technologies**

Education in ICT (internet and telecommunications) is a must for each and every citizen of Namibia as we progress into the future. Every child attending school should be IT literate by the end of primary school. All children must have the equivalent of the International Computers Drivers Licence (ICDL) or Master in Microsoft Office to pass Grade 10.

The government must put in place an incentive scheme to encourage companies to invest 1% of their turnover on basic computer literacy skills (word processing, spreadsheets, presentations, emails and internet). A possible tax rebate can be offered if a company can prove computer literacy at all levels, especially of unskilled workers. Retrenchment packages should also include a computer training component.

### Influence of teachers

I have been asked on occasion to give an inspirational talk to learners at award functions or graduations. The most memorable, and first, of these was for me when I was asked to deliver a

speech at the Academic Awards of Dawid Bezuidenhout Secondary School My wife was also a teacher at the school, (and I had finished my schooling there) and had encouraged me to accept this honour. The following is the gist of the speech I gave:

*My mother was music and accounting teacher and my wife is an accounting and information sciences teacher. Many of the important people in my life were school teachers.*

*One of the most important lessons I learnt from a teacher was during my Standard 6 (Grade 7) year when I was 14 years old. Mr. McKelvin was my Geography teacher and till today, I can still distinguish the differences in clouds because he made us lay on our back in the middle of the playground and then pointed out the various types. This was his lesson about life:*

*“Sometime we find ourselves in a conversation and say something really stupid. Something like rubber is made from oil (rather than from a tree). Now a week or two later, we find ourselves among the same group of people. We remember the mistake we made so we are too frightened to say anything. So we miss the opportunity to participate because of our previous mistake.*

*Well, you are wrong. The other people also made mistakes, and they are too busy remembering their own mistakes to remember yours!”*

*This has made me overcome one of the problems I believe we all have, admitting when we have made mistakes – and more importantly learning to laugh at ourselves.*

*The next life lesson I remember from a teacher was about “asking God for something”. I had a successful career, happy family and most everything money could buy. During this time I prayed to God to help me establish my own business. But, instead of God answering my prayers, I found myself losing some of the wonderful things I had. One of my mentors saw how dejected I was and asked, “What’s the matter?” Upon hearing my story, he replied, “Oh, Milton. God is just making space in your hands for the next present. Your hands were just too full!”*

*So whenever I face adversity and see my possessions becoming less, I know it is God making more space for that big gift he has prepared for me!*

### Education in Ethics

In the past the State relied on the Church to provide moral education. This was a duty shared by the parents and church leaders alike. Unfortunately this is no longer the case. Parents and church leaders do not provide the moral framework within the children that will supports the development of a society that puts a high value on behaving in an ethical manner. This must change if we want to fix the mistakes of the past.

Therefore we need to introduce Ethics or Moral Principles as part of the school syllabus from primary school onwards. The purpose is to ensure that we will instil in our youth, the leaders of the future, what is acceptable and unacceptable behaviour.

*For a person to behave ethically I mean they should know the difference between their rights, and knowing what is the right thing to do.*



### Private Institutions of Learning

Our constitution states:

(4) All persons shall have the right, at their own expense, to establish and to maintain private schools, or colleges or other institutions of tertiary education:

provided that:

(a) such schools, colleges or institutions of tertiary education are registered with a Government department in accordance with any law authorising and regulating such registration;

(b) the standards maintained by such schools, colleges or institutions of tertiary education are not inferior to the standards maintained in comparable schools, colleges or institutions of tertiary education funded by the State;

Tertiary education schools are mushrooming all over the country. They provide everything from art classes, computer literacy and business skills. The problem is the standards are not very good, and most students receive a qualification which is not worth the paper it is printed on. Let us look at a typical example and call it the Tertiary Education Academy.

#### **Tertiary Education Academy (TEA)**

The owner TEA is a businessman without any qualification in education, after all, the Academy is a business and was started to make a profit. None of the staff members, including the Principal, has any professional training or recognised educational qualification. The lecturers at the Academy are also not qualified teachers.

TEA offers the following courses:

- Typing skills
- Bookkeeping
- Computer Literacy – Microsoft Office
- PC Engineering – A+ and N+
- Software Programming

The Academy also offers Diplomas in Tourism, Public Relations, Business, Finance and Personnel Administration.

The Academy is a very profitable business and they owner is planning on offering further diploma courses.

Great! However, most of the students (and their parents) are not aware that the lecturers are not professionally qualified. Furthermore, imagine the students' dismay when they find out that none of these courses are recognised by the Namibian Qualifications Authority. Even worse, the diploma courses are not worth more than a Grade 12 according to the Universities.

Now before we start closing all these schools, institutes and academies, let us examine their role in our country.

More and more students are completing their schooling and not finding place at the University or Polytechnic. Their parents or care-givers cannot afford the study fees in other countries, so these

students have to look for employment. Having no marketable skill, they often do not find employment and become one of the unemployed.

The private tertiary education institutes offer the students an opportunity to gather knowledge about business and prepare them for gainful employment.

So what can we do?

We need to have a body that actively encourages that “the standards maintained by such schools, colleges or institutions of tertiary education are not inferior to the standards maintained in comparable schools, colleges or institutions of tertiary education funded by the State”. The NQA must be publicise the names of those that are registered and meet their standards. Furthermore, the NQA must be given teeth to close down those who do not meet the standards set within a period of time.

#### Life-Long Learning

Are you satisfied with what you have achieved in life? Do you want to climb the ladder of life even higher? Are you going to sit in an old age home at 60 and watch the world go by?

Today we recognise that finishing school or university is not the end of our learning experience. Think just about computers, cellular phones, etc and how much you have had to learn over the past decade to stay up to date with just having a life. How more so if you are in an ever changing working environment?

This demands from you an approach where you take charge of your career, rather than the old-fashioned view that a career is what happens to you. Remember also, once you turn "60", it no longer means you have nothing to contribute to your society.

Take the challenge every year, and choose something new to learn. Here are a few examples:

- Another language - how many of us will be able to talk with our Chinese counterparts as they ever increasingly extend beyond their boundaries?
- A musical Instrument - even the drums can be learnt by those (like me) who say they cannot carry a tune
- Computer program - Project management is all the rage and it will take you less than four days to master a software package such as MS Project

Maybe you have other interests, maybe even a hobby such as origami or bonsai, just as long as you keep them brain cells working.

For interest sake just type in "life long learning" in the Google Search engine. So remember, even if you do not consider life long learning, there are many other (your probable competitors) who do. Have a look at this link for some great ideas: <http://www.newhorizons.org/>.

Remember, you are never too old to learn.

“We must encourage [each other] once we have grasped the basic points to interconnecting everything else on our own, to use memory to guide our original thinking, and to accept what someone else says as a starting point, a seed to be nourished and grow. For the correct analogy for the mind is not a vessel that needs filling but wood that needs igniting no more and then it motivates one towards originality and instils the desire for truth. Suppose someone were to go and ask his neighbours for fire and find a substantial blaze there, and just stay there continually warming himself: that is no different from someone who goes to someone else to get to some of his rationality, and fails to realize that he ought to ignite his own flame, his own intellect, but is happy to sit entranced by the lecture, and the words trigger only associative thinking and bring, as it were, only a flush to his cheeks and a glow to his limbs; but he has not dispelled or dispersed, in the warm light of philosophy, the internal dank gloom of his mind.”<sup>xviii</sup>

### **Traditional or Protean Career Paths**

This topic is more suited in Human Resources where we discuss the control of career path becoming more and more the responsibility of the individual (protean) rather than the company. In the traditional model we join an organisation from the “cradle to the grave”.

I would ever like to put the thought forward that in our teaching model we do not do to provide career guidance with a true understanding within the education system (teachers, ministry, etc.) of what careers are available in the real world.

For example, within the next five years, every Ministry, Company, Artists or VIP will have to make use of Social Media Account Managers. This is very much like a Public Relations person – however they must manage the online or virtual presence of the person, business or brand. Sometimes the person can be specialised in a specific platform, for example Facebook Account Management.

My suggestion is that just as there are doctors or lawyers invited to present to children possible career paths, we must identify new careers that have come into existence in the past five years and will make our children marketable within not only Namibia, but the whole world.

This will also lead to innovation and entrepreneurship by encouraging our youth to think about jobs that have not even been created yet – but exists because of the technologies they use in their everyday lives.

Most of the tools becoming popular today are in fact not particularly new. They are just a computerised, connected method (tool) of doing what we have been doing before that has now become part of the mainstream.

## Chapter 9: Using our Resources

### Utilising our land

Most of the writing for this book was done while I was sitting on the Guest Farm, Okomitundu, just outside Otjimbingwe in the Erongo region that is owned by my good friend, Dr. Detlef Frommann.

The farm is situated on 18,000 hectares, of which 10,000 hectares is fenced in as a Nature Reserve. The animals on the farm include Black Wildebeest, Blesbok, Blue Wildebeest, Duiker, Eland, Giraffe, Hartebeest, Impala, Klipspringer, Kudu, Mountain Zebra, Oryx, Ostrich, Springbok, Steenbok, Warthog, and Waterbuck. The farm has 20 rooms, two heated swimming pools and an aircraft landing strip.

The farm used to be a cattle farm but has been converted into a guest farm with hunting facilities.

Having grown up in cities, I never appreciated the hard work and life that farming entails. Not only are the farmers dependent on nature for rain, they also have to ensure their workers and their workers families eat, and just when they think everything is okay, they have to go out in the middle of the night because there are poachers on the farm.

The Namibian farmer must diversify his activities and include every possible income stream to survive. They need to have cattle and small livestock, and add tourist attractions to fully utilise their property. This needs to also include a balanced eco-system where hunting is part of the conservation plan.

“To save Africa’s wildlife, we must do three things:

1. Understand the real implications of the past history of the continent’s wildlife conservation policies;
2. Correctly evaluate the current state of wildlife affairs; and
3. Project ourselves into the future in order to put into action a politically supported plan that takes into account all the realities of Africa.”<sup>xix</sup>

### **Morning exercise shared with the animals**

It was my last day on the farm and I needed to get back to Windhoek to start the year. I got up early, watched the sun come up and started on a leisurely jog up a small hill behind the farmhouse. The trail goes through the nature reserve and it is about three kilometres to the summit. I have made the early morning jog with my friend Detlef for the past four years and have always come back from the excursion with some really good ideas. In fact, writing this book was also one of our ideas while out jogging.

This was my last morning and I was alone. My head was already full of things that I would have to do and I was not paying much attention to the route. I suddenly rounded the farm dam and saw a group of about 20 wildebeest. I stood still while they ran about 20 metres and looked back at me. They reminded me of sales assistants in a clothing store on a Saturday morning watching my daughters and I enter. They instinctively know my daughters and I are window shopping, not yet ready to buy. In the same way the wildebeest knew I was here to look not to catch and eat. The path

was headed parallel with where they were standing, and when I started jogging again, they then started leisurely past me in the other direction.

I was still marvelling at this encounter when I looked up to see an Oryx directly ahead in my path. He spent a few seconds looking at me before disappearing behind a bush. When I came to the place the Oryx was, there was small clearing and he had only reversed some 20 metres into the bush. It looked very much as if we had come to a crossing at the same time and he was giving me the “right of way”.

As I jogged further, a peace came over me knowing that while the animal and their families were being looked after, mine would be too.

When I came to the crown of the hill a possible solution hit me for the poaching problem, selling game meat could be a new small business with outlets throughout the country.

### Legitimate selling of Game meat

The farmers association in an area can come together and set-up a marketing scheme for some of their game meat. At present many guest farms and others shoot the old male animals (for example Kudu, Oryx, etc.) and this meat is available to the workers and to other locals. This is in comparison to the poacher which takes any animal (female, young, old, pregnant, etc.) they can find.

It can be arranged that a local, mature woman identified in the community can be assisted with a fridge or freezer and some of the game meat can be sold through her home enterprise. The price the meat is sold for averages N\$ 12,00 on the farms and the meat sold by the poacher is also close to this price. Therefore this home industry will be competing directly with the poached meat BUT ensuring the consumer has fresh, hygienic and legal meat products.

With assistance, this business can grow and add processed meat products. Within three to five years the business could even supply to the surrounding farms. (For example labour intensive or specialised products such as salami's, sausages, etc.)

In this way the customer of the poacher is diverted to buy from a legal route and the economic incentive taking away for this activity.

In addition, we need to strengthen our laws for poaching. It is ridiculous we give such low sentences for poaching while cattle theft can lead to 15 years imprisonment. The activities of the poacher are much more negative in that not only are they depriving the farmer, they are also scaring the tourist from returning to Namibia.

### Agriculture

I grew up in a city. Most of my life has been spent in cities around the world. My knowledge of agriculture would probably not even fill a page. Thus, I leave this topic to the experts.

However, I must point out a rather critical factor in our own food production, namely the lack of interest of most of our urban communities in planting gardens. Even while living in a large urban

area such as Johannesburg, I noticed that many of my friends and family created home gardens. These ranged from window-sill growing of herbs and other small plants to larger areas for growing carrots, tomatoes, mielies/corn and potatoes. I still love the smell of “kruisement”, (a peppermint type plant grown outside our kitchen window) and enjoy adding it to my tea.

My question thus is, “Why do more Namibians not plant vegetable and herb gardens?”

I recently was explained how to grow a bag of potatoes. (I have not tried it yet, but have been assured it works.) You need to take a potato (with small shoots growing from the eye), place it inside an empty car tyre and cover it with ground. It is important you keep this ground moist. After a period of time, you will see green shoots start to appear. Once they are 10 centimetres add another tyre on top of the first one, and add ground till the brim. Once again, remember to keep it moist. This should be repeated till you have reached a height of four or five tyres.

Now kick over the tyres and sort through the ground. You should have enough potatoes to fill a bag.<sup>xx</sup>

### Tourism

The biggest obstacle for the full development of our tourism industry is that the majority of Namibians do not participate in this economic sector. Most tour operators, hotels, guest lodges, etc. are owned and operated by foreigners – or run by the very small group of white German-speaking “lodge couples”.

To tackle the issue we need to introduce our own country to our people. I encourage the television stations to broadcast more documentaries on the areas of interest within the country. How many Namibians know that there is a winemaker along the Omaruru River? I had to find this out from a group of friends visiting from Germany.

It is a shame that so many of us in Namibia have very little knowledge of our natural surroundings. In previous years we had regular “veld schools” which introduced children to the basic survival skills. This must be expanded in our schools, and must also include those who cannot afford the trip. There are very few places in Namibia where there is not a tourist lodge or farm within a hundred kilometres of the school. The tourism business should invite the community to their properties to enable better understanding by the community of the benefits to the region.

The following table indicates just how the “tourist dollar” enters the local economy.

Tourists pay for:	Secondary expenditures	Suppliers (ultimate beneficiaries)
accommodation	construction supplies and work	construction company, artisans
	interior furnishings	furniture shops, craftsman
	repairs	artisans
Catering	fresh groceries	agriculture, fishing, local shops
	processed foods	bakers, butchers, wholesalers
Transportation	vehicles	auto dealers
	fuel	filling stations
	riding animals	local agriculture
Activities / programmes	special tours	skilled (local) forces
	cultural events	local population

	courses, workshops	skilled (local) forces
	sports equipment	dealer or rental of sports articles

### **Lodge Couples**

I mentioned in the previous section the mostly German-speaking white lodge couples that live and manage many of our hunting farms. This pool of available Namibian staff is becoming less and less. There are fewer couples that have both lodge management skills as well as professional hunting licences.

I propose the Professional Hunting Associations as well as the Hospitality training sector must do more to ensure an understanding of this as a career option for young people.

This would mean training not only in tourism, hunting and guest management, but would also have to include at least two or three additional foreign languages being mastered.

### **Internet and Tourism**

I challenge the telecommunications companies together with tourism companies to place web cameras around the country providing live feeds into an Internet site.

Secondly, I propose an Internet competition via YouTube for the most original video from Namibia. For example: the story of the rooster that looks after a rhinoceros, or a video of a town accompanied by local music. (I made a video of Rehoboth a few years back with music provided by the Reho Combo Band – the cost was less than N\$ 350.00 – plus of course the equipment lent from a friend.)<sup>xxi</sup>

### **Mining**

In September 1998, I had a meeting with Diamond Fields International who has a mining concession off the coast of Lüderitz. From this meeting certain information led me to follow up a lead, namely that one of the islands in the bay area does not have an Exclusive Prospecting Licence on it.

In researching this, I found out that Flamingo Island is considered by Namdeb to part of their licence area, even though their licence stipulates “from the low water mark landwards”. Their argument has been that this is an islet as it can be reached over land during the low tide. However, the German maps of this period (1910) clearly indicate this is an island. The Germans actually filled in the land between the mainland and Flamingo Island to use as a railhead to vessels.

The size of the island is less than the maximum area allowed under a Non-Exclusive Prospecting Licence and I therefore visited the area to peg my claim. I was not able to reach the island as I would have to cross the restricted diamond area. I visited the police and asked for this clearance but it was refused me till they could get clarity from the Ministry of Mines and Energy. The police officer, Warrant Officer Anderson, travelled to Windhoek on 20 November and promised to get back to me as soon as possible.

On the morning of 20 November I prepared a facsimile and faxed it to the Mining Commissioner, Minister and Permanent Secretary. The Mining Commissioner was in meetings the whole day and I was told he would call me back.

I followed up with the Ministry upon my return to Windhoek and was informed the Ministry considered part of the Namdeb licence. I was not able to get my lawyers to represent me as they would have a conflict as Namdeb was also their client (*Quite a few Namibian companies have made sure all lawyers in Namibia receive at least one matter from them so that one has to go to a foreign lawyer if you wish to be represented in a court.*)

Interestingly enough, the Ministry of Environment and Tourism wrote to me to inform me they would only be able to provide their input on the matter once I had completed an Economic Impact Assessment.

Till today I have no answer on my claim to Flamingo Island.

All Namibians can become miners. The Ministry has a Non-Exclusive Prospecting Licence (NEPL) that costs N\$ 50.00 per year. That's right, for fifty bucks you have the right to stake a claim for mining purposes. If you find something interesting that you think has potential, you can take it to the Geological Survey (near Eros Airport) and they will analyse your sample. Once you have identified your mineral, the Ministry will further assist you in getting financing to enable you to mine.

In addition, if you wish to have better information on your farm, or area you live in, most of the areas in Namibia have been surveyed and you can get a load of information from the Ministry of Mines and Energy.

I have however a problem with the large mining concessions being granted in Namibia. The companies are allowed to mine, but very little value addition is taking place in the country. We need to make our mining royalties much higher and reduce them if value addition is done in the country.

### **Uranium Mining**

It is great for Namibia that there are quite a few uranium deposits. The scary thing is: What is this doing to our environment? For example, what will happen to the Rössing pit once mining is completed? Will we be able to fill it up with sea water and make a lake? But on a more serious note, we have to think in the long-term what this will do to our country.

*All mining contracts (not only uranium), be passed through Parliament. This will make the process much more transparent, and allow for more public input and hopefully ensure long-term planning.*

### **Nuclear Plant for Namibia**

Some years back I had a discussion with an engineer about the possibility of a nuclear plant in Namibia. My first reaction was the fear of what if something should go wrong. He assured me that the modern day nuclear reactors are quite safe. (this was before the Tsunami in Japan!)

So, why not build a nuclear plant in Namibia? We can give out the building and operating of the plant to companies acceptable to the United Nations. This way we will have enough electricity to



create a desalination plant, to meet our coastal water demands, as well as sell to our Southern African neighbours.

The question of course is, what about the military use of the waste?

### **Underground Nuclear Reactors**

Professor Dr. Jerzy Micha, Dr. Luwdik M Bednarz, and Dr. Detlef Frommann approached Dr. Edward Teller and asked some specific questions related to the implementation of a new type of nuclear reactor.

*What do you see as the future prospect for nuclear power, for electricity and heat generation in the United States and Europe? What kind of reactors, fission or fusion.*

We propose a new type of nuclear fission reactor optimised for the generation of heat-on-demand. A reactor must automatically deliver more thermal power when electricity is demanded from the associated central station – and must not overheat when power demand is reduced. For security and environmental reasons we propose the reactor will be placed underground. Fusion reactors could be more expensive and still not feasible.

*Please describe the idea of underground reactors*

These reactors are fundamentally different in design, implementation and operation from conventional light-water-cooled and –moderated reactors (LWRs) currently in widespread use. They feature a low-average-enrichment initial fuel loading that lasts the entire 30-year, full-power design life of the power-plant, **and which is intended never to be removed from the reactor.**

*\* Edward Teller's proposal for the Third Millennium - 2003*

### Fisheries

The topic of small mining, reminds me of fishing in Namibia. Everyone knows about fishing at the coast, but not many people realise that for a few dollars per year they can get a licence to fish at our inland dams as well. In fact as a fisherman, I do not have to pay entrance to the resorts that also use the dam area.

Like most Namibians, I grew up knowing only one way of preparing fish. The fish was dipped in egg and flour and then fried. This was normally eaten with potato chips, or just bread if there was nothing else.

When I moved to Paris, France it was a culinary shock. The variety was endless, and the taste superb. I still regularly prepare fish at home and often get asked my “secret” for making fish dishes. Even my father, who believes “fish and chicken are vegetables”, has not complained when eating one of my fishy meals.

The secret is very much like when we prepare game meat. You need to know the type of fish, and which spices and condiments.

One of the projects I worked on while at UNIDO was getting business linkages to the fishing industry in France. I spent a lot of time visiting various fishing laboratories and processing plants. I even got a guided tour of the new fish canning factory in Walvis Bay (1995), provided by the

equipment manufacturers from France. (During this visit to Namibia, I also learnt a lot about the various wines you choose during a meal.)

Two years working with the fishing industry certainly taught me a lot. The highlight must have been the eventual licensing of swordfish in Namibian waters.

The fishing industry is facing serious challenges, from the exchange rate to fuel prices. However, praise must be given to this Ministry for managing this resource. Their handling of the Namibianisation process is also something that should be emulated in other sectors of the economy.

It is important here to praise the Ministry for the creation of the Namibia Fish Consumption Trust. This organisation has through its own fishing quota, created a number of fish shops, as well as restaurants and take-aways providing various fish dishes.

The horse mackerel industry should also do more to develop onshore facilities. I believe the quota is being under-utilised and this could be used in creating jobs in drying facilities or other finished food products, for example UN food aid programmes.

My hope is that more Namibians see the value of eating fish. Perhaps this will solve one of our health problems, namely gout.

## Chapter 10: Information and Communication Technology

### Role of the Ministry of Information and Communication Technologies

Traditionally the role of a Ministry of Information is to provide information about the workings of the government to its citizens and other stakeholders. This department is thus the Public Relations Officer of the Government. In recent times Governments throughout the world have created a Ministry of Information and Communication Technologies, and Namibia is no exception.

However, I argue that the two roles (PRO and ICT) are in fact two different areas of work with two different areas of expertise required. In the first, Public Relations is the field of communication in the form of press conferences, government bulletins, media liaison for government functions and activities, etc. In the second role of ICT, the Ministry is responsible for the development of Information and Communication Technologies for the improvement of the lives of our citizens.

Thus on the one hand, the Minister is the spokesperson for the Government, and on the other in charge of developing policies for the use of technologies by government and its people. In plain terms, the responsibility of ensuring Namibia becomes part of the knowledge-based society.

### Telephony and Cellular Communications

One of the most often repeated arguments that I have heard about the prices for telecommunications is the lack of competition. The issue of competition, and specifically government monopolies, is addressed first. Later in the chapter I will address specific issues that I believe will decrease costs and provide better services for us as customers.

#### **What are Monopolies?**

Most people discuss monopolies and blame it for high allowing certain companies to get away with higher prices or unsatisfactory service levels. The argument here is that if competition is allowed, this would automatically mean lower prices or better service.

In the following text I look at the various types of monopolies, how they came to exist, and most importantly is competition always a good thing?

There are various types of monopoly. Let us look at the most common types in Namibia.

" Selling monopolies - a company is the only supplier of a product and the customers must accept the prices it fixes

" Producing monopolies - a company controls the manufacture or source of supply

" Trading monopolies - a company controls the marketing channel between the source and the customers

Furthermore, most monopolies are either national (countrywide) or local in geography.

There are three main ways in which a monopoly gets its power, either through the government (a political monopoly); through economic control by a company of a natural resource; or through commercial monopoly agreements between competitors.

A political monopoly comes about through a special government grant that forbids others to engage in this business activity. In countries ruled by monarchs this was often in the form of crown patents giving exclusive rights to carry out a certain business for example the collection of taxes. A second kind is the granted by a patent for an invention and copyright on books or music. In this form, the government encourages invention, research and writing by giving the full control of the "intellectual property" to the inventor or writer. It is recognized by all of us that such a monopoly is earned! Also the patent or copyright is limited in time, 14 years for patents and copyright for the lifetime of the writer. Another typical political monopoly is those for the supply of electricity, water or telecommunications. This last kind is often granted to state companies and encourages them to invest in areas that are helpful to the country and that normal capitalist (profit making) companies might not invest in. This is why it is important to have a Universal Service Fund when such monopoly rights are removed!

Economic monopolies come about when scarce natural resources come under the control of a company (or companies) who agree on the price. In most cases such economic monopolies could have been prevented had it been foreseen.

### **Government Policy on Monopolies**

How does the man on the street react to monopolies or competition? Most of us agree that competition is a good thing in business as it brings about lower prices. Yet the same people would agree with me, the Zimbabweans are unfairly bringing down the wages or salaries we earn. This is where, dependent upon where we stand in relation to the practice or industry, our standpoints are developed.

The question is then, when is it acceptable to have a monopoly. The answer must be: When it can be regulated by Government.

Normally competition provides effective regulation. However, when a monopoly has too high prices, a competitor might build its own infrastructure, for example its own electricity or telephone lines next to the existing infrastructure. So we have to accept a policy of "monopoly-accepted" as a necessary feature for the public regulation of rates. We accept in Namibia that these industries are those that need expensive, permanent and use public areas (roads, electricity lines, telephone lines, etc.).

### **Conclusion**

Thus it is in the interest of country to have monopolies in respect of the development and maintenance of the infrastructure. However, competition must be allowed in the provision of services that use it. Thus, to prevent the third type of monopoly, namely a trading monopoly, we cannot allow these state monopolies from selling directly to the public.<sup>xxii</sup>

Thus, I propose Telecom should become two separate companies. One, the owner of the physical infrastructure should continue to be the partner of government to ensure the roll-out of access to all Namibians (including receiving government funding where necessary). The second company must be a commercial company using the infrastructure at the same prices as its competitors and being able to sell directly to the commercial and individual customer.

Thus should also open the door for private investment in infrastructure through the proposed Build-Operate-Transfer proposed in Chapter 7. More companies would be willing to develop

infrastructure such as broadband internet if they are assured that all telecoms companies would use their infrastructure.

### **Number Portability**

Most countries around the world have opened their telecommunications markets to competition, which has accelerated the deployment of telecommunications services more quickly and cost-effectively than past monopolies have achieved.

Some of these liberalisation efforts are being driven by regulations that call for number portability. For example, the European Union (EU) Universal Service and Users' Rights Directive (2002/22/EC), Article 30 — effective since July 2003 — imposes on all EU member states the following obligations:

Member states shall ensure that all subscribers of publicly available telephone services, including mobile services, who so request can retain their number(s) independently of the undertaking providing the service:

- • In the case of geographic numbers, at a specific location; and
- • In the case of non-geographic numbers, at any location.

As consumers we have must have the choice of which service provider we want to use. Most cellular and telephone subscribers however do not wish to lose their present number and therefore stay with the present provider. One of the toughest responsibilities facing the regulators in the Namibian telecom markets involves modernising our national numbering policies, numbering plans, and dialling plans.

We have to establish a numbering policy that provides a legal, legislative, and regulatory basis for competition. Then, our regulator must decide on numbering and dialling schemes, services, technologies, and billing and tariff methods that support its chosen numbering policy.

Lastly, it must also establish a fair, neutral office for numbering administration.

As for the technical issues which must be addressed, I propose we use a centralised / clearinghouse approach that will allow fixed-line and mobile number portability.

*(I have heard the argument of the costs of implementing such a system – this however is always only the argument of the company with the biggest client base.)*

### **Newer and newer technology**

There are many instances where new technology is replaced so fast, even before business has had an opportunity to explore all the money-making ventures offered by the platform. This is especially the case in the telecommunications and the convergence of technologies.

An example of this is the common practice of young people to “chat.” They spend hours on their cellphones sending text messages to other people from all over the world in chat rooms on the internet. This technology is not new; it has been part of telecoms forever and comes from the time of Citizen Band radio. It started by pasting notices on electronic bulletin boards, then on the net as

Internet Relay Chat (IRC). What was different though is the fact that Cellphone with GPRS technology (which is being replaced by 3G, EDGE, etc.), is the best and cheapest way for a cellular user to connect. Thus an older phone does the job as well, if not better than a new one.

While I am talking about old technologies, can we not please introduce a national postcode system? This will allow us to do home postal deliveries and increase e-commerce opportunities while reducing incidences of fraud.

### E-commerce

Electronic Commerce (e-commerce) is about doing business electronically. It is based on the processing and transmission of data, including text, sound and video. It encompasses many diverse activities including electronic trading of goods and services, online delivery of digital content, electronic fund transfers, electronic share trading, electronic bills of lading, commercial auctions, collaborative design and engineering, online sourcing, public procurement, direct consumer marketing, and after-sales service. It involves both products (e.g., consumer goods, specialised medical equipment) and services (e.g. information services, financial and legal services); traditional activities (e.g., healthcare, education) and new activities (e.g. virtual malls).

#### ***UN Economic Commission for Africa (ECA) study of E-commerce***

The ECA, in close collaboration with the International Development Research Centre (IDRC) commissioned a “Pan-African Initiative on e-Commerce” to be carried out during 2000. The aim of the mission was to investigate and report on:

- National E-commerce Vision and Strategy
- National Regulatory Policy ;
- Accelerating Private Investment in E-commerce
- Targeted Support for SMEs and Special Target Groups
- Creating an E-commerce Labour Pool
- Domestic and pan-African E-commerce Research Capacity

I was contracted by the IRDC during June of 1999 to be the Namibian consultant. The Southern African Mission, comprising Mozambique, Namibia and South Africa was completed during the next year and became part of the pan-African report. The report was tabled at a Ministers conference of the ECA.

In short the following were identified as the government policies which have a detrimental effect on the proliferation of e-commerce in these countries. They include:

- The insistence of governments to hold onto and protect inefficient state owned telephone networks. This results in inferior and high communications costs making e-commerce activities unnecessarily costly and uncompetitive.
- The lack of government strategy or support to develop world class enterprises. A poor business, even if connected to the web and e-commerce enabled, will not succeed in a competitive world. Companies in LDCs are ignorant of international opportunities, the needs of those markets and how to service them properly.
- Governments should be doing more to help enterprises identify international opportunities and take advantage of them.

- Government insistence in maintaining ownership and management of logistics networks such as ports and airports resulting in inefficient, costly and unreliable services, which are incompatible with an e-commerce environment.
- Bureaucratic export and import procedures result in lengthy customs clearance times which nullify the benefits of speed in transactions offered by e-commerce. This affects service levels and increases the cost of business operations.
- Restrictions on imports and exports such as permits and licences, and the time taken to obtain these permits, place barriers in the way of fast efficient e-commerce activities.
- Lack of progress in setting government institutions, such as the Customs department, to accept customs declarations electronically. This forces e-commerce enabled companies to produce paper and undermines the concept of paperless trading.
- Although a number of African LDCs have already made great strides in abolishing exchange controls, some still exist and provide a barrier for transacting in a foreign currency on the Internet.
- Lack of an e-commerce friendly legal framework to provide recourse for companies. Current laws do not accommodate electronic contracts and signatures. Most LDCs do not have legislation that deals with e-commerce concerns including enforceability of the validity of electronic contracts, digital signatures

Suffice to say, many of these barriers still exist today in Namibia

*E-commerce is leapfrogging's litmus test because it represents the culmination and confluence of hardware, software, and process engineering. To have e-commerce, a country needs rich computer infrastructure, a functioning telecommunications network, and cheap access to the Internet. Its citizens need to be reasonably computer literate, possess both a consumerist mentality and a modicum of trust between the players in the economy - and hold credit cards.*<sup>xxiii</sup>

### ICT in Namibia

The (then) Ministry of Information and Broadcasting hosted a national conference under the theme “ICT for Poverty Reduction and Sustainable Development”. The conference took place on 2 and 3 August 2007. The Namibian Communications Commission, together with the ICT Alliance arranged the conference where a broad spectrum of stakeholders discussed the ICT status in the country and made recommendations of the way forward to ensure that Namibia properly gets on board and reaps the benefits offered by the Information Society.

#### ***Objectives:***

The Ministry of Information and Broadcasting set out the following objectives for the Conference:

- To assess the current reality of Information Communication Technology (ICT) in Namibia
- To identify the challenges and opportunities for ICT in the country
- To propose ways in which ICT can contribute to poverty alleviation and sustainable development in Namibia
- And ultimately, to identify how ICT can assist Namibia in achieving its Vision 2030

Lastly, the Ministry of Information and Broadcasting expects practical recommendations to assist Government in preparing a roadmap to accelerate economic development and prosperity for all.

***Recommendations***

These are the broad outlines of the recommendations proposed during the Conference. (The appendix includes all recommendations made by the break-away groups). These must be further expanded in a table of activities must not only include “Broad policy” but also “activity specific” proposals.

- Consolidation of overall ICT governance
- Free / Libre Open Source Software policy must be adopted
- Copyright legislation must be amended to include Creative Commons licensing
- Development of Broadband access (infrastructure) be accelerated
- Separate infrastructure ownership and usage
- Universal Service Fund must be clearly defined and administered
- Local companies must get preference in tenders
- E-commerce (electronic transactions) law must be passed
- Privacy and data protection must be addressed
- Top-level domain administration must be administered better
- Broadcasting policy must be created
- Investigate Tax incentives for ICT skills development

The report was given to the Namibian Cabinet and a directive was issued to create the Cabinet Taskforce on ICT within the Ministry of Information and Communication Technologies. A programme of work has been developed and a budget is being prepared to enable the taskforce to complete its duties.

A full copy of the report is available from the website of the ICT Alliance, [www.ictalliance.org.na](http://www.ictalliance.org.na).



## Chapter 11: Stay Healthy, live longer

### To Brad and Angelina, a girl, born in Namibia.

To Brad Pitt and Angelina Jolie, a daughter, Shiloh. She will be a sister for the couple's adopted children from Cambodia and Ethiopia.

Her Biblical name means "the desired one" or "the peaceful one", and there can be little doubt Shiloh Nouvel Jolie-Pitt will want for nothing, having been born into a life of privilege and growing up in the love and care of Hollywood's golden couple, described by People magazine as "the world's most beautiful family".

She came into the world early yesterday in Namibia, where most of the two million people were born into poverty. Her mother, an ambassador for the UN refugee agency who has been widely praised for her commitment to Africa, decided to give birth in Namibia after discovering the beauty of the desert country during the filming of Beyond Borders.

To make sure that the people of Africa will really benefit, Jolie and Pitt have decided that the rumoured \$3m (£1.5m) they will charge for the first photograph of the baby, whose much-anticipated birth generated an international media frenzy, will be given to the UN.

Shiloh was born at the Welwitschia Clinic in Walvis Bay at 1.40am with all the trappings of modern science on hand.....

*Erica Gebhardt – 29 May 2006<sup>xxiv</sup>*

### Healthcare in Namibia

Namibia can provide world class health facilities to its residents, and also become an earner of foreign exchange. (The choice by Angelina Jolie to have her child in Namibia has proved that point.) To do so we need to use legislation and economic incentives to encourage structural reform and its commercialisation, or even partial privatisation.

Looking at European models such as Germany we find examples of how this can be done. First, we need to create a law that makes membership of the National Health Insurance Programme (NHIP) mandatory. In the law we need to delegate the administration of the programme to non-state bodies with representatives of the insured and the employers. Further, benefits and contributions must be related to earnings. The financing of the scheme must be secured through wage and salary taxes (much like the social security), levied on the employer and the employee.

The following are some of the tools that can be used in ensuring cost savings in both the National Health Insurance Programme and private providers:

- Procurement of medicines should be transferred to an autonomous central purchasing agency. This agency (and its tenders) will be supervised by a public committee or Parliament.
- Approved list of medicines will include generic medicines wherever possible and **exclude** expensive brands where generics exist.

- Establish an agency to monitor and regulate the private sector healthcare provision.
- Franchising – this model works well in preventive care, family health and reproductive health (Kenya, Pakistan, Philippines)

### **Electronic Patient Records**

The NHIP will have at its core an electronic patient record system. This will be compatible with the Central Register as proposed in Chapter 4.

The most important consideration is to ensure the individual becomes the owner and caretaker of their information. The patient will carry the information (on a smartcard for example), to where the service is provided rather than having their records on the servers of the healthcare provider. This will be in contrast to the Central Register where information is stored on Government computers.

### **Financing the Healthcare programme**

The employer and employee should each contribute of 5% of the gross salary towards the Health Fund.

To prevent abuse:

- 20% of each medical claim must be paid by the patient at the time of the examination or procedure (employees under the taxable threshold must only pay a minimum fee);
- Fee schedules must be drafted and the patient can only claim according to these. If a patient wishes more expensive care, they must pay the difference.

### **National Pension Plan**

The National Pension Plan as proposed under the Social Security Commission must be prepared and tabled in parliament as soon as possible.

The present pension allowances are not sufficient to live on. The government must encourage saving for a persons old age. This will ensure better standards of living, as well as reducing the burden on the state.

## Chapter 12: Crime and Punishment

"Educate your children to self-control, to the habit of holding passion and prejudice and evil tendencies subject to an upright and reasoning will, and you have done much to abolish misery from their future and crimes from society." - Benjamin Franklin

### Effective combating of crime

*As quoted from Commission of Enquiry headed by Justice Brian O'Linn*

"Most Namibians agree that the administration of justice has fallen into disrepute and that the main causes are, inter alia:

The laws, interpretation of the laws and application of the Constitution: the emphasis on rights without any emphasis on responsibilities; on the rights of the accused and convicted persons, but not the rights of the victims and law-abiding citizens; the unacceptable high rate of criminality and unacceptable low rate of literacy in the official language in the Namibian Police Force; generally the lack of a culture of professionalism, which includes pride in the profession, dedication and motivation; failure to put in place a culture of merit and non-discrimination in the place of racist criteria; the inexperience, lack of the necessary qualifications and/or training incompetence, physical fitness; insufficient equipment, vehicles and remuneration; the failure to incorporate magistrates into the judiciary in regard to appointment, control, professionalism and ethics; the inexperience and inadequate qualifications and training of some prosecutors and even some magistrates; insufficient courts and personnel to do the job; lack of proper organisation; the delaying tactics of legal practitioners for the defence; the increase in crime levels due to many different causes and problems – some of which are insoluble; lack of the necessary consistent leadership by many leading persons and institutions; outright abuse of power and corruption by too many of those in positions of power, trust and leadership; undermining of the rule of law; abuse of power and the consequent development of a culture of dishonesty, lawlessness, criminality and despondency.

... Policemen should be appointed and promoted on the basis of education, ability, experience, expertise, performance, character, integrity and motivation."<sup>xxv</sup>

"... there is a widespread misinterpretation that freedom means license to do whatever one likes without responsibility for these actions or the consequences. This interpretation extends to the misuse, vandalism and theft of public property and private property alike."<sup>xxvi</sup>

"Successful arrest and conviction must operate as a deterrent and the State should, within the limits of its undoubtedly constrained resources, seek to deter serious crime by adequate remuneration for the police force; by incentives to improve their training and skill; by augmenting their numbers in key areas; and by facilitating their legitimacy in the perception of the communities in which they work"<sup>xxvii</sup>

Recommendations include making a highly qualified and professional group of security officers more effective in supplementing police inadequacies regarding the preparing of the statements of complaints and witnesses in criminal cases in which they become involved in the course of their professional duties

Crime is a problem. It stretches from petty theft of cellular phones to murdering your own wife. Sometimes it seems as if our Independence has given us freedoms because the punishments have been taken away. The punishments done away with include corporal punishment in schools, the death penalty, and forced labour amongst prisoners. More importantly the shame that went with the crime is no longer there.

Bring back forced labour, the Namibian Constitution Article 9(3)(a) allows for forced labour “required in consequence of a sentence or order of a Court”. Allow the prisoner to reimburse the victim and society for the wrongs they have committed. (*See the “Rights of Victims” in the annex.*)

### **Living Downtown**

For a period of two years I lived in Ausspannplatz close to the police headquarters. This area was previously the place travellers would stop and leave their wagons before entering Windhoek. (“Aus spann” means to let the cattle free to graze.) There is a small park and two traffic circles in the area. This is the downtown of the city.

As in most cities and towns around the world, the downtown has become a night life area filled with bars and casinos. Of course, where there is money and alcohol, there are also prostitutes and drugs.

When my forefathers (the Plaatjies family) came to Windhoek, they had a business in the area – opposite where the Ministry of Transport and Works is today. Not surprisingly, I found some of the people still remember my family in the area.

But it is the night life that was the most interesting. The area starts to come alive with the “night people starting around 16H00. The first “ladies” start appearing as their customers pass by before heading to their respective homes. Alcohol is being bought for the night ahead as it is cheaper from the bottle store than at the bar. The men in the area are either “boyfriends”, (who share the income with their girlfriends), drug peddlers – mostly marijuana, or petty thieves.

I have spent many an interesting evening with the people of the area and have never felt threatened by anyone. However, life and death are ever present. This can be through knife fights, being shot by the robbery victim or police, or while asleep on the railway lines.

During this period I met a young lady who was living in the area and we became more than just friends. I later moved to another part of Windhoek and she moved with me. However, this part of town and the people in the area were too part of her life. We later broke up and she returned to spending her day and nights in Ausspannplatz. Unfortunately, she became sick and as it was untreated it led to pneumonia. She passed away three days after being admitted to the hospital.

Elmarie Motswana was only 24 years old.

Her story began when she was 13 years old. Her mother and stepfather worked as labourers on a commercial farm close to Mariental. She became pregnant and had a baby boy at this age. Barely literate and with no hope, she moved to Windhoek to get another chance at schooling. Within a few months the lights of the city had bedazzled her and she went missing from her family's house.

She created a new history for herself and over the next ten years she became Elmarie Motswana. She had played soccer at school and had gone with the school team to Brazil. Her mother was a rich lady from Katutura, but she hardly went home because her stepfather did not like her. And so it went on with each passing year and less and less of the true Elmarie stayed behind. Only after her passing, was I able to piece together some of her past.

### Prostitution

I know some prostitutes personally. There is no shame in knowing that they have sex for money. After all, if one of my friends is looking for a prostitute's services, I will gladly help him get a lady for the evening, whether it is in the casino or on the street. Yet I am never ashamed of my friend or his behaviour.

Sometimes referred to as the oldest profession in the world, it is also probably the most controversial. The moment I bring up the subject in "decent" conversation it either brings laughter (among the men) or derision (from the ladies). So, I know I am going to get a lot of difficulties for touching this subject, but this book on Namibia would not be complete without giving my opinion.

There are two types of prostitution.

- The first is for the basic need of survival. The money received is used for the food and shelter. This is a problem of poverty.
- The second, is a little bit more complicated. The money has become the central reason. The money is no longer just for the basic needs, but has become a means to fulfil other pleasures such as gambling, drinking, and drugs.

So here goes. I propose we legalise prostitution and have registered places of business with medical schemes and pensions in place for the sex worker industry.

## Chapter 13: Sharing the wealth

Local Economic Development (LED) is not taking place fast enough to slow the move to urban centres. Mostly only the old and the very young are stuck in our rural areas, hardly able to make a living.

### **Rehoboth an ideal place for investment**

For the past 15 years I have been advocating the development of the Rehoboth area. In fact, at one point, I had the then Minister ask if I was a “Rehoboth Baster”. No, but I believe this is an area where almost all the requirements for attraction of investment are in place. Just a pity about the local cultural and political differences!

I felt so strongly about the potential of the town, that I convinced my father to purchase a property in Block C of Rehoboth. The purchase price one-bedroom house (with a lot of work required) in the poorer area of Windhoek could purchase a three-bedroom house with 1,200 square meters yard in Rehoboth. In 2004, I was helping my father with his battle against the banking and insurance institutions (see Chapter 17). I moved to Rehoboth and stayed at his house for a period of one-year.

In the first quarter of the year I offered to assist the Rehoboth Branch of the Namibia National Chamber of Commerce and Industry (NCCI) as a volunteer Manager. All I asked in return was the membership fees for my activities.

At the end of the year I was able to hold an end-of-year function that included representatives of the tribal authority (Basters), town council and business community. Fortunately, the proceedings were video-taped and I am still able to watch it sometimes.

Together with two local entrepreneurs who also investigated development potentials in the country, we did a business census, photographed and videotaped all the council, business, and state properties. At the end, we prepared a video with a music background provided by a local band, Reho Combo. This video is now available over the internet for download.

The funny part was when we discovered that Rehoboth had a helicopter pad. One Saturday we went over and cleaned the area that was overgrown with weeds and bushes, amongst other things. A few weeks later it was our pleasure to see a helicopter make us of the Helipad.

### ***Local Economic Development (LED)***

As part of my work in creating an economic model for Namibia, I always visit the local municipality of town council to collect information they might have. The information packages usually include:

- area map;
- Municipality / Council/ Village mission statement and objectives;
- List of registered businesses; and
- A Strategic Plan.

After twelve years, I have received many such strategic plans and they all have the following in common:

- the need to create a shared identity for the residents of the town;
- the need to address poverty alleviation and job creation;
- the need to increase opportunities for local entrepreneurs;
- developing a service and commerce hub for surrounding rural based economies;
- the need to promote investment and commerce; and
- promoting social equity and improving the quality of life for all (increase wealth of residents).

The town must comprise of:

- dynamic business centre(s) that contain the necessary business and consumer services;
- lively residential areas with sufficient recreation facilities;
- specialised, purpose driven industrial areas; and
- clean, high-quality tourism attraction centres.

The development objectives almost all agree on:

**1. More, and better, job opportunities**

- Business Development Strategy
- Information for Development Strategy
- Business Recruitment Strategy
- Government company recruitment
- Social Security Commission, NHE, etc.
- Education for self-employment Strategy

**2. Working for the private sector**

- Business-friendly environment
- Investment Strategy

**3. Utilise the opportunities**

- Industrial Development Strategy
- Tourism Development Strategy
- Residents, Namibians, SADC and international
- Recreational Opportunities
- Fishing competitions, skiing, gliding,

**4. Working for the residents**

- Local consultation and participation
- National and regional “decentralisation both private and public (NHE office, Sanlam, corporate involvement, etc.)
- Partnerships with civil society (VCT, churches, NCCI, WAD, etc.)

**5. Happy employees in Municipality / Town Council / Village = good service providers**

The issue of decentralisation is complex and has many learned people working on possible solutions. I do not want to make the topic out to be at all easy, however, after having visited the

same councils, year in and year out, I am seeing similar strategic plans surfacing again and again. The only difference is the political leaders (and possibly Town Clerk) who have now commissioned the study have changed since the last election. I include a Strategic Plan for Rehoboth (first proposed in 1998) as part of the Annexes.

This is a case of “too many chiefs, too few Indians”.

The implementation of these programmes is always the sticking point. Whenever I request an update on the status of projects I am informed that project financing is still being sought.

I propose we give a private sector company the task of implementing one of these development plans.

There is enough documentation available from funding agencies such as GIZ on what should be done that I do not have to waste space in this book. All is state (as per Chapter 3) we need:

- A “Local Government Service Directory”. The information will be on a regional and constituency level indicating the services provided by all government institutions with their full addresses and the person responsible.

*The following example is an extract of a database platform to enable a baseline study of services that was done for the Ministry of Information and Communication Technologies during a workshop on Community Centres in August 2008:*

### **Local Service Directory**

Region: Erongo

Governor: Hon. SS Nuuyoma

Postal Address: P/Bag 5019, Swakopmund

Tel: +264 64 415700 Fax: +264 64 405701



Constituencies:

- Arandis
- Brandberg
- Karibib
- Omaruru
- Swakopmund
- Walvis Bay

#### **Constituency: Karibib**

Population: 11,784

Number of voters: 7,227

Number of polling stations: 12 Fixed, 7 Mobile

**Urban areas:**



**Karibib Town**

Mayor: Mr. F Aoxamub

CEO: Ms. L Kandetu

Postal Address: Box 19, Karibib

Tel: +264 64 550016 Fax: +264 64 550032

**Otjimbingwe Settlement**

Secretary: Mr. C. Smith

Postal Address: P/Bag 1004, Karibib

Tel: +264 64 551045 Fax: +264 64551046

***Post Office:***

Karibib

Contact person: Moira

Tel: +264 64 550043 Fax: +264 64 550043

*Multi-Purpose centre:* None***Police stations:***

Karibib – Tel: + 264 64 550008

Otjimbingwe - + 264 64 551147

***Health:******Karibib Clinic***

Contact: Ms. V. Nuuiango

Postal Address: P/Bag 1003, Karibib

Tel: +264 64 550073 Fax: +264 64 530293

***Otjimbingwe Clinic***

Contact: Mrs. Ipinge

Postal Address: P/Bag 1003, Karibib

Tel: +264 64 550875 Fax: +264 64 530293

***Secondary Schools:***

Karibib Private School

Principal: Mr. Nico van Rooyen

Postal Address: Box 145, Karibib

Male Learners: 149 Female learners: 132 Total learners: 281

## Chapter 14: It belongs to all of us

### State-Owned Enterprises

The government has the responsibility of providing certain basic services such as water, electricity, postal services, road and rail networks, etc. to their citizens. These are often not economically viable and need to be funded by the state. The government often makes such companies the only providers of such services and it is thus a Monopoly.

#### **Offshore Development Company (ODC)**

After having spent two years in Paris, France working for the United Nations Industrial Development Organisation, the Ministry of Trade and Industry offered me a position at the Offshore Development Company. This company was created (by law) as a public-private-partnership with 15% government shareholding to administer the export processing zones. I was to be the CEO designate under Dr. A.S. Aboobakar who had many years experience at the Mauritius Export Development and Investment Authority (MEDIA).

When I started in 1996, we had one staff member and no offices of our own. The law had been promulgated, but none of the relevant regulations were yet in place. My job consisted of two focus areas, the applications for EPZ licences, and the establishment of the EPZ infrastructure.

For the approval of EPZ licences a committee was established comprising the Minister of Trade and Industry, the Minister of Finance and the Governor of the Bank of Namibia. Various government employees from various Ministries were also seconded to assist the work of the EPZ Secretariat.

The establishment of industrial parks meant that I travelled the country making sure the projects were being done properly, and on time. My favourite project was the Oshikango EPZ park. At the time, there was only one warehouse and four or five government houses at the border. As the ODC, we built 14 warehouses but the biggest benefit was that we brought all the electricity, water and communication services to this area. It still gives me a warm feeling recalling the project and seeing the rapid growth of this town.

After two years, I was offered the job of Managing Director of Hazy Investments, the company with the biggest shareholding in ODC. Thus I became a Board Member of the ODC. The shareholders of the company included Burmeister & Partners, Haddis Tilahun, Loine Geingos, as locals. The foreign partners included Taiwanese, Saudi Arabian and British interests. One of the more interesting was the company associated with Executive Outcomes, a mercenary for hire outfit.

I left Hazy Investments after our failed attempt to start a private airline flying daily from Eros Airport to Johannesburg and Cape Town. I nevertheless remained close to the staff, and especially Dr. Aboobakar.

Some years later I was very shocked to hear that the ODC has lost N\$ 100 million in an investment with a company based in Botswana.

To my understanding, the money was lost in a 419 scam. (This is named after the penal clause in the Nigerian legal system.) Essentially the financial advisor had promised very good returns on a small investment. After a period of time, 3 to 6 months, the financial advisor returns to the client the interest on the investment and this proves to be bigger than expected. The client insists on a larger investment and the advisor agrees. This happens a few times, with the client investing larger and larger sums in the hope of continuing these profits.

One day however, the advisor is not reachable. By this time the investment has reached staggering proportions and then only does it dawn on the client that it was a scam. If the advisor has also been paying commission fees to locals (including presents to staff), it makes it even harder to press for criminal investigation.

The ODC had invested this large sum of money in the hope of making a good profit. Unfortunately, if it seems too good to be true, it usually is too good to be true.

The effective management of state-owned enterprises is important for all of us. At the end of the day, we all pay for the losses through our taxes.

Government has to examine whether the private sector might be more efficient and effective in running of these public services. In the UK private firms have been tasked with public services such as education, health and transport – under regulation by government authorities.

## Chapter 15: Everything is business

### *Objectives in business*

The Namibian economy is a mixed economy. This means that it has a public sector and a private sector. Each of these sectors has different motives or objectives. The aim of a business in the private sector is to make a maximum of profit. Thus a private sector business will produce at the maximum difference between its revenue and its total cost to provide a return for its shareholders.

The objective of a public sector business (also referred to as a State-Owned Enterprise in Namibia), is centred on providing a public service, rather than making a profit. I therefore leave the state-owned enterprises out of our discussion here as they are already discussed in the previous chapter.

### I am a business

Not having grown up in a rich family I learnt very early on the value of my labour. My first job as a teenager was to pack apples at Model Supermarket. Over weekends I would put on my green jacket and walk to the supermarket to be at the job at 07H00 in the morning. I would work six hours on a Friday, nine hours on a Saturday, and six hours on a Sunday, thus around 80 hours a month at the hourly rate of R 1,02.

Now you might think that does not seem like a lot, but remember I was earning money while my fellow pupils (who would often make jokes about me) were not. At R80, I was earning 20% of what a nurse earned for a full months work!

During my University years, I continued working at Model, though by now working on the checkout counters or manning the ice-cream booth. I was also lucky to get an evening job as Assistant Barman at the M&Z Restaurant, for R 20.00 per evening. In my second year of University I was able to secure a Junior Lecturer's post teaching Computer Science practicals and was able to also now enjoy my weekends.

(The best part of working as a barman in 1989 was that most of my customer were from UNTAG, the transition forces of the United Nations.)

As the years progressed I have often found myself doing an "odd-job" in my personal capacity that had nothing to do with my career, for example, creating websites, consultancy work on e-commerce, etc.

Whenever we think about business we tend to think of something with premises, employees, assets and sales. Rarely do we consider ourselves (as individuals), as a business unit.

I learnt that for every effort put in by me leads to an income which I can use for my benefit. Over the past twenty years I have come to realise that the successful entrepreneur sees their business as their own efforts. The "buying" of machines or workers is a means of increasing their own earning power. Thus only the best is bought, not the cheapest.

The most important part about business for me has been the ability to network. I refer here to the people that know of me and recommend my services or abilities.

Probably the best example (and there are many), has been how I got the job to be the Namibian delegate at UNIDO in Paris, France. The position had been proposed to the Namibian government a few times since 1991, but no suitable candidate had been identified. The UNIDIO representative in Namibia mentioned this to some friends who had opened a business in Namibia. The businessman immediately suggested “Milton Louw. He works at the Chamber of Commerce and was very helpful in getting all my paperwork to establish my business.”

A few weeks later, the Director of UNIDO in Paris called me and offered me the position. At no time did I apply for it, in fact, my CV was never requested before I accepted the job.

It was really a matter of who you know, not what you know!

### Business Organisations in Namibia

The Namibia Chamber of Commerce and Industry is the umbrella organisation for business in Namibia. The NCCI is a form of network whose goal is to lobby for business interests in the country. The organisation has local representation at either regional or town level. The business owners are members and they select an Executive Committee to oversee the policy formulation of the chamber. If there are sufficient funds at the local level, they will appoint staff to run the organisation. The Head Office of the NCCI has permanent staff that is managed by a Chief Executive Officer.

The NCCI:

- Strives to create a strong Namibian economy
- Speaks with government on behalf of business
- Provides networking opportunities for its members

The NCCI has come through a struggle to be truly representative of the broad business community. It has achieved this, and a few of the local chambers are doing exceedingly well. In my mind, the most active branch is the Omaruru Branch. They have put their town literally on the map as the “Creative Centre” of the country.

The NCCI faces the following challenges:

- Black economic empowerment – specifically an issue of increasing the size of the pie rather than re-dividing shares of the pie;
- Managing change and innovation – within the administration to ensure delivery of membership services;
- Managing diversity – not only of the previously disadvantaged, but also the new entrants from China, Angola, etc.
- Commercialisation and Privatisation of state assets

The chamber movement at present is a voluntary membership organisation. I propose we prepare a **Chamber Law** and mandatory membership for all business operating in Namibia.

**What is success?**

I am successful! By definition, success is about attaining an objective. Thus to be successful means you meet your objectives.

The catch is what are your objectives? How do you go about setting these aims? Is it a haphazard guess - oooh I want to be rich? Or do you seriously sit down and take time to plan and concretise your objectives?

I was fortunate to have many wonderful teachers and mentors who, from an early age, encouraged me to achieve my objectives because they believed in me. One of the most important lessons I learnt was how to set an objective.

In school we are taught an objective should be SMART - that is:

S - Specific

M - Measurable

A - Achievable

R - Realistic

T- Time-bound

This is easier said than done!!!!!! Nevertheless, once an objective is SMART, success is bound to happen.

One thing that has helped me over the years is the visualisation of my success. I spend time daydreaming about what it would be like to have achieved the success already. I even make a shopping list of the things I will buy with the money I plan on earning.

Another important part of achieving success is making sure I do not use the measuring stick of others. If you find money important, then use it as YOUR measure. BUT, for me acquiring knowledge and helping others is my measure.

In 1999, I was challenged to create a business plan for my business life. It took almost three years, but I completed a comprehensive plan in 2003. Of course, when I did the financials, I realised that at least N\$ 10 million would be needed. Now, where was I going to get that kind of money?

Then a funny thing started happening. As the years have gone on, I evaluate the objectives set in the plan and guess what? I always meet, if not surpass, all the objectives set out in my plan. **WITHOUT THE MONEY?**

How do I do it you ask? The setting up of these objectives were SMART. The need for certain actions were written up. All I have to do is align myself with what the universe has seen to be the end result. I got no other answer than that.

So I end this with a suggestion to you. Prepare a Business Plan for your Life!

## Chapter 16: Non-Government Organisations

A non-government organisation is defined as an organisation undertaking activities not done by the state or private sector. Such an organisation is not-for-profit and there is no dividends paid to shareholders.

There was a proliferation of NGO's created during the pre-Independence and immediately thereafter. They are involved in business development, cultural groups, agriculture, Aids, etc. They include international organisations such as the Red Cross, or local chapters of internationally accepted bodies such as the Namibian Society for Human Rights (NSHR). Local NGO's can work at gender issues such as the Women's Action for Development (WAD), or animal rights such as the SPCA. They also include a variety of welfare organisations such as the Blood transfusion service or industry interests such as the NCCI or ICT Alliance.

While most NGO's are doing a good job in Namibia, unfortunately, some have not. They have abused their mandate or become a vehicle for an individual who is seen as the driving force or even "responsible for the success of the organisation". This leads to the next question, "How do we distinguish between a good and bad NGO?"

The following questions provide us with a litmus test:

- Are their financial statements open for scrutiny?
- What percentage of their budget is spent on salaries and perks for the organisations employees?
- What part of the budget is contributed by governments, directly or indirectly?
- How many of the NGO's operatives are in the field, catering to the needs of the NGO's ostensible constituents?
- Which part of the budget is spent on furthering the aims of the NGO and on implementing its promulgated programs?

I suggest that we have Non-Government Organisation Bill. In this Bill should be addressed the issues of mandate and good governance, and the mechanisms in the case of abuse. It should include a restraint on creation of new frequently unnecessary NGOs (that are mostly more helpful to the creators of the NGO than the people they are designed to serve).

### **Not-for-profit can still be a business**

There are different types of social entrepreneurs; grassroots activists mobilising for social change; relief workers; grant makers; and even corporate teams who work on social responsibility issues.

The value of their work, however, is often undermined because of poor leadership and organisation, which leaves them struggling to cope with changes driven by technology and increasing social complexity.

In a changing world, social entrepreneurship is essential for the future sustainability of NGOs and non-profit companies.

Social entrepreneurship sounds like another free-market concept to some, and indeed, does borrow threads from business-school ideology. But it is aimed at instilling a way of thinking about organisation, rather than changing the motives that are its reason for existence.

Running organisations along market-oriented business principles often creates a natural tension with their goals of pursuing objectives for the political and public good [...]

However, the use of sound managerial and organisational tools does not translate into ideological assimilation and the adoption of the profit motive. There is also a lot that can be transferred from the business world about accountability and governance.

Source: Saliem Fakir, Mail and Guardian, 30 July - 5 August 2004, p.34



## Chapter 17: Put money under the mattress

*“Prosperity is a way of living and thinking, and not just money or things. Poverty is a way of living and thinking, and not just a lack of money or things.” - Eric Butterworth*

### Understanding Banking

Let me start by repeating the words of a friend who is a banker in Windhoek, “banking is the profession with one of the best marketing departments around. Imagine trying to convince the first customer that their money was safer with the bank than in their own hands, and best of all, which the customer would need to pay fees to deposit and withdraw their own money.”

Even now during the financial crises throughout the world banks are still succeeding in motivating clients to give them their money. Today, most of us feel safe with our money in banks because “we are many and government will not let it fail”. The term “moral hazard” is used to explain why we take these risks.

All over the world people often complain about banks. This ranges from bank fees, interest charged, to repossession of vehicles and homes.

In Namibia this is no different. The late Hon. Reinhard (Kalla) Gertze, Member of Parliament, proposed an investigation into the financial institutions through public hearings of the Parliamentary Committee on Economics, Natural Resources and Public Administration. They held public hearings on bank charges and regulations on 14 July 2006 in Windhoek. One of the submissions outlined why interest is charged.

### Why is interest charged?

In the beginning of banking, interest was used to offset the risk of providing the credit to the borrower. There are four risks (hazards):

- The costs incurred by the bank while providing the loan had to be repaid;
- Inflation means the lender will be able to buy less for the money as time passes;
- Scarcity – in other words once it is lent to a borrower at a specific rate, it cannot be used for another loan;
- That the borrower cannot pay back the loan

Of these four, the only real difference the government can make is in reducing the risk of borrower’s inability to repay.

It is my opinion that this can be addressed through the increased usage of Information and Communication Technologies. As an example, I prepared a discussion paper on the need for credit bureau, and the establishment of an economic database to address this need which is attached in the annex of the book.

Through the sharing of information between public and private sectors (with the appropriate legislation to prevent abuse), a reliable source of information can be provided which will necessitate the banking institutions to become more competitive to attract clientele. This clientele in turn will

be able to negotiate for better rates, and lower charges, if they are aware of their own credit worthiness.

### **The downside of Credit**

*"Credit buying is much like being drunk. The buzz happens immediately and gives you a lift.... The hangover comes the day after." Joyce Brothers*

Many consumers struggle to repay their debts. I have heard percentages as high as 70% of income is being used to repay debts. Many young people are ending up financing their lifestyle (which they cannot afford) through credit. Many consumers need help with restructuring their debts. The Namibian Financial Supervisory Authority (NAMFISA) is proposing a Financial Institutions Bill that will provide for debt counselling as part of the assistance to consumers.

Before discussing the new debt counselling I would like to add that there are other factors at work besides the servicing of debt; they include income volatility, legalised gambling, bigger medical bills and a **cultural shift** that has de-stigmatised bankruptcy and bad debts.

So what is the difference between the present administration order and the new debt counselling?

- The idea behind Debt Counselling is to help clients reduce their overall debt with creditors in the most cost effective way. An Administration order can take a large part of your disposable income to offset the relatively high cost.
- Debt Counsellors are proposed by the Financial Institutions Bill in order to specifically deal with people in trouble with their finances. These debt counsellors will have the support of and have to be approved by the Government. An administration order is presently used with the view to resolve an individual's over indebtedness. However this method can be very costly and with various limitations.
- Unlike under an administration order, 95% of your monthly payment will go to your creditors under a debt counselling plan. A debt counselling plan will manage all your payments to creditors from a central distribution agency on a monthly basis on your behalf.
- Under administration, distribution by Lawyers is only done once every three months after all their costs have been deducted (In some cases it can take longer than a year before your creditors' receive any form of payment).

Remember, that once a debt counsellor has accepted your application, they will inform all your creditors that you have applied for debt counselling. You will not be able to access any further credit until your debts have been repaid. You will even have to cut up your credit and store cards such as Edgars, Markhams, etc.

At present, there are no accredited debt counsellors in Namibia. This is a new occupation and training will have to take place to ensure the consumer gets the full benefit of this new law.

### **Training of Debt Counsellors**

The new Act could become law before the end of 2009. Once enacted, there will have to be a process of training Debt Counsellors to assist consumers.

If we follow the proposed Bill (as it is copied from the Act in RSA) to become a debt counsellor, Namibians have to be over the age of 23 and have a minimum of two years experience in accounting, finance, legal, para-legal or credit fields. Aspiring debt counsellors will also have to have a clean credit record - have no debt-related judgments against them at the time of applying and not be under administration.

A debt counselling course over five days covers general outcomes such as listening and communication skills, interviewing skills, as well as budgeting and personal financial management know-how. It also requires specific outcomes regarding the debt counselling process as stipulated in the proposed Bill - from filling in an application for counselling to obtaining a clearance certificate.

### **Personal Experience with Debt**

In 2004 I returned from Germany and started up my company, NamBizDotCom, which is registered as a Close Corporation. I was working on two contracts at the time involving SME's. The first was in cooperation with SMEs Compete and included a trip to South Africa and Angola to look for possible partners in these countries. The second contract was for the Institute for Public Policy Research (IPPR) and was to complete the SME Impact Assessment Survey for 2004.

Unfortunately, my father was declared disabled and unable to continue working. He was 54 and no longer able to generate an income. This started a financial calamity that still haunts me till today.

Firstly, the bank, FNB, passed on the insurance claim to Metropolitan Insurance who did not want to accept his disability and therefore allow for his insurance to cover the cost of the home loan. The buck was passed between the two institutions and this delay meant my father was in arrears on his home loan. The bank therefore duly put his house up for auction to recoup their loss, and advertised this in the local newspaper.

As is my duty, I immediately went to my Father's aid. After all, my two little brothers (aged 8 and 2 years old) would not have a roof over their heads if the bank and insurance giants were left unchallenged. Suffice to say, after a year of travelling between Rehoboth where my Father's house was, and the bank head office in Windhoek, we were successful in getting the bank to settle his home loan through the insurance claim. (I must add tribute to the late Lazarus Ipangelwa, then MD of First National Bank, who allowed us a chance to put our case to the right person at the bank.)

In the meantime, my own business had closed and I was responsible for the debts to the amounts of +/- N\$ 8,000 to Trip Travel, and +/- 20,000 to Institute for Public Policy Research. This second debt had incurred legal and other sundry charges and was submitted to the courts as an amount of over N\$ 25,000 – which is the threshold for admittance to the High Court rather than the Magistrate's Court.

So, I returned to Windhoek in January 2006 to face the two debtors, the one in the Magistrate's Court and the other in the High Court. I take full responsibility for these debts and have attempted

to pay the debts back through monthly payments of N\$ 200 and N\$ 500 respectively. Unfortunately, these debts are also listed on my credit record, which is accessed by most employers today and I found it difficult to find gainful employment after my return to Windhoek. Since then, I have spent three years as an hourly-paid lecturer and working part-time in an NGO.

Let me state for the record, “If I could, I would pay the debt of immediately!” However, I have not been paid a salary since April 2008 and have survived by consultancy work. Perhaps with my next job I will be able to settle these debts once and for all.

I do not wish to regale you with the arsenal available to the lawyers, or on the lack of information forthcoming from their offices of how far your repayment is coming. Needless to say, I will welcome a law that helps a debtor in relationship to these educated and learned professionals.

On this matter, I wish to suggest a Consumer Ombudsman for citizens who have dealings with lawyers. On more than one occasion I have found an invoice for services from a law firm that has no basis in reality. It is impossible to fight with a lawyer about any of their charges, after all they are better armed with the letter of the law.

### A new look at credit law

*Present-day policies are aimed at improving the performance of credit markets, such as group-lending or creation of collateral, and typically aim to change incentives for borrowers.*

*In contrast, pre-modern credit market interventions, such as usury laws, often targeted the behaviour of lenders.*

*We need to look at the stipulation that accumulated interest cannot exceed the original principal, irrespective of how much time has elapsed. We interpret this rule, which is found in Hindu, Roman, and Chinese legal traditions, as giving lenders the incentive to find more capable borrowers, who will be able to repay early, thereby improving the allocation of capital.*

### **Housing in Namibia**

A friend of mine was recently very angry at the “foreigners, especially the Angolans who are inflating the purchase prices of our house”. Of course, he was in the market for the purchase of a house. During this same week, another friend was ecstatic that the “Angolans are pushing the prices through the roof”. He was selling his house!

Two different opinions depending on where you are standing.

However, there is something we can do. We need to improve the flow of information about the housing market by making it a legal requirement for immediate disclosure of property selling prices. This can be published in the local newspapers (like in the Observer use to do with mortgages), or to an online website. This will help to accelerate the process of market adjustments.

## Consumer Rights

India has been observing 15 March since 1989 as the National Consumers' Day. This day has a historic importance as it was on this day in 1962, when the Bill for Consumer Rights was moved in the US Congress. During his speech President John F. Kennedy had remarked:

“If a consumer is offered inferior products, if prices are exorbitant, if drugs are unsafe or worthless, if the consumer is unable to choose on an informed basis, then his dollar is wasted, his health and safety may be threatened, and national interest suffers.”

John F. Kennedy had equated the rights of the ordinary American consumer with national interest. He gave the American consumer four basic rights:

1. The Right to Safety - to be protected against the marketing of goods which are hazardous to health or life.
2. The Right to Choose - to be assured, wherever possible, access to a variety of products and services at competitive prices: and in those industries where competition is not workable and Government regulation is substituted, an assurance of satisfactory quality and service at fair prices.
3. The Right to Information - to be protected against fraudulent, deceitful or grossly misleading information, advertising, labelling, or other practices, and to be given the facts s/he needs to make an informed choice.
4. The Right to be Heard - to be assured that consumer interests will receive full and sympathetic consideration in the formulation of Government policy, and fair and expeditious treatment in its administrative tribunals.

Kennedy recognised that consumers are the largest economic group in the country's economy, affecting and affected by almost every public and private economic decision. But they were also the only important group who were not effectively organised, whose views were not heard.

Namibia consumers need protection! A law on Consumer Rights should include:

1. Basic Needs
2. Safety
3. Information
4. Choice
5. Representation
6. Redress
7. Consumer Education and
8. Healthy Environment.

The biggest problem is the following statement often quoted by business “..consumer protection can only truly exist in first world, industrialised, or developed nations due to the fiscal resources necessary to properly execute legal protection of consumer interests.”

Any business today must put the interest of their customer first to ensure a continued relationship. However, the consumer in the developing world has less choice in products or suppliers **AND THEREFORE** needs more protection.

### Legal Insurance for Namibians

The cost of taking legal action can be prohibitive. Could you afford to claim compensation if you were injured in an accident, unfairly dismissed from work or had a dispute with a business?

#### **Legal insurance**

A friend of mine has had legal insurance for the past three years and believed he was covered. About a month ago, he was accused of being involved in a theft syndicate at his work. He immediately called his legal insurance company, but was informed they do not cover criminal cases.

He was taken for a polygraph test (is that legal in Namibia?), and informed that he had failed the test. This led to him leaving the job that morning to go speak to his legal insurer.

Yeah right. They do not cover the expenses for a labour case either.

WHAT is it with insurance companies that do not want to pay claims? If you complain at NAMFISA they do very little to help.

If I am going to buy legal insurance I expect:

#### ***Bail Assistance***

- Bail negotiations and applications on members' behalf
- Depositing of the bail amount/issuing of bail guarantee on behalf of arrested member

#### ***Civil Law***

- Bank and insurance matters
- Blacklisting
- Building and construction matters
- Contractual disputes
- Debt collection
- Letters of demand
- Litigation
- Personal injury claims, etc

#### ***Criminal Law***

- Fraud, theft, robbery or assault
- Arrests
- Bail applications
- Consumer issues
- Driving under the influence
- Reckless driving
- Search warrants, etc.

#### ***Family Law***

- Ante-nuptial contracts
- Custody disputes
- Divorces
- Family violence matters
- Interdicts

- Maintenance disputes, etc.

### ***Labour Law***

- Dismissals
- Disciplinary proceedings
- Pension payout disputes
- Restraint of trade agreements
- Retrenchments
- Unpaid wages
- Working condition

Surely this is not too much to ask?

### What can consumers do?

Whenever we hear about consumer rights, we must look closely, because there is sure to be a “consumer activist” in the area. What is this activist doing and what is their goal?

According to definition, consumer activism is undertaken on behalf of consumers to assert consumer rights. Goals can include making products or services that are directed at consumers safer, of better quality as well as making them more readily available. The ideal goal is to push consumers to question the morality of a purchased product's origins.

Consumer activist tactics can include boycotts, petitioning the government, media activism, and organising interest groups

The most common tactic is to have protest marches in order to gain political influence (make the politicians listen). By gaining this influence, the group gains new political opportunities as well as access to resources such as donor money, to use for their benefit. This in turns allows for funding of further activities to protest and get the message heard.

One of the most important decisions by a consumer protection group must be the identification of a visible, clear, and despicable target that will allow for unification and mobilisation of consumers.

In Namibia, there are many businesses (and their products) that make consumers angry. In an informal survey, they most common culprits are banks, insurance companies and government. As for products, the most often cited is the lack of control on freshness of products, be they fruit and vegetables, milk or bread.

The most vexing question must remain however, what power do consumers have. It is easy to advocate not “banking for a day”, or not buying from a certain retailer, but this would need concerted effort from all consumers, not just the activists.

Consumers need to stand up for their rights. Government has to enact legislation to protect consumers, AND punish businesses that do not comply.





## Chapter 18: Who am I? Who R U?

The book starts with the following quote from my university days:

*Many years ago I was asked, "Who are you?" This was before Independence and I understood my credentials were being questioned. My reply was, "First, I am a human being, and secondly I am a Namibian. Last, and least important, I am coloured".*

Now I am at the brink of turning 40 and take the time to sit back and look back at the mileposts during my life. It is also the time to look forward to the end of my days, and consider where I have gone wrong, and perhaps where I have made a meaningful difference. It is most definitely like sitting in an armchair and contemplating "in order to understand itself and mentally grasp its own activity, that of the mind." After all, "to be able to look back upon ones life in satisfaction is to live twice."<sup>xxviii</sup>

So in this last chapter I must also address mistakes that I have made in my feeble attempts at contributing to the nationhood of our beloved land. I have thought it unimportant where my family comes from, what their cultures and beliefs were, and often thought these were to be considered and ultimately rejected as part of their living in a past dominated by the racial classification given by the system of Apartheid.

Who I am is not dictated by our external environment, but rather by the internal. As humans we tend to blame our culture, society, government, employers and even our own families for things that goes wrong, but rarely give them credit for "our" achievements.

As time has passed I have gone from reading science fiction to more biographies on the historical figures in our history. *(Imagine my surprise when I found out that Benjamin Franklin had already added a thought for the month in his "Poor Richard's Almanac, and written advice to a newly establishing tradesman. ©)*

Reading through these biographies, and accessing their quotes has made a dramatic impact on my life. Throughout this book I have often put forward an argument to find that a similar proposal has been done by great men before me. I was not the first, and hopefully not the last, to have these great expectations form the human race. Therefore as a tribute to the wisdom of the past, add some of them as part of the annex for your enjoyment.

So to this, the last chapter, I address myself to the words of Albert Einstein, "He who cherishes the values of culture cannot fail to be a pacifist."

### **My grandfather was a cattle thief**

My family on my fathers' side is part of the Plaatjies clan. The family, like that of my mothers', originally came from the Cape. They have stayed in Windhoek for three generations and we have a number of relatives throughout Southern Africa, most of them staying in a coastal town. My grandmother was staying in Walvis Bay at the time of his birth and this has led to many interesting

stories I tell of our family. My favourite must be the story of my “grandfather” in the time of the British colony in Walvis Bay. *Please, this is not a true story.*)

In the late 1800’s my grandfather was a fisherman in Walvis Bay. It was already a British enclave and the ships of various countries would often stop in the bay to replenish their supplies. As Walvis Bay is surrounded by desert, there was no farming of livestock. The visiting sailors were in need of fresh meat, so once a month my grandfather would report for the purpose of “collecting stray cattle”.

He and his mates were provided with horses and a rifle each and sent into the hinterland to find any cattle that were freely walking around. They succeeded most of the time and were thus able to provide fresh meat for the sailors and their own families, while also able to supplement their income.

However, I am sure the rightful owners of the cattle considered my grandfather and his band as cattle thief. In the meantime, the sailors saw it differently, they considered him a privateer. In much the same way, Sir Francis Drake of the British Navy (also known as the Queen’s Pirate) was seen by other nations as a pirate rather than an English hero.

Thus, my Grandfather was a cattle thief!

### Differences in Namibia

We have thrown the baby out with the bathwater. This is the only explanation of the total lack of information based on cultural affiliations in our census in Namibia. Unfortunately, this attitude of “let’s pretend it is not there” does not make it so.

Even in South Africa, where the Apartheid system was the most formalised, they have recognised the need to keep the information and knowledge of all cultural groups as part of the “rainbow nation”. Discrimination because of race colour or culture is a thing of the past and is replaced by recognition and acceptance of our differences.

We have also outlawed discrimination on the basis of gender, yet still need this categorisation to measure the needed changes that must take place in our country for gender equality. In the same way it is important to note that when a previously marginalised group, such as the San people, have qualified teachers from within their own tribe and culture (*Republikein – 14 April 2009*).

The lack of recognition of certain groups can have detrimental effects on our country. Look at what has happened to some of our pre-Independence orphans who returned from East Germany. More recently we have seen the SWAPO veterans and orphans also wishing to be recognised as a distinct group with specific needs. In the near future we will see a new group forming of AIDS orphans who have grown up differently with specific disadvantages that need to be addressed to allow them to fully pluck the fruits of our freedom. What culture shall all these groups inherit?

There is a national culture Namibia. Thus we can refer to our language as Namlish with its peculiarities and pronunciations. We are known by our friends and foes on the sport fields as the Brave warriors and the Biltongboere.

In business we refer to the marketing process. It starts with an analysis of the present and then moves to develop a strategy. In marketing it is recognised that to provide the best product for the customer you need to segment the market. Tools such as the Living Standards Measurement are used to focus our marketing efforts. A typical LSM would include age, gender, race or cultural group and income. (Living Standards Measurement Study (LSMS) household surveys have become an important tool in measuring and understanding poverty in developing countries.)

The people of Namibia are the customer. To serve our people better we must recognise our difference not only in gender or language but also in race. The census in Namibia must measure the race and culture embraced by each resident in future.

The tertiary education institutes in Namibia must then participate in research focussing on cultural, racial, gender, urban-rural economic and livelihood inequalities in Namibia. This ongoing research must continue to ask what the relationship is between the growth and spatial distribution of the public and private economic sectors. It must also encompass the formal and informal economy, the nature of poverty, the characteristics of poor areas, and socio-economic empowerment.

#### On being Coloured<sup>xxix</sup>

I am a Coloured. I am a coloured because my parents raised me as such, and because of the environment around me. Most importantly, I can answer my young daughters, who were not born during Apartheid, when they ask me, “Daddy what am I?”

I can laugh loudest and longest when I see a caricature of a coloured woman gossiping with her neighbour over the fence – it happens in my family even though now it is over the Cellphone, and sometimes in the doctor’s waiting room.

The next observation by people is obviously the one about the typical coloured. It is either the “LBS, lieg, brag en steel” (*lie cheat and steal*) or the drinking, smoking drugs, swearing and loafing around – and most commonly having babies at a young age. I even had a white young lady tell me that I should not wear baggy clothes the way “the coloureds do”. DUH! And let’s not forget the one thing that carries over from one generation to another – our love of going to nightclubs and just hanging (“nee daddy, ons hang net”).

These attributes are found across all cultures. The fact that as a group we are more tolerant, and probably make more fun of it ourselves does not mean that all coloureds are like this. These are activities which are often brought about by the political, social, economical and technological environment (PEST factors).

I believe the perceptions of a drinking and marijuana smoking culture has its origins in the origins of our own “nationhood”. Most of our forefathers were the offspring of (male) European settlers who settled in the cape and their Bantu slaves (female). These bastards were rejected by their mothers’ family and not recognised by their fathers.

It is a historical fact that many workers were paid with wine rather than money. Now consider being rejected by both sides of your family and paid in alcohol. What is your worth as a person? Are you worth 5 litres of wine?

This cycle is obviously degrading and leads to a very low self esteem. This leads in turn to low confidence levels in your worth and that of your family. This is the big challenge facing the Coloureds with which we still struggle today.

So, those who do drink, do drugs, swear and loaf around (in all cultures) are really broken people who have not realised their own true worth in life. So let's leave the stereotyping out.

So if we are not that, what are we as a tribe?

Most of us (me included) has lost touch with what we are as a coloured tribe in Namibia, and the broader Southern Africa. Most importantly we must accept our history and be proud of what our forefathers have done to get us to where we are today. It is time to stop using the terminology of we are "so-called coloureds".

We are Namibian Coloureds proud to be working to a better future for our family, tribe and country!

I quote from a paper by R van der Ross at the Symposium on Slavery 2008 –

*"The question of identity is one which elicits wide, wordy and largely useless response. In this country there is continuous debate about the matter, and mostly about and from the Coloured people. Who are we? Why? Where from? Where to? Some even ask: Are we? Are there Coloured people? The ridiculousness of these questions is compounded by the attempts at answers: "We are not; we are not Coloured; we are simply human; we are, but we refuse to be called Coloured," and so into various degrees of assininity. If the matter of mixed descent is raised, it will most likely be met with the response that all the peoples of the earth are mixed.*

*Of course there is some truth in this, but it evades the other truth namely that which the philosophers call "immediate perception." We are Coloured because people look at us and regard us as Coloured. Finish en klaar."*

<http://alturl.com/f4k9w>

### Rights of women

Wikipedia states:

"The term women's rights refer to freedoms and entitlements of women and girls of all ages. These rights may or may not be institutionalised, ignored or suppressed by law, local custom, and behaviour in a particular society. These liberties are grouped together and differentiated from broader notions of human rights because they often differ from the freedoms inherently possessed by or recognized for men and boys, and because activists for this issue claim an inherent historical and traditional bias against the exercise of rights by women and girls.

Issues commonly associated with notions of women's rights include, though are not limited to, the right: to bodily integrity and autonomy; to vote (universal suffrage); to hold public office; to work;

to fair wages or equal pay; to own property; to education; to serve in the military or be conscripted; to enter into legal contracts; and to have marital, parental and religious rights. Women and their supporters have campaigned and in some places continue to campaign for the same rights as modern men.

The Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa, better known as the Maputo Protocol, guarantees comprehensive rights to women including the right to take part in the political process, to social and political equality with men, to control of their reproductive health, and an end to female genital mutilation. As the name suggests, it was adopted by the African Union in the form of a protocol to the African Charter on Human and Peoples' Rights."

This section is one of the last I am writing for this book. After much thought on women's issues, I thought to ignore the issue, because after all, what would I have to say about women's rights?

Exactly! If I encourage Namibians to uphold equality, I must evaluate my own perceptions in this regard.

A woman is as good as any man. The problem is rather with the marketing of woman in our environment. I sometimes despair when I read "a female politician said..." If it had been a man we don't mention their gender.

Lastly, I am probably biased as I have five daughters. But trust me, they grow up thinking they are better than men!

### **Abortion**

Human Rights Watch considers abortion within the context of human rights, arguing:

"Abortion is a highly emotional subject and one that excites deeply held opinions. However, equitable access to safe abortion services is first and foremost a human right. Where abortion is safe and legal, no one is forced to have one. Where abortion is illegal and unsafe, women are forced to carry unwanted pregnancies to term or suffer serious health consequences and even death. Approximately 13% of maternal deaths worldwide are attributable to unsafe abortion—between 68,000 and 78,000 deaths annually"

I have often been asked what my opinion of abortion is. My Christian upbringing immediately jumps in and shouts "No". I see no wrong in contraceptives as a form of birth control, but the abortion issue becomes too emotional, too quickly.

However, what are we doing as a community to support pregnant young girls? Is there a social safety net for unwed mothers who cannot, or do not, want this child? It is sad to hear of another case of infanticide, but I have never heard of the father also being held responsible.

We need to as a community, provide support structures through homes for unwed mothers, or even drop-off points for unwanted children.

### Rights of Children<sup>xxx</sup>

“Children's rights are the human rights of children with particular attention to the rights of special protection and care afforded to the young, including their right to association with both biological parents, human identity as well as the basic needs for food, universal state-paid education, health care and criminal laws appropriate for the age and development of the child. Interpretations of children's rights range from allowing children the capacity for autonomous action to the enforcement of children being physically, mentally and emotionally free from abuse, though what constitutes "abuse" is a matter of debate. Other definitions include the rights to care and nurturing.

The field of children's rights spans the fields of law, politics, religion, and morality.<sup>xxxxi</sup>

The United Nations adopted the Convention on the Rights of the Child on 20 November 1989. The Convention defines a child as any human being under the age of 18, unless an earlier age of majority is attained (recognised) under the law applicable to the child. The Convention makes it very clear that children have rights, and that those rights are human rights. Children can no longer be considered as adult possessions or mere objects of their actions, but are internationally acknowledged as autonomous subjects of rights. Children's rights are not just promises: they are inalienable rights that children can claim in courts of justice.

Four principles lie at the core of the Convention, namely (a) the right to equal treatment (children must not be discriminated against); (b) the priority of the well-being and best interest of the child (in family and in society); (c) the right to life and development (meaning access to medical treatment, education, protection from exploitation, etc.), and (d) respect of the child's opinion. With these four principles, which became normative for the relevant legislation in many countries, the Convention has created the environment conducive to ensuring children's rights across the planet.

Namibia ratified the Convention on the Rights of the Child on 30 September 1990. However, a gap remains between ratification and practical implementation into national legislation. It took Namibia almost two decades to draft suitable legislation by way of the proposed Child Care and Protection Bill, which reflects the principles of the Convention in the Namibian context. It is hoped that this Bill will soon be fully enacted and operational.<sup>xxxii</sup>

In Namibia, too many adults forget that they were arguing for rights for all Namibians, and that includes our children. During the 1980's, Namibian students were at the forefront of the Independence struggle and many were willing to lay down their lives for the struggle. It is time we recognise this, and accord our children the respect they deserve.

#### **Why a day for the African child?**

Many year ago, we are told  
The dark continent had Theocracy;  
These days we are told  
The dark continent needs Democracy.

Many years ago, so it seems  
Colonialism was the order of the day  
These years, so it seems

Everything is quite okay.

Many years ago, I can tell  
The young were politically aware  
These days I can tell  
The young are economically "all there".

Many years ago, I can hope  
Having children was being wealthy  
These days I can hope  
All our children will be healthy

Why thus hold a Day for African Child?  
Is it to remind the youth of our past  
To show how Apartheid had us riled  
Even if they guns at us did blast?

Today we wait for another eruption  
Because of continued corruption  
Reminding us why we did defy:

The Young do not believe the lie.

(Windhoek, 16 June 2011)

### Rights of the elderly

“Older people are the custodians of our traditions, our heritage and our cultures. They reflect our past and are the mirrors of our future. They have the right to a healthy, productive life, to live in a caring environment and to be treated with respect.”<sup>xxxiii</sup>

### **Loss of respect for the elderly**

We are all going to grow old!

As human beings we are the only conscious animal that is aware that one day our own existence will end. This is scary and many of us prefer to ignore this through denial and repression. However, we only know this because we have a memory of those who have passed before us.

Our memories are not only there to remind us of the bad things (such as death), but also plays an important role in our development and survival. In the wild, it is the old, wily Kudu who lives the longest because he has learnt from experience and retains the memories.

In all cultures, the history of a tribe, as well as the memories of past calamities was preserved only in the minds of the old people. Thus it was important before the written word, for all cultures to remember and pass on the knowledge of life saving information. The young thus stayed with in

close proximity to their elders, and made effort to look after them in their old age. This is also one of the important foundations in worship of the forefathers.

Earlier than in other cultures, Europeans memories have been passed on to the next through the written word. This has been an important reason for their world dominance. The less reliance needed on the old, led in turn to smaller family units and inevitably accumulation of power and wealth in the hands of the few. It also led to younger family members being able to hold their elders to account for their past actions and decisions.

As the various cultures throughout the world have become civilised, they have gained the knowledge of the existing written word (mostly from the Bible) and often lost their own culture and memories before it is preserved in a written form.

However, since the advent of the World Wide Web in 1994, more and more of our memories, and thus our past, are available to all. And to add injury to insult, it is the young who are able to access the Web the easiest. With this vast library of information available at their fingertips, it is becoming easier for the young to judge their elders.

Our elders have lost the advantage of being the memory banks of our culture and history.

In a similar vein, earlier communication between the generations occurred at night after the evening meal. During the story telling (imparting of past wisdoms), the young were to be seen “not heard”. This was an important gesture of respect for the old, and a way of ensuring your own survival if you should get into an unfamiliar and deadly situation.

Our modern technology now means we all have cellular telephones. However, it is often the younger person doing the calling. The purpose is often still the same – to get something, whether information or to request money.

Now they cut the elder short during the normal greetings (a sign of respect) because “my credit is going to run out so listen quickly!”

We need a law to protect our elderly. Such a law must include:

- The right of older persons to live safely and without fear of abuse;
- the assumption that older persons are competent to make informed choices and decisions about their lives;
- the right of older persons to be treated fairly and be valued independently of their economic contribution; and
- the right of older persons to have access to employment, health, welfare, transportation, social assistance and other support systems without regard to economic status.

The law must also provide a mechanism punish abuse of the elderly.

### **Freedom Flight**

An eagle soars the sky,  
Floating high above the earth,  
He looks down on tiny specks of life



He knows not what they think,  
Cares not!  
Cause he is free.

Yet in life all this is a lie  
For even from our birth  
We are living lives filled with strife  
Caring only for ourselves  
Never others  
All wishing to be free.

But all of you I'll defy  
As I too am free  
Soaring  
Never captive  
Yet, one – day I'll be no more –  
And who'll remember?

## ***Integration***

While preparing this book, I often alluded to the change in my thinking that was occurring as I was putting pen to paper. Perhaps one of the most profound of these “new thoughts” was the issue of integration. What is integration? Why is it an issue for a book of this nature? Most importantly, why is it an issue for me?

### **Reconciliation and integration**

The United Nations General Assembly adopted a resolution that 2009 be declared the International Year of Reconciliation. In the words of this august body when it set its agenda to focus the world's attention on Reconciliation in 2009, dialogue from opposing sides is “an essential element of peace and reconciliation.”

At the time of Independence, reconciliation was the strategy used to respond to the past violations of human rights. I see the process of reconciliation only being the beginning of nation building. Now it is the time for the bringing together of all the different strands of our cultures into a common fabric. Just as in a carpet one can still recognise the various individual colours, so we too need recognise our historical and cultural backgrounds to appreciate the entire design of our nationhood.

### **Levels of integration**

The dictionary states that: Integration (from the Latin integer, meaning whole or entire) generally means combining parts so that they work together or form a whole.

In my own mind I find it difficult to integrate who I am, what I am, where I am and what I wish to become. To this end, I have separated integration and its application (ah no not again:-) into the following levels:

- Personal Acceptance

- Marriage
- Local
- National
- Regional
- International

### Personal Acceptance

In psychology and motivational talks, we often refer to the three concentric circles that a person is made up of. In the innermost circle, we refer to our own psyche or personality. Here we have the ability to change what we desire without any thought to others. Things like giving up smoking, or a preference for the colour blue.

In the second circle, are the things in the immediate vicinity we can change or influence. These are often environmental factors such as air-conditioning, or dependent factors such as the behaviour of our children or pets that require our care.

In the outer circle, are those external factors that we cannot change or alter. These are the issues such as the price of fuel, inflation rates, or whether my ex-wife has a new boyfriend I detest.

### I Know, I Know Not

There are four kinds of knowing.

- Knowing you know,
- knowing you know not,
- not knowing you know and
- not knowing you know not

Let's look at each one and what it means:

*Knowing you know* - this is what we consider our education and training

*Knowing you know not* - this is what we want to learn

*Not knowing you know* - this refers to information you have gained, but are not aware of using in your life - often recognised as trivia

*Not knowing you know not* - this is the area you need to find out more about!

Around twenty years ago, I realised that due to the place and time I grew up in, I had been kept in the dark about many things (censorship). This was especially clear when it came to religion or as it is also known, metaphysics.

Below a list of things I did not know I did not know when I was twenty. Maybe you might find it useful?

- Ramtha
- Reiki
- Aristotle
- 7 habits of successful people
- The art of loving a woman

- The art of keeping a good woman
- Not knowing I Know not!

Perhaps, you know something I don't know I don't know?

*As an aside, I often note that people spend 80% talking about those things in the outermost circle. These are factors beyond our control, yet take up most of our time. No wonder many of us are frustrated when we feel we cannot make a difference.*

### **Marriage**

As a divorcee that was married for ten years, I can understand the difficult task of integrating two people's lives, and more importantly their future dreams. For myself, I was not willing to give up my dreams and plans because my wife wanted to be married to a "civil servant" with an eight-to-five job.

Integration in marriage thus means not only loving each other, but more importantly understanding that this is a legal partnership that should be able to achieve more than the individuals concerned would do on their own.

### **Neighbourhood / Local integration**

By local integration I am referring to the relationship we have directly with one another as individuals within a specific community. This is also at the level where the differences in our culture, morals, religious views and methods of thinking differ.

Many of the problems we have around the world can be traced to the inability to integrate people with these types of differences into a community or even a nation. For example, Palestine-Israel, Irish Catholic-Protestant, Muslim Shia-Sunni, etc.

### **National Integration**

National Integration refers to the lump sum off all of us as citizens of a specific country. It is the pride we have when singing the national anthem, our support to the members of our national sporting codes, or identifying with a Namibian that has done well on the world stage.

The best way to illustrate this is: "Before Independence I was Coloured, now I'm Namibian".

### **Are Namibian coloureds a distinct cultural/indigenous group?**

According to wikipedia:

A contemporary working definition of "indigenous people" for certain purposes has criteria which would seek to include cultural groups either:

- \* before or its subsequent colonisation or annexation; or
- \* alongside other cultural groups during the formation and/or reign of a colony or nation-state;

and who furthermore

\* have maintained at least in part their distinct cultural, social/organisational, and/or linguistic characteristics, and in doing so remain differentiated in some degree from the surrounding populations and dominant culture of the nation-state.

To the above, a criterion is usually added to also include:

\* peoples who are self-identified as indigenous, and/or those recognized as such by other groups.

### **Regional Integration**

Regional Integration refers to the membership of various bodies such as the Southern African Customs Union (SACU), SADC and the African Union. It is accepting the colonial differences such as language (francophone, etc.) as well as the religious differences such as Christianity and Islam and working together for the improvement of all our lives on the African continent.

### **International**

I am not sure we will ever be able to have international integration unless there is a threat from outside. Perhaps global warming is such an issue and will allow us to work together, or die together.

### **Namibia and Integration**

Most of the Namibian peoples have come to this area leaving behind war or oppression of some sort or the other. They chose this inhospitable place to settle and live peacefully, not only with one another, but also with the natural environment they found themselves in. During periods of oppression they have not had a choice but to react to ensure their continued peace and stability.

After Independence, it was only natural that Namibians should choose to have one of the best constitutions in the world that ensures this peace and continued peaceful co-existence with one another. The policy of reconciliation was as natural for its people as breathing and eating.

Today, Namibia is a model that few other countries can emulate. Worldwide, countries struggle with problems of integration. These differences take the form of religion, language, customs or race. In Namibia these differences are recognised, but do not form the basis of either government policy decisions or social interaction.

As Namibians we have a lot to offer the world, and more specifically our neighbours in Southern Africa. We are an “Institute of Integration” where peoples from other parts of the world can come to learn what we know – we have a dependency on our fellow human beings and the natural environment in which we stay.

## Chapter 19: Namibia Today, Tomorrow

Throughout the book it has been the aim to suggest action plans. This chapter I attempt to bring it all together a part of a situational analysis of what I believe should be in place.

When analysing the Namibian environment, I felt it best to divide them into the PEST factors. These are the Political, Economic Social and Technological factors. I also note the Demographic and Natural factors as part of the analysis.

### Political / Legal

- Parliament Administration creates a school for potential parliamentarians.
- Government should draft a white paper or even an Act laying out specific rules and guidelines surrounding political party financing.
- Administrative functions of the judiciary be done by a department that is headed by a Director-General appointed by the Parliament of the Republic of Namibia.
- Creation of “Tribal Courts” for matters that can be dealt with by the community leaders.
- Small claims court be established where parties can settle their differences in cases up to the value of N\$ 20,000.
- The best solution to corruption remains a policy of no secrets. This means free, accessible, and available information circulated and discussed by opposition parties, free press, trade unions, business organisations and NGO’s.
- A “Local Government Service Directory”. The information will be on a regional and constituency level indicating the services provided by all government institutions with their full addresses and the person responsible.
- A Government Ministry Directory. This includes all staff members in the Ministry, their department, job title and brief description of their duties. Contact details will also be included.
- Namibia allows Dual Citizenship.
- Data Protection Act.
- Privacy and Electronic Communications Regulations.
- Freedom of Access to Information Act.
- Prepare a Chamber Law and mandatory membership for all business operating in Namibia.
- Prepare, in close consultation with civic society, a law to govern Non-Government Organisations (NGO’s).

### Economic

- Create an Economic Database for Namibia that can be used for entrepreneur identification, credit provision and economic statistics.
- A central register shall include all information collected by the government on its citizens, residents and all legal entities.
- Namibia should recognise that the emerging powers, known as the BRICSA countries, do not have always have the same ideological, or even economic system of the West. (*The BRICSA countries are Brazil, Russia, India, China and South Africa.*)
- Permanent government structure, within the Ministry of Foreign Affairs, to be responsible for country branding.

- A Namibia Retirement Authority with the role to promote and develop Namibia as a retirement haven for foreign nationals.
- A restaurant franchise using Namibian Game and Beef for Europe.
- SME Assessment Recommendations be implemented.
- Namibia should look at the EMPRETEC entrepreneur training model and redesign it for the Junior Secondary School level.
- Develop a one-year vocational business diploma for Entrepreneurs.
- The Entrepreneur Identification Programme (EIP) is a Private Public Partnership where a company works together with government to identify potential clients for its products or services.
- Small Business Assistance Centres (SBAC) will assist the SME sector..
- Capital projects can be undertaken under a legal framework that can include provision for Build-Operate-Transfer (BOT).
- A uniform tax rate of 10% on net profit for manufacturing companies. Additional growth incentives (in the form of refunds) can be granted for activities undertaken to expand to external markets.
- Improve the flow of information about the housing market by making it a legal requirement for immediate disclosure of property selling prices

## Social

- It will have to fall on the shoulder of the state to include ethics and moral education in our schools. School subject of “Citizens Knowledge” should be taught to all students (probably throughout their school career) and include those elements that would allow the court to authoritatively state “ignorance of the law is no excuse”.
- The data workers of Namibia need to become organised in a ICT Workers Union, as they are not only negotiating with Namibian companies, but more and more with international technology firms.
- There must be a clear differentiation of the activities of unions and the use of union funds to purchase and manage business.
- Have a Labour Consultative Workshop between unions and employer representatives that could sponsor a Labour Advisory Council constituting representatives of both parties. Such a workshop could lead to a rejuvenation of our labour market.
- Introduce a further two year pre-primary care for our children.
- Ethics or Moral Principles as part of the school syllabus from primary school onwards. The purpose is to ensure that we will instil in our youth, the leaders of the future, what is acceptable and unacceptable behaviour.
- Ensure the standards maintained by private schools, colleges or institutions of tertiary education are not inferior to the standards maintained in comparable schools, colleges or institutions of tertiary education funded by the State.
- Create a law that makes membership of the National Health Insurance Programme (NHIP) mandatory. The employer and employee should each contribute of 5% of the gross salary towards the Health Fund.
- The National Pension Plan as proposed under the Social Security Commission must be prepared and tabled in parliament as soon as possible.
- Bring back forced labour, the Namibian Constitution Article 9(3)(a) allows for forced labour “required in consequence of a sentence or order of a Court”.

- Examine whether the private sector might be more efficient and effective in running of these public services.
- A law on Consumer Rights that includes: Basic Needs, Safety, Information, Choice, Representation, Redress, Consumer Education and Healthy Environment.
- Provide support structures through homes for unwed mothers, or even drop-off points for unwanted children.
- A law to protect our elderly.

### **Technological**

- Create innovations laboratories with confidentiality agreements built into the system.
- Every child attending school should be IT literate by the end of primary school. All children must have the equivalent of the International Computers Drivers Licence (ICDL) to pass Grade 10.
- The government must put in place an incentive scheme to encourage companies to invest 1% of their turnover on basic computer literacy skills (ICDL)
- Build an underground nuclear plant in Namibia
- Telecom should become two separate companies. One, the owner of the physical infrastructure should continue to be the partner of government to ensure the roll-out of access to all Namibians (including receiving government funding where necessary). The second company must be a commercial company using the infrastructure at the same prices as its competitors and being able to sell directly to the commercial and individual customer.
- Establish a numbering policy that provides a legal, legislative, and regulatory basis for competition – number portability.
- E-commerce (electronic transactions) law must be passed

### **Demographic**

- Introduce a national postcode system.
- Give a private sector company the task of implementing strategic local economic development plans.
- The census in Namibia must measure the race and culture embraced by each resident.

### **Natural**

- The farmers association in an area can come together and set-up a marketing scheme for some of their game meat.
- Telecommunications companies together with tourism companies to place web cameras around the country providing live feeds into an Internet site.
- An Internet competition via YouTube for the most original video from Namibia.
- All mining contracts (not only uranium), be passed through Parliament.

## Chapter 20: The Future

“We are living in a time of violence and this violence is born out of inequality. We could have much less violence if the world’s riches, including science, technology and morality – those great human creations – were spread more evenly.”<sup>xxxiv</sup>

Did you know?

- The fifth biggest “country” in the world is Facebook. That’s right, a country that only exists on the Internet has over 700 million people sharing their thoughts, photographs, birthdays, love lives, interests and causes with one another. In the “Nation of Facebook” your every thought is shared with all your friends at once. They can indicate if they like it, or make a comment. In addition, you or a friend can “write on the wall” if you wish to send each other private messages. The photographs area allows you to upload any of your photos and share them instantly with those you know. The best feature is the ability to tag a friend, and everyone they know will be informed that a photo has been loaded.
- In the Twitter application an actor, Ashton Kutcher, beat the news company CNN to having a million users following their “twittering” (Twitter is a service that allows you to send and post SMS messages to a network of contacts.) Kutcher had challenged CNN to the Twitter race, saying he would donate 10,000 mosquito bed nets to charity for World Malaria Day in late April if he beat CNN, and 1,000 if he lost. CNN agreed to do the same. "It's a turning point in media. He's one person who uses a free media platform to reach a large audience. And that really hasn't been done before," Cherwenka said. "He didn't spend a penny on this. And that's kind of the point of any kind of social activity on the Web."
- Digital divide is shrinking through the use of mobile technologies, in countries such as South Africa, Nigeria and Namibia especially in mobile telephony. More than half of the Namibian population has a cellular phone.
- ICTs are technologies that enable us to receive, disseminate and share information and knowledge as well as to communicate – they are the foundation of the Information Society and Knowledge Economy. The Polytechnic of Namibia is a mirror site for most of the information libraries across the world and a key node for connecting Namibia to the information highway.
- Telecommunication is technically defined as the transportation of information from point A to B. Telecom has a fibre optic cable covering almost all of Namibia – a fully digital transmission network (6500 km of Fibre Routes).

### What does all this mean for Namibia?

Our challenges are:

- Nationally – the imbalances in basic infrastructure, education, health and government services
- Globally – the technological advances far outpace our national development



“Poverty does not only refer to lack of income, but also includes:

- the deprivation of basic capabilities;
- the deprivation of information needed for meaningful participation in society
- and lack of access to:
  - education
  - healthcare
  - natural resources
  - employment
  - land and credit
  - political participation
  - services
  - infrastructure, etc.

Neither investment in ICTs or access alone is sufficient for development to occur, ICTs must also mediate the delivery of useful services and civic interaction that contribute to the economic and social well being of the community.<sup>»xxxv</sup>

### Creating a better future, Today

Namibia can use the latest technology to the benefit of all its residents. The attitude to education which is presently geared to becoming an industrial country, must be changed to a system where knowing where the information is available is more important than having the information in your head. This means moving from our present agricultural society to a knowledge-base society within five years.

This leapfrogging into a knowledge-based society can be assisted by creating an ICT Action Group (IAG) reporting directly to the President. The IAG should consist of four staff members, of which two should be young people under the age of twenty-five. (*The (male and female) staff member should each have software programming skills and should also participate in gaming leagues such as Warcraft. In addition, they should have a minimum competency in the number of words they can SMS per minute on their cellular phone.*)

The objectives of the IAG:

- Advise the President and Cabinet on ICT.
- Ensure ICT capability of all members of the Cabinet and their staff.
- Create a Government Ministerial scorecard on Information and Communication Technologies. This includes a baseline survey of computer equipment and civil servant skills, as well as monitoring the information availability over government websites.
- Oversee the creation of a central register for Namibia.
- Ability to declare certain areas to be under-serviced and secure funds from the universal service fund to roll-out infrastructure
- Identify international trends such as Facebook and Chat with the view of encouraging local sites that are able to provide the same service. A social network site for people located in Namibia (in other words within a national local area network) is within the capability of the Polytechnic or UNAM. This will encourage innovation and access to information.
- Promote local content development to enhance the National Identity.
- Host free internet websites for any resident of Namibia.

The funding for the Internet Action Group will come directly from the Universal Fund that is contributed to by the telecommunications companies in Namibia.

### **Creating an online company**

I realised that quite a few artists and public figures in Namibia had exceeded the allotted 5,000 friends in Facebook. I contacted a few and offered my services to assist in managing the migration to a fan page, and training to do the account management themselves. Karl reacted very positively and had no problem providing me with his account details and passwords. On the basis of his trust, I believed we could start a successful account management company.

The company is called Facebook Account Management Enterprise (FAME) and is a joint-venture created by two Namibians, Karl Naimhwaka and Milton Louw, in June 2011. Together, they have combined experience of over 25 years in the fields of marketing and information communication enabled technologies.

*Karl Naimhwaka* is a Namibian music artist and his stage name is Karlos Lokos. He sings Afro-pop and gospel. His professional music career started with The Dungeon Family in 1999, with the likes of Daphne & Frieda of Gal Level, TC, CJ, Exile and Faizal MC and later on was part of a Hip-Hop group called Zero Degree after which he went on to pursue a solo career.

Email: [c.lokos@gmail.com](mailto:c.lokos@gmail.com)

Facebook: <http://www.facebook.com/KarlosLokos>

## Annexure

*The following are some of the things that I have read, learnt, or written over the past ten years. These are referred to in the book and I add them here for those who might find it of interest.*

### Table of Contents

- What is IT and ICT?
- Public Access to ICT's
- Rights of Victims
- Proposed Definitions for SME's
- Strategic Plan for Rehoboth (1998)
- Quotes that inspired me – reprinted from my email newsletter

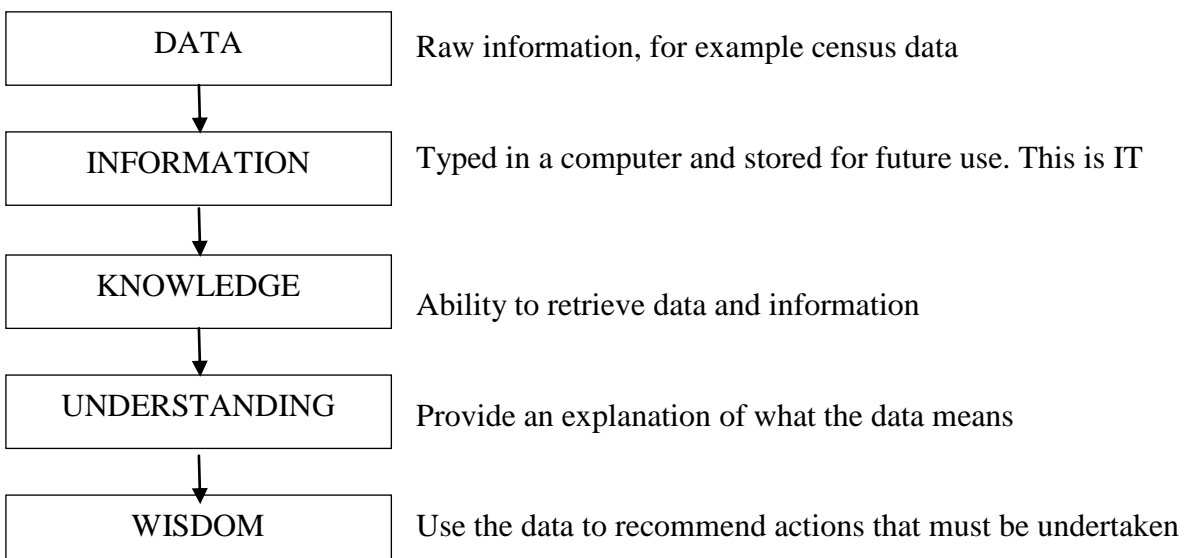
---

### What is IT and ICT?

In the modern world we so easily use abbreviations and rarely do we remember where they come from and what they exactly mean. For my ideas on ICT, I use the following example to differentiate the various concepts.

When I refer to data, I mean the written information that is not yet typed in to a computer. Once this data is typed in it becomes information (as in stored in an information retrieval system). Thus IT refers to the hardware and software of the computer where data is stored. Once the information is stored and can be used by ourselves and others we refer to this as knowledge (as in knowledge-based society). The usage of the data and the subsequent rearranging for our own uses (secondary data), allows us to have and provide understanding. The last step in this process (which is not guaranteed), is wisdom. The ability to make wise choices based on the available information.

This can be drawn as follows:



## Public Access to ICT's

*Study by Tina James and Milton Louw – August 2008*

### **Introduction**

This research study examines the public access to information and communication landscapes in Namibia, with specific focus on public libraries and schools, to understand the information needs of underserved communities, public access to information and communication venues, and the role of ICT. Namibia, classified as a lower-middle income country with a GDP of 4.1%, is a sparsely-populated country with a population of 2.1 million and a population density of about 2.5/km. Overall ICT access is very limited throughout the country, with SchoolNet Namibia providing most of the available ICTs through schools.

### **Methodology**

This research study was initiated in early 2008 and consists of two phases – Phase I combined desktop research, telephonic and face-to-face interviews with about 30 key decision makers and experts, three group discussions, and selected site visits to readily accessible venues in Windhoek and Gobabis. Phase II included a field survey which was undertaken during June and July 2008. Four types of venues were researched – public libraries (2), schools (3), educational institutions (2) and commercial internet cafés (5). Venues were chosen based on accessibility to the community, the availability of ICTs at the locations, and the presumption that there would be more than 20 users per day. The limited availability of public ICT access points (outside of SchoolNets) resulted in a very limited sample for this study.

### **Findings**

There is pent-up demand for the use of ICTs, given the huge distances and geographic isolation of large parts of the population. The provision of electricity is a particular challenge and alternative energy sources are in use and/or being investigated e.g. solar power and wind energy by MTC (mobile operator) and SchoolNet Namibia. There is a large digital divide between those living in urban versus non-urban environments.

There is a distinct difference between the usage patterns of those over and under 25 years of age. Most users above 25 use the Internet for work and keeping in touch with their business colleagues. The Internet is seen as an information source and very little time is spent on using it as an entertainment medium. Many of the younger users (below 25) have access to ICTs for which they do not have to pay. They use mobile services to keep in touch with their social network (chat) and to make appointments with one another (SMS). Their usage of the Internet is for emails, but most prefer social network sites where messages are sent across the network rather than to an individual friend. If they download from the Internet, they access music and films, mostly through pirated means. There are very few gender differences in terms of usage.

### **Success Factors**

The rollout of ICT to schools appears to have been the most successful project in Namibia, despite the difficulties of dial-up access, little available bandwidth, long travel distances to provide technical support and the difficulties of providing reliable 24/7 Internet access.

There is a need for better coordination between the government departments regarding ICT rollout to ensure the optimal utilization of limited resources. The Government has designated that all constituency offices (13 regions with 107 constituency offices) should be equipped with ICTs. The proposed Community Information Resource Centres will require shared use of the fibre-optic backbone already rolled out to these constituency offices, as well as alternative power sources for those venues not on the electricity grid.

### **Recommendations**

Five key recommendations can be made which should positively impact on extending the reach and uptake of public ICT access points:

- Recommendation 1: A situational analysis is needed to identify all the existing community access points (clinics, libraries, schools, recreational centres, craft centres, etc.) and identify best practice.
- Recommendation 2: Introducing ICTs into libraries represents a significant opportunity since there are only two libraries in the country that are connected to the Internet.
- Recommendation 3: An extensive ICT literacy campaign is required in government as well the broader population. ICT training should be included more prominently in the training of teachers and librarians, as well as civil servants.
- Recommendation 4: eGovernment services need to be identified and implemented. Government websites must become more functional.
- Recommendation 5: More research is needed to assess the availability of content in local languages, the extent to which this is required, the likely levels of demand and the type of content that could be developed for future use in libraries, schools and youth development centres.

In conclusion, Namibia represents a challenging environment for the rollout and uptake of ICTs and the provision of information services. The very low level of ICT penetration presents a challenge as well as an opportunity. The Government of Namibia's efforts to address ICTs through the Education Sector is laudable and should create an opportunity, through schools, to extend ICT access to the largely youthful population of the country. Likewise the efforts to place ICTs in libraries should have an impact in meeting the clearly pent-up demand for broader ICT access. The pervasive presence, even in poorer communities, of mobile phones indicates the need for government to strongly consider this technology for its future provision of government information to citizens.

### Rights of victims

#### **United Nations Declaration of Basic Principles of Justice for**

#### **Victims of Crime and the Abuse of Power**

*Approved by the General Assembly, 29 November 1985(Resolution 40/34), on the recommendation of the Seventh Congress*

- Victims should be treated with compassion and respect for their dignity and are entitled to prompt redress for harm caused.
- Judicial and administrative mechanisms should be established and strengthened to enable victims to obtain redress.
- Victims should be informed of their role and the timing and progress of their cases. The views and concerns of victims should be presented and considered at appropriate stages of the process.
- Steps should be taken to minimise delay and inconvenience to victims, ensure their privacy and protect them from intimidation and retaliation.
- Offenders should, where appropriate, make restitution to victims or their families or dependants. Where public officials have violated criminal laws, victims should receive restitution from the State.
- When compensation is not fully available from the offender, States should provide compensation to victims or their families in cases of significant physical or mental injury.
- Victims should receive the necessary material, medicine, psychological and social assistance through governmental and voluntary means.
- Police, justice, social service and other personnel concerned should receive training to sensitize them to the needs of victims.
- States should consider incorporating into national law norms prescribing abuses of power, including political and economic power. They should also provide remedies to victims of such abuses, including restitution and compensation.

---

### **New definition for SMEs**

The SME sector in Namibia, as presently defined by the Government, includes mostly informal businesses. It would be useful to re-define this definition to be comparable to what is referred to as SME in other economies. This will increase the number of businesses that can be assisted by programmes supporting SMEs. Currently only an official definition for small businesses exists. The definitions we propose here combine regulatory requirements and employment criteria. The aim is to define sizes of businesses in a way that is independent from inflation and is comparable to international standards. The definitions proposed distinguish between primary, secondary and tertiary sectors.

TABLE 1. Definition for Agriculture, Fisheries, Forestry &amp; Mining (Primary Sector)

Business Type	Size	Employees registered with SSC (excluding owner)	Registration Requirements			
			Local authority	Tax	VAT	Registered and licensed with responsible ministry, if applicable
Informal	Micro	0-10	no	no	no	yes
	Small	11-25	no	no	no	yes
Formal	Micro	0-10	yes	no	no	yes
	Small	11-25	yes	no	no	yes
	Medium	26-75	yes	yes	yes	yes
	Large	76-250	yes	yes	yes	yes
	Extra Large	251+	yes	yes	yes	yes

TABLE 2. Definition for Manufacturing Sector (Secondary Sector)

Business Type	Size	Employees registered with SSC (excluding owner)	Registration Requirements				
			Local authority	Tax	VAT	Business license required if	MTI
Informal	Micro	0-10	no	no	no	no	no
	Small	11-25	no	no	no	no	no
Formal	Micro	0-10	yes	no	no	yes	yes
	Small	11-25	yes	no	no	yes	yes
	Medium	26-75	yes	yes	yes	yes	yes
	Large	76-250	yes	yes	yes	yes	yes
	Extra Large	251+	yes	yes	yes	yes	yes

TABLE 3. Definition for Service Sector (tertiary sector)

Business Type	Size	Employees registered with SSC (excluding owner)	Registration Requirements				
			Local authority	Tax	VAT	Business license applicable if	MTI
Informal	Micro	0	no	no	no	no	no
	Small	1-10	no	no	no	no	no
Formal	Micro	0-5	yes	no	no	yes	yes
	Small	6-10	yes	no	no	yes	yes
	Medium	11-25	yes	yes	yes	yes	yes
	Large	26-150	yes	yes	yes	yes	yes
	Extra Large	151+	yes	yes	yes	yes	yes

The employment criteria for the primary and secondary sector is identical, only the regulatory requirements are different, whereas for the tertiary sector the employment criteria also differs. The advantage of having official definitions for all business sizes is that these can then be used for all kind of surveys, allowing data to be raised that is comparable. This will lead to a better understanding of developments in the different sectors. It will also help to target promotion and support programmes more accurately.

---

### **Strategic Plan for Rehoboth (1998)**

The strategic plan proposes the following strategic goals:

1. Raise awareness for the development potential of Rehoboth and create a positive “We can do it!” spirit by promoting common vision, purpose and action, create identity and to develop the mechanism to aggressively market the town.
2. To utilise the many underutilised and untapped resources for economic development, job creation, small business development and the creation of local wealth.
3. To develop and improve the social and physical infrastructure and make it conducive for the attraction of visitors and local as well as outside investors and make Rehoboth a better place to live and work.

The Rehoboth Council of the NCCI has identified the following objectives within the framework of the plan that NCCI and its members can undertake:

### **Goal 1**

#### *Tactical Objective 1.1*

Awareness and participation campaign

##### Strategies:

- 1.1.5. Set-up a development Forum for planning, information sharing. PR activities, etc.
- 1.1.6. Media Strategy and campaign
- 1.1.7. Newspaper for business and council news
- 1.1.8. Draw-up a complete 5 years strategic plan
- 1.1.9. Local Economic Development (LED) survey

#### *Tactical Objective 1.2*

Marketing of the town as a major spa town and tourist destination

##### Strategies:

- 1.2.3. Corporate Involvement Paper for Rehoboth
- 1.2.2. Identification of possible twinning towns in Germany
- 1.2.3. Develop marketing tools  
Billboards, Signage, Brochures, Leaflets, Video and website
- 1.2.4. Create festival themes and set festival times associated with the spa, healthy life, etc.

### **Goal 2**

#### *Tactical Objective 2.1*



Develop Rehoboth as an attractive place for outside visitors, investors and in particular develop the tourism potential

Strategies:

- 2.1.1. Make Rehoboth more attractive
- 2.1.2. Tourist Maps for Rehoboth
- 2.1.4. Tourist Information Office (joint-venture with NCCI and Town Council)
- 2.1.5. Research and draft a comprehensive, integrated tourism and eco-tourism development plan
- 2.1.6. Research and produce a Spa Town Development Plan around: Hot Springs, Baths, Clay baths, massages, mineral waters, parks, therapy
- 2.1.7. Explore the opportunity to become a centre for herbs, traditional medicine, essential oils and other products from desert plants, such as Hoodia, aloe, etc. (Pharmaceutical Industry based on plants.)
- 2.1.8. Organise and implement a “better services” campaign with shop-owners, sales staff, public servants, general public

*Tactical Objective 2.2*

Create a resource and business opportunity development plan

Strategies:

- 2.2.1. Skills register of special skills available in Rehoboth  
Database development of a “Contact Databank”
- 2.2.2. Draft a natural resources development plan
- 2.2.3. Business Opportunity Guide
- 2.2.4. Industrial Business and Investment Opportunity Guide

### Goal 3

*Tactical Objective 3.1*

Develop the physical and social infrastructure of the town

Strategies:

- 3.1.1. Attract business which develops infrastructure on a commercial basis such as:
  - Hotel development and accommodation
  - Cafes on main street
  - Craft shops
  - Golf course
  - Cinema, quality clubs, etc
- 3.1.2. Invest in the improvement of the physical infrastructure
- 3.1.3. Incorporate all other infrastructural development projects to be undertaken into the 5 years development plan
  - Sewage: assist in building loans (NHE?) to get indoor plumbing

### Quotes that inspired me

The following are some of the quotes that have appeared in my email newsletters. I hope that you will also find inspiration in some of them.

*20 April 2006*

"It is better to have enough ideas for some of them to be wrong, than to be always right by having no ideas at all." - Edward de Bono

*5 May 2006*

"All men dream, but not equally. Those who dream by night in the dusty recesses of their minds, wake in the day to find that it was vanity: but the dreamers of the day are dangerous men, for they may act on their dreams with open eyes, to make them possible."

-Thomas Edward Lawrence (of Arabia)

*19 May 2006*

- "Knowing is not enough; we must apply. Willing is not enough; we must do." - Goethe
- "Thinking is more interesting than knowing, but less interesting than looking" - Goethe
- "There is one thing one has to have: either a soul that is cheerful by nature, or a soul made cheerful by work, love, art, and knowledge." - Nietzsche

*25 May 2006*

"Greed is a fat demon with a small mouth and whatever you feed it is never enough." - Janwillem van de Wetering

*23 June 2006*

"There is no sickness worse for me than words, that to be kind, must lie." - Aeschylus

*14 July 2006*

"I sincerely believe that banking establishments are more dangerous than standing armies, and that the principles of spending money to be paid by posterity, under the name of funding, is but swindling futurity on a large scale" - Thomas Jefferson (American 3rd President)

*21 July 2006*

- "Debt is the slavery of the free." Publilius Syrus (Roman Author - First Century BC)
- "Credit buying is much like being drunk. The buzz happens immediately and gives you a lift.... The hangover comes the day after." Joyce Brothers

*28 July 2006*

- "The most successful people are those who are good at Plan B." - James York
- "Innovation is the whim of an elite before it becomes a need of the public." - Ludwig von Mises

*1 September 2006*

- "Be happy. It's one way of being wise."
- "Don't brood. Get on with living and loving. You don't have forever."

*29 September 2006*

"The means by which we live have outdistanced the ends for which we live. Our scientific power has outrun our spiritual power. We have guided missiles and misguided men." - Mahatma Gandhi

*4 August 2006*

“Sunshine is delicious, rain is refreshing, wind braces us up, snow is exhilarating; there is really no such thing as bad weather, only different kinds of good weather.” ~John Ruskin

*12 January 2007*

“We must encourage [each other] once we have grasped the basic points to interconnecting everything else on our own, to use memory to guide our original thinking, and to accept what someone else says as a starting point, a seed to be nourished and grow. For the correct analogy for the mind is not a vessel that needs filling but wood that needs igniting no more and then it motivates one towards originality and instils the desire for truth. Suppose someone were to go and ask his neighbours for fire and find a substantial blaze there, and just stay there continually warming himself: that is no different from someone who goes to someone else to get to some of his rationality, and fails to realize that he ought to ignite his own flame, his own intellect, but is happy to sit entranced by the lecture, and the words trigger only associative thinking and bring, as it were, only a flush to his cheeks and a glow to his limbs; but he has not dispelled or dispersed, in the warm light of philosophy, the internal dank gloom of his mind.” - Plutarch, On Listening to Lectures

*26 January 2007*

"Educate your children to self-control, to the habit of holding passion and prejudice and evil tendencies subject to an upright and reasoning will, and you have done much to abolish misery from their future and crimes from society." - Benjamin Franklin

*9 February 2007*

- "At the touch of love everyone becomes a poet." - Plato
- "The way to love anything is to realize that it might be lost." - G.K Chesterton

*16 February 2007*

"The intuitive mind is a sacred gift and the rational mind is a faithful servant. We have created a society that honors the servant and has forgotten the gift." Albert Einstein

*19 March 2007*

"Without moral and intellectual independence, there is no anchor for national independence." - David Ben-Gurion

*30 March 2007*

“When you waste a moment, you have killed it in a sense, squandering an irreplaceable opportunity. But when you use the moment properly, filling it with purpose and productivity, it lives on forever.” - Menachem Mendel Schneerson

*15 July 2007*

- “I long to accomplish a great and noble tasks, but it is my chief duty to accomplish humble tasks as though they were great and noble. The world is moved along, not only by the mighty shoves of its heroes, but also by the aggregate of the tiny pushes of each honest worker.” - Helen Keller
- “The poet Geoffrey Chaucer observed many years ago, folk long to go on pilgrimages. Only, these days, professional people call them conferences.” - David Lodge

*22 November 2007*

"Stupidity is not a virus, it just spreads like one." Anon

*20 March 2008*

"We cannot seek or attain health, wealth, learning, justice or kindness in general. Action is always specific, concrete, individualized, unique." - Benjamin Jowett

*25 March 2008*

"Wisdom doesn't necessarily come with age. Sometimes age just shows up all by itself." -Tom Wilson

*28 March 2008*

Only when the last tree has died and the last river been poisoned and the last fish been caught will we realise we cannot eat money. ~Cree Indian Proverb

*4 May 2008*

"Him that I love, I wish to be free -- even from me." - Anne Lindbergh

*6 June 2008*

"Human beings were not meant to sit in little cubicles, staring at computer screens all day, filling out useless forms and listening to eight different bosses drone on about mission statements." - Quote from 'Office Space'

*27 February 2009*

"The cure, therefore, of political ills is knowledge of the good life, and the statesman is he who has such knowledge, for that alone can give men what they are always seeking." - Introduction to Aristotle's Treatise on Government translation by William Ellis (1912)

*6 March 2009*

- "Prosperity is a way of living and thinking, and not just money or things. Poverty is a way of living and thinking, and not just a lack of money or things." - Eric Butterworth
- "It is good to have money and the things that money can buy, but it's good too, to check up once in a while and make sure you haven't lost the things money can't buy." - George Lorimer
- "Blessed indeed is the man who hears many gentle voices call him father!" - Lydia Maria Child

*13 March 2009*

"Call it a clan, call it a network, call it a tribe, call it a family. Whatever you call it, whoever you are, you need one." - Jane Howard

*20 March 2009*

"If you're respectful by habit, constantly honouring the worthy, four things increase: long life, beauty, happiness, strength."-Buddha Quote

*27 March 2009*

"If you want to make enemies, try to change something." - Woodrow T.Wilson

*6 April 2009*

"Whenever I found out anything remarkable, I have thought it my duty to put down my discovery on paper, so that all ingenious people might be informed thereof."- Antonie van Leeuwenhoek

*20 April 2009*

"Generosity is giving more than you can, and pride is taking less than you need." - Kahlil Gibran

*17 August 2009*

"Keep your dreams alive. Understand to achieve anything requires faith and belief in yourself, vision, hard work, determination, and dedication. Remember all things are possible for those who believe." – Gail Devers

*24 August 2009*

"When most around me have invested in property, I invested time in my friends. Now when I am in need, they offer to help - sometimes before I know I need help" – Milton Louw

*7 September 2009*

"A writer writes not because he is educated but because he is driven by the need to communicate. Behind the need to communicate is the need to share. Behind the need to share is the need to be understood." - Leo Rosten

*21 September 2009*

"I love those who yearn for the impossible." – Goethe

*12 October 2009*

"Good people do not need laws to tell them to act responsibly (and fairly), while bad people will find a way around the law." – Plato

"Today you are You, that is truer than true. There is no one alive who is Youer than You." Dr. Seuss

*20 November 2009*

"The fear of death is the most unjustified of all fears, for there's no risk of accident for someone who's dead." - Einstein

*4 January 2010*

"A little more patience, a little more charity for all, a little more devotion, a little more love; with less bowing down to the past, and a silent ignoring of pretended authority; brave looking forward to the future with more faith in our fellows, and the race will be ripe for a great burst of light and life." - Elbert Hubbard.

*21 January 2010*

"You have to grow from the inside out. None can teach you, none can make you spiritual. There is no other teacher but your own soul." - Swami Vivekananda

### Back of the book

In this book I hope to objectively evaluate Namibia's economic problems in terms of Namibia's realities. I read a very interesting piece on "Solving Africa's Commercial Poaching Pandemic" by Ron Thomson and use his analogy below in relation to our economic problems.

"To begin to solve the problem we have to identify its real causes. This can be likened to the approach to the AIDS pandemic. In AIDS, like in economics, there are two levels that must be looked at. The underlying or "proximate" cause of an AIDS patient's death – even though he dies of pneumonia or TB – is his primary infection with HIV. Pneumonia and TB – the "ultimate" cause of death – can be treated with modern medicines; but they do not work when the patient's immune system has been destroyed by HIV. You cannot save an AIDS patient's life by treating only the ultimate disease unless the proximate cause of the illness is removed.

Namibia's economic problems have both proximate and ultimate causes, too. The solution must eliminate its proximate causes which are multiple and complex.

They include: a hugely expanding rural population that is moving to the urban areas; illiteracy – especially in regards Information Technology; lack of adequate schooling and medical care facilities; and their constantly escalating states of poverty.

*But the principal proximate cause is poverty. Removing poverty from the equation will take lots of money. But where will the money come from if the solution is to be sustainable for Namibia?"* <sup>xxxvi</sup>

It is time for us to stop the blaming game of "colonial masters" or "the white man", and tackle our problems with both hands to show that Namibia can solve its own problems.

In this book I have used a wide variety of experiences and quotes from other people around the world that I think can influence and shape our future direction. Not only have I researched the history of countries and economic policies, where possible, I have also consulted with experts in various fields to provide specific solutions which we can use in Namibia. *(While doing my research for this section of the book I spent a lot of time on research and quite a bit of time reading through some of the Ancient Greek philosophers. I especially enjoyed reading "A treatise on Government" by Aristotle and would suggest it to any reader. These, and others, I got free of charge from the Project Gutenberg – over 25,000 free books available online.* <sup>xxxvii</sup> )

These lessons and advice has been added to my experience and is summarised as policies for a future Namibia at the end of the book.

## Endnotes

- i Namibia National Students' Organisation & Others v Speaker of the National Assembly for South West Africa 1990 (1) SA 617 SWA, at 627
- ii Constitutional jurisprudence in Namibia since Independence - George Coleman and Esi Schimming-Chase
- iii Chaotic Balance: Nicola Robins and Niall Campbell – Mindshift (Winter 2008 · Issue 08)
- iv “Judicial independence and the responsibilities of a judicial officer” – P. Shivute (2004) as quoted by Kaijata NG Kanguuehi
- v United Nations Economic Commission for Africa. 2005. African Governance Report 2005
- vi The Common Law- Oliver Wendell Holmes, Jr.
- vii Paraphrased: <http://www.greatquestions.com/winners/en/Microsoft%20Word%20-%20AnnaBetkaessay.pdf>
- viii [http://mysite.pratt.edu/~jtomlins/619/e-government\\_in\\_namibia.pdf](http://mysite.pratt.edu/~jtomlins/619/e-government_in_namibia.pdf)
- ix A Treatise on Government by Aristotle - translation by William Ellis (1912)
- x A Treatise on Government by Aristotle - translation by William Ellis (1912)
- xi <http://www.bankwindhoek.com.na/index.php?page=Financial%20Services> – accessed 9 April 2009
- xii [http://www.fin24.com/articles/default/display\\_article.aspx?Nav=ns&ArticleID=1518-24\\_1094547](http://www.fin24.com/articles/default/display_article.aspx?Nav=ns&ArticleID=1518-24_1094547) – accessed 9 April 2009
- xiii Fresh Perspectives: Human Resource Management
- xiv Small Business Impact Assessment 2003 - Dr. Christoph Stork, Moureen Matomola, Milton Louw
- xv [http://www.unctadxi.org/templates/Page\\_7362.aspx](http://www.unctadxi.org/templates/Page_7362.aspx) - accessed 18 April 2009
- xvi MTI website accessed 20 April 2009
- xvii Cyclopedia Of Economics, 2nd EDITION, Sam Vaknin, Ph.D.
- xviii Plutarch, On Listening to Lectures
- xix Ron Thomson, The pieces of the Africa Wildlife Puzzle – African Sporting Gazette (Volume 11· Issue 1)
- xx [http://www.kiddiegardens.com/growing\\_potatoes\\_in\\_tires.html#howto](http://www.kiddiegardens.com/growing_potatoes_in_tires.html#howto)
- xxi [http://youtu.be/NBOAbO\\_d-hw](http://youtu.be/NBOAbO_d-hw)
- xxii For further reading see: "Modern Economic Problems" - Frank Albert Fetter, Professor of Economics, Princeton University, 1916
- xxiii Cyclopedia Of Economics, 2nd EDITION, Sam Vaknin, Ph.D
- xxiv <http://www.independent.co.uk/news/world/africa/to-brad-and-angelina-a-girl-born-in-namibia-what-does-life-hold-for-the-nations-children-480171.html> - accessed 10 April 2009
- xxv Judge Brian O'Linn - Commission of Enquiry into legislation for the more effective Combating of Crime in Namibia
- xxvi Wages and Salaries Commission - 1995
- xxvii Mahomed, J - judgment in the South Africa Constitutional Court dealing with the constitutionality of the death sentence
- xxviii Kahlil Gibran
- xxix Facebook Groups: “Coloured Namibians, Coloured women are Hot, You know you coloured when...
- xxx Added after Foreword was written
- xxxi [http://en.wikipedia.org/wiki/Children%27s\\_rights](http://en.wikipedia.org/wiki/Children%27s_rights)
- xxxii Children's Rights in Namibia - Edited by Oliver C Ruppel (<http://www.unam.na/faculties/law/documents/ChildrensRightsBook.pdf>)
- xxxiii South African Minister of Social Development at the United Nations Second World Assembly on Ageing in Madrid
- xxxiv Héctor Abad Gómez – August 1987
- xxxv Dr Ivy Matsepe-Casaburri, Minister of Communications, Republic Of South Africa – 2007 ICT Conference
- xxxvi Paraphrased from - Ron Thomson, Solving Africa's Commercial Poaching Pandemic – African Sporting Gazette (Volume 11· Issue 3)
- xxxvii [www.gutenberg.org](http://www.gutenberg.org)