

Inclusive Business Landscaping Series

Namibia



Preface

This report was written by Pierre Coetzer and Nicolas Pascarel with input from Aline Krämer in November 2014 for the Inclusive Business Action Network (IBAN) to identify and describe the inclusive business landscape of Namibia. The report is part of a series of several country studies that IBAN published in order to share the findings. The series is edited by Ashley Insight.

This study is part of an ‘Inclusive Business Landscaping Series’ published by the Inclusive Business Action Network (IBAN). The objective of the series is to identify and describe the inclusive business landscapes and explore the potential for further inclusive business growth in selected developing countries. You can find more publications on inclusive business on www.searchinclusivebusiness.org.

The Inclusive Business Action Network (IBAN) is a multi-stakeholder network promoting inclusive business globally and supporting the scale and replication of inclusive business models. IBAN ‘connects the dots’ between the vast number of businesses, existing initiatives, networks, investors and other actors from the global inclusive business community. To enable successful business models and partnerships, IBAN creates and shares market insights as well as best practices and brings together relevant parties by offering peer-learning, networking and information spaces.
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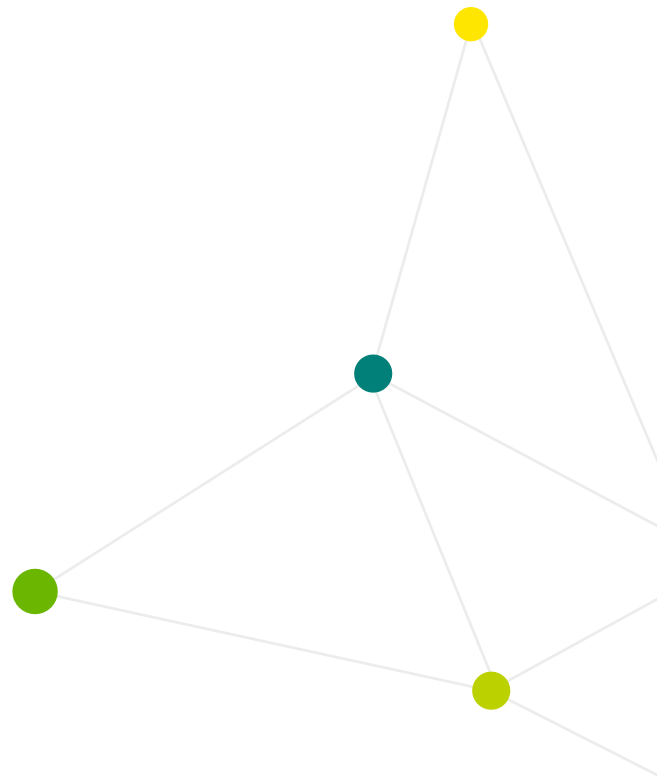


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Acronyms

BoP	Base of the Pyramid
BFS	Business Financial Solutions
CAM	Common Monetary Area
CED	Centre for Entrepreneurial Development
CSFN	Civil Society Foundation of Namibia
CSI	Corporate Social Investment
CSR	Corporate Social Responsibility
DBN	Development Bank of Namibia
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
IBAN	Inclusive Business Action Network
IBMs	Inclusive Business Models
IOL	Institute for Open Learning
IRDNC	Integrated Rural Development and Nature Conservation
MTC	Mobile Telecommunications Limited
NBIC	Namibia Business Innovation Centre
NDC	Namibia Development Corporation
NEEEF	New Equitable Economic Empowerment Framework
NEFF	Namibia Economic Freedom Fighters
SACU	Southern African Customs Union
SMMEs	Small, Medium and Micro-sized Enterprises
TIPEEG	Targeted Intervention Programme for Employment and Economic Growth

Executive summary

Since independence from South Africa in 1990, Namibia's economy has been steadily growing at an average of three to four per cent per year. However, it has a high poverty rate (28.7 per cent national estimate in 2009), high inequality (GINI coefficient of 61.0) and high youth unemployment rate (34.10 per cent). The government has put policies in place with the aim of reducing this inequality including, the Affirmative Action Act and New Equitable Economic Empowerment Framework (NEEEF), similar to Broad-Based Black Economic Empowerment (BBBEE) in South Africa, which, although a voluntary framework, aims to benefit historically disadvantaged Namibians and applies to all government contracts.

Considering the small size of its population, Namibia has a relatively large and diverse private sector. The local stock market is one of the largest on the African continent, with a market capitalisation of US\$ 100 billion. Namibia's economy is heavily dependent on mining and agriculture. Namdeb Diamond Corporation, which is 50 per cent state-owned, is the country's largest locally based business by turnover.

There are generic, non-binding programmes in place aimed at growing business in Namibia and reducing dependence on South African imports, including the Targeted Intervention Programme for Employment and Economic Growth (TIPEEG). However, Namibia is ranked lowest out of all the countries reviewed for the IBAN landscaping series (see box below) for both ease of doing business and competitiveness.

Furthermore, in contrast to its neighbour Botswana¹, Namibia is struggling to balance its budget, and the current account deficit is projected to reach eight per cent of GDP in 2015¹. This could translate into limitations in the state's short to medium term ability to sustain investment in priority sectors.

This report provides an overview of the current market and prevalence of inclusive business in Namibia. It looks at the key factors that could influence the potential for and challenges to inclusive business growth, based upon a series of interviews with representatives from private,

public and non-profit organisations in Namibia, and desk research carried out in 2014.

The research finds that there is currently no recognition of the term inclusive business in Namibia. However, there is a focus on access to markets for small, medium and micro-sized enterprises (SMMEs) and corporate social responsibility (CSR) within larger companies. The inclusive business ecosystem is still young and yet to develop with a few actors that address the needs of SMMEs but not specifically inclusive business.

The study brings to light some other key findings:

- The agricultural sector generates 47.7 per cent GDP and employs 172,530 people, with 60 per cent of Namibians active in subsistence farming. There is potential here to integrate these producers into local and global value chains using good practice from other successful inclusive business models around the globe.
- Namibia faces geographical challenges with one of the lowest population densities in the world, which makes it hard for accelerators and business support programmes to work efficiently.
- There is a dominance of South African companies due to its shared history and as a part of the Common Monetary Area and membership of the Southern African Customs Union. Representing both a challenge and opportunity the dominance of South African firms in retail means some best practice is being bought in by larger companies such as Spar and Get Produce, who have tried implementing programmes to source locally, however, existing contracts and large-scale suppliers in South Africa mean it is hard to develop a local sourcing strategy.
- There is a knowledge gap across government, business and policy of the concept of and best practice in inclusive business.
- There is a need for access to finance and implementation support for SMMEs, especially in rural areas.

¹ Cf. International Finance Corporation: http://www.africaneconomicoutlook.org/fileadmin/uploads/aeo/2014/PDF/CN_Long_EN/Namibie_EN.pdf, accessed 13 July

1. Introduction

Namibia is one of Africa's 'success stories'. Since gaining independence from South Africa in 1990, the country has made considerable economic progress, enjoying consistent growth in a stable political environment. It has reduced its historical dependence on South Africa by diversifying its trade and investment partners, and has earned itself a reputation for good governance and stability.

Nevertheless, the country is also characterised by persistent and huge social inequalities, with significant pockets of poverty, as well as structural unemployment. This report looks at the current inclusive business landscape, discusses the few examples in Namibia and the potential areas which could benefit from inclusive business models.

1.1. Objectives of this report

This report maps the developing inclusive business landscape in Namibia. The main objectives of the report are to:

- Briefly describe the socio-economic and political context in Namibia to understand the framework within which inclusive business has to operate;
- Identify and map companies in Namibia with inclusive business models (IBMs) in order to better understand the different types of companies, the differences in IBMs across sectors, and the nature of their business models;
- Identify and map organisations/intermediaries that support the inclusive business environment in Namibia to understand the nature of this support, the services offered, and the role played in encouraging inclusive businesses.

1.2. Research Methodology

This report is based on secondary research and a series of interviews carried out in 2014 (interviewees listed in Appendix 1). As such, it is a high level mapping of the landscape and there are likely to be further inclusive businesses and models not identified in this research which will emerge with more in-depth engagement with the environment.

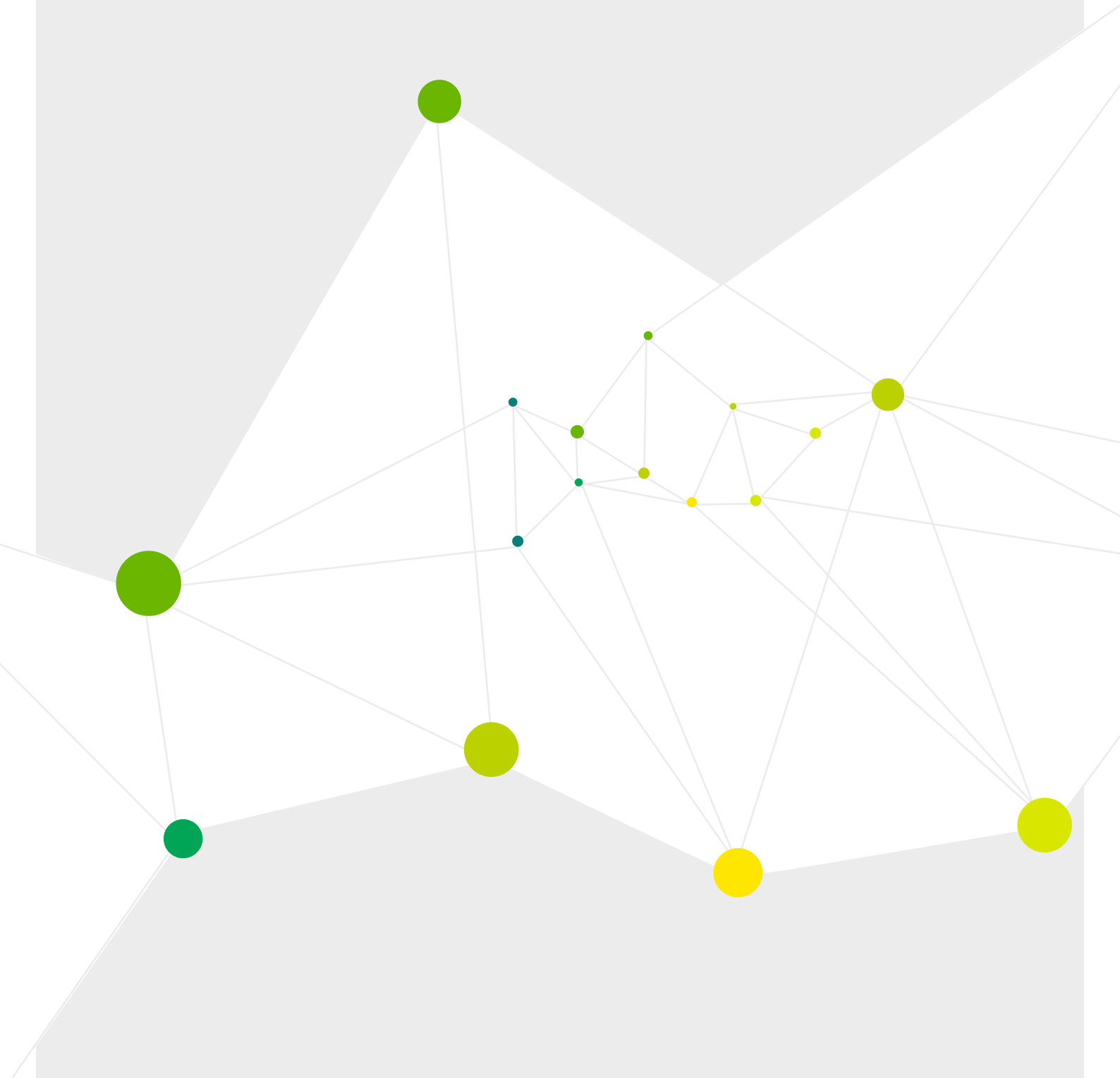
Figure 1:

What is inclusive business?

*"Inclusive business models are commercially viable and replicable business models that include low-income consumers, retailers, suppliers, or distributors in core operations. By adopting the models, companies build the capacity of low-income businesses and entrepreneurs; increase access to finance for businesses and consumers; create or adapt products to meet local needs and requirements; and develop innovative distribution approaches to hard-to-reach communities. Far from philanthropy-driven, these business models can be part of a successful long-term growth strategy that creates new market-based opportunities, eliminates market inefficiencies, solidifies supply chains, and builds future brand loyalty."*²

² Cf. International Finance Corporation: Inclusive Business at the IFC, http://www.ifc.org/wps/wcm/connect/f669250043e7497caa4aba869243d457/Inclusive+Business+Models+Group_Fact+Sheet_External.pdf?MOD=AJPERES, accessed 13 July 2015

Country context



2. Country context

2.1. Socio-economic environment

Namibia has emerged over the last 24 years as one of the African continent's prominent success stories. Since independence from South Africa in 1990, its economy has been steadily growing at an average of 3–4 per cent per year. With a GDP per capita of US\$ 5,408 in 2014, it is classified as an upper middle income country, ranking 8th on the continent.⁴

Accession to statehood in 1990 broke the country's isolation and helped reduce its dependency on South Africa, enabling the country to forge links with new economic partners such as Angola, Botswana, Brazil and China, and significantly expand economic relations with the European Union. Despite this diversification, South Africa remains the country's largest trade partner and overall investor. Namibia remains anchored to South Africa through its membership of the Common Monetary Area (CAM), which pegs the Namibian dollar⁵ to the South African rand at a rate of 1:1, and membership of the Southern African Customs Union (SACU). While the rand peg shields Namibia from the sudden currency fluctuations of its biggest economic partner, it also deprives the country from setting its own monetary policy.

Significant progress has been achieved over the last quarter century in improving the lives of the poorest Namibians, but Namibia's economy remains fractured by significant levels of inequality and poverty. According to the World Bank, 28.7 per cent of the population live below the national poverty line⁶. An estimated 60 per cent of Namibians are active in subsistence farming⁷. Furthermore, Namibia's Gini coefficient of 61.0 in 2009 reflects its status as one of the most unequal countries in the world⁸. As in neighbouring Botswana and South Africa, unemployment is disturbingly high, at 18.6 per cent of the total

Table 1: 2014 Country Statistics ³	
Population:	
Size	→ 2.4 million
Growth	→ 2.4% p.a.
GDP:	
Annual	→ 12.99bn US\$
Growth rate	→ 6.4% p.a. (constant local currency)
Per capita	→ 5,408 US\$
Income level	→ Upper middle income
Unemployment: (modelled ILO estimate)	
Total population	→ 18.6%
Youth	→ 38.7%
Gini Coefficient → 61.0 (2009)	
Poverty headcount ratio at national poverty lines → 28.7% (2009)	

active population and 38.7 per cent in the 15–24 age bracket.⁹

Medium term prospects for the Namibian economy are relatively good, with growth expected to remain comfortably above four per cent per annum for 2014 through to 2016, driven by some large public investment projects, notably a large new container terminal in Walvis Bay, Namibia's largest port¹⁰, and infrastructure. However, in contrast to its neighbour Botswana, Namibia is struggling to balance its budget, and the current account deficit is projected to reach eight per cent of GDP in 2016¹¹. This could translate into limitations to the state's short to medium term ability to sustain investment in priority sectors. Namibia's foreign trade also is heavily dependent on the mining sector, which accounts for 47 per cent of the country's exports in value.

³ Cf. The World Bank: Data: Namibia, <http://data.worldbank.org/country/namibia>, accessed 5 April 2016

⁴ Cf. The World Bank: Data: Namibia, <http://data.worldbank.org/country/namibia>, accessed 22 September 2014

⁵ XE exchange rate: N\$ 1 = US \$ 0.089, US \$ 1 = N\$ 11.17. www.xe.com, accessed 8 October 2014

⁶ Cf. The World Bank: Data: Namibia, <http://data.worldbank.org/country/namibia>, accessed 22 September 2014

⁷ Cf. The Economist (2011): Happy but unequal Namibia, <http://www.economist.com/node/18340509>, accessed 13 July 2015

⁸ Cf. The World Bank: Data: GINI index (World Bank estimate), <http://data.worldbank.org/indicator/SI.POV.GINI>, accessed 13 July 2015

⁹ Cf. The World Bank: Namibia, <http://www.worldbank.org/en/country/namibia/overview>, accessed 13 July 2015

¹⁰ Cf. Honde, G.J.; Odhiambo, O. (2014): African Economic Outlook: Namibia 2014, p.5, http://www.africaneconomicoutlook.org/fileadmin/uploads/aeo/2014/PDF/CN_Long_EN/Namibie_ENG.pdf, accessed 13 July 2015

2.2. Business environment

Considering the small size of its population, Namibia has a relatively large and diverse private sector. The local stock market is one of the largest on the African continent, with a total market capitalisation of N\$ 1.4 trillion dollars in 2013.¹⁴

Locally-based businesses are defined, for the purposes of this overview, as businesses that are either headquartered in Namibia, or whose activities in Namibia represented a major portion of their revenue and/or employees (i.e. above 30 per cent).¹⁵

Namibia ranked 88th out of 189 countries around the world in the 2015 edition of the World Bank's Ease of Doing Business report, far behind neighbouring Botswana (74th) or South Africa (43rd). There is considerable room for improvement in specific areas, notably starting a new business (where Namibia ranks 156th out of 189) and registering property (173rd out of 189). According to the report, it takes an average of 66 days and 10 procedures to start a new business¹⁶ – a clear deterrent for many informal micro and small businesses operating in low income communities. Namdeb Diamond Corporation is the country's largest locally based business by turnover, with earnings of 9.04 billion Namibian dollars in 2013 (US\$ 837 million).¹⁷ Namdeb is a wholly owned subsidiary of Namdeb Holdings Ltd. which is 50 per cent state-owned, with the remaining shares going to De Beers, the world's leading

- Ranked 88th out of 189 countries in the World Bank's Ease of Doing Business Indicator 2015¹²
- Ranked 88th out of 144 countries by the World Economic Forum's Global Competitiveness Index for 2014¹³

diamond mining company. De Beers itself is fully owned by Anglo American, a global mining giant with historical roots in South Africa¹⁸. Incidentally, this ownership structure is identical to that of Debswana in neighbouring Botswana, which is also part of the De Beers Group. According to De Beers' 2012 annual report (the latest available), Namdeb paid US\$ 294 million in taxes and royalties to the Namibian government, making the company a major contributor to the Namibian exchequer.

Outside of the mining sector, the country's largest private group is Ohlthaver & List²⁰, with a local turnover of N\$ 4.58 billion (US\$ 415 million at October 2014 exchange rates). Ohlthaver is, among others, the parent company of Namibia Breweries, and also owns interests in the retail sector, food production, fishing, beverages, farming, retail trade, information technology, property leasing and development, marine engineering, steelworks and the leisure and hospitality industry. Ohlthaver employs more than 5,000 people.

¹¹ Cf. Honde, G.J.; Odhiambo, O. (2014): African Economic Outlook: Namibia 2014, p.3, http://www.africaneconomicoutlook.org/fileadmin/uploads/aeo/2014/PDF/CN_Long_EN/Namibia_ENG.pdf, accessed 13 July 2015

¹² Cf. The World Bank Group: Ease of Doing Business in Namibia, <http://www.doingbusiness.org/data/exploreeconomies/namibia>, accessed 13 July 2015

¹³ Cf. World Economic Forum: Competitiveness Rankings, <http://reports.weforum.org/global-competitiveness-report-2014-2015/rankings/>, accessed 13 July 2015

¹⁴ Cf. Namibian Stock Exchange (2013): Annual report 2013, p.2, <http://nsx.com.na/wp-content/uploads/2012/11/NSX-Annual-Report-2013-print.pdf>, accessed 13 July 2015

¹⁵ Because of the difficulties in ascertaining the residence or the nationality of shareholders, share ownership has not been taken into consideration.

¹⁶ Cf. The World Bank Group: Ease of Doing Business in Namibia, <http://www.doingbusiness.org/data/exploreeconomies/namibia>, accessed 13 July 2015

¹⁷ Cf. The Chamber of Mines of Namibia (2013): Annual Review 2013, p.17, http://www.simpology.com.na/new/chamber/Publications/Chamber_Annual_Review_2013.pdf, accessed 13 July 2015

¹⁸ Cf. Anglo American plc, <http://www.angloamerican.co.za/>, accessed 13 July 2015

¹⁹ Cf. De Beers Group of Companies (2012): Report to Society 2012, p.21, https://www.debeersgroup.com/content/dam/de-beers/corporate/documents/Sustainability/Sustainability%20Reports/DeBeers_RTS_2012.PDF, accessed 13 July 2015

²⁰ Cf. Ohlthaver & List, <http://www.ohlthaverlist.com/>, accessed 13 July 2015

In addition to locally-based businesses, South African companies have a significant presence in Namibia, as a result of geographical proximity and historical advantage. These companies are prominent in the financial services sector (FNB/ Firststrand, Standard Bank, Nedbank, Investec, Old Mutual and Sanlam), the retail sector (Shoprite-Checkers, Pick n Pay, Truworths, Game) as well as mining and general industry (Anglo American and Barlow World).²¹

For a list of the prominent businesses in Namibia see Appendix 2.

Considering the small size of the Namibian domestic market, a number of Namibian companies have been expanding their markets to fast growing neighbouring countries such as Angola, Botswana, Zambia, and the Democratic Republic of Congo, in addition to South Africa, which has long been Namibia’s main economic partner. Over the past two decades, trade has considerably increased with these countries, thanks also to better transport links and infrastructure.

Table 2: Sectoral breakdown of GDP and level of employment per sector^{22, 23, 24}

Contribution to GDP of:	Value	Source	Employees per sector	Source
Mining	9.6%	African Economic Outlook 2012	11,240	Namibia Statistics Agency
Trade, hotels and restaurants	3.8%	Namibia Tourism 2012	41,853	Namibia Statistics Agency
General government	9.7%	African Economic Outlook 2012	32,313	Namibia Statistics Agency
Banks, insurance and business services	28.7%	African Economic Outlook 2012	12,645	Namibia Statistics Agency
Construction	4.4%	African Economic Outlook 2012	42,577	Namibia Statistics Agency
Agriculture	47.7%	African Economic Outlook 2012	172,530	Namibia Statistics Agency

²¹ Compiled from desktop research and interviews

²² Cf. Namibia Statistics Agency (2012): The Namibia Labour Force Survey 2012 Report, <http://cms.my.na/assets/documents/p19dmnb3g84n115kkcch9bvsk1.pdf>, accessed 5 April 2016

²³ Cf. African Economic Outlook (2012): Namibia, <http://www.africaneconomicoutlook.org/fileadmin/uploads/aeo/PDF/Namibia%20Full%20PDF%20Country%20Note.pdf>, accessed 5 April 2016

²⁴ Cf. Namibia Tourism Board (2013): Namibia Tourism Satellite Account, 4th Edition, http://www.namibiaturism.com.na/uploads/file_uploads/TSA_2012_Report.pdf, accessed 5 April 2016

2.3. Policy and regulatory environment

Namibia enjoys one of the highest rankings among African countries in terms of good governance.

It is a stable multi-party democracy, with strong constitutional safeguards guaranteeing freedom of assembly and freedom of speech. The democratic and broadly liberal outlook is further enhanced by a strong civil society, a respected judiciary and an independent media.

Existing policies focus on inclusion through enterprise development and community investment.

SWAPO²⁵, Namibia's historical liberation movement, remains firmly in control of government, and has dominated the political arena since Namibia's first democratic election in 1989.²⁶

However, many Namibians feel that the pace of social transformation since independence has been too slow. One sign of growing impatience is the launch of the Namibia Economic Freedom Fighters (NEFF) in June 2014. The NEFF is campaigning on an agenda of nationalisation of resources and the economic empowerment of black Namibians.²⁷

Namibia's existing policy frameworks relevant to inclusive and responsible business are quite generic. The main relevant policies are the Targeted Intervention Programme for Employment and Economic Growth (TIPEEG) and the Affirmative Action Act of 1998. All relevant policies are listed below.

Targeted Intervention Programme for Employment and Economic Growth (TIPEEG)²⁸

TIPEEG, launched in 2011, is a spending programme focusing on four main areas of intervention:

- **Agriculture**, by providing funds for improved livestock farming, horticulture development, water supply, and crop production.
- **Tourism**, by spending on tourism marketing and infrastructure investment.
- **Transport**, through improvements in transport infrastructure, including road and rail networks and port facilities.
- **Housing and sanitation**, by providing funding for the servicing of land, the construction of low-cost housing and sanitation facilities.

Media reports in Namibia suggest that TIPEEG failed to deliver on its promise to create 100,000 new jobs, having only managed to create 15,000 permanent or temporary positions by 2014.²⁹

Affirmative Action Act³⁰

The Affirmative Action (Employment) Act 29 of 1998 requires that designated employers take positive measures to employ Namibian women, disabled and those who have been racially disadvantaged (this is defined as those affected by old apartheid patterns, including women, black Namibians and people with disabilities). It outlines a hiring strategy for employers, rewarding preferential status to Namibian citizens from these groups. While non-citizens are eligible for employment, the act stipulates a citizen must be groomed as understudy. The onus is on the employer to comply with the act, and to produce a yearly

²⁵ SWAPO is the historic acronym of the South West African People's Organisation. However, since "South West Africa" refers to the pre-independence name of the country, the full name is no longer in use and the official name of the party is now the SWAPO Party of Namibia.

²⁶ Hage Geingob won the presidential elections in November 2014 with 87% of the vote.

²⁷ Cf. Mail & Guardian (2014): EFF spreads its wings to Namibia, <http://mg.co.za/article/2014-06-26-eff-launches-in-namibia>, accessed 13 July 2015

²⁸ Cf. National Planning Commission (2011): Targeted Intervention Programme for Employment and Economic Growth (TIPEEG), http://www.mcanamibia.org/files/files/f7d_TIPEEG.pdf, accessed 5 April 2016

²⁹ Cf. Namibian Sun (2014): Only 15 000 permanent jobs created through Tipeeg, <http://www.namibiansun.com/government/only-15-000-permanent-jobs-created-through-tipeeg.62824>, accessed 13 July 2015

³⁰ Cf. Republic of Namibia (1998): Affirmative Action (Employment) Act 29 of 1998, [http://www.lac.org.na/laws/annoNAM/LABOUR%20\(1998\)%20-%20Affirmative%20Action%20\(Employment\)%20Act%2029%20of%201998%20\(annotated\).pdf](http://www.lac.org.na/laws/annoNAM/LABOUR%20(1998)%20-%20Affirmative%20Action%20(Employment)%20Act%2029%20of%201998%20(annotated).pdf), accessed 5 April 2016

review of employment practices. This is received and monitored by the Employment Equity Commission, established under the act to reward or penalise employer performance. For example, in September 2014, the commission announced an investigation into Coca-Cola Namibia Bottling Company's report after allegations of racial discrimination and failure to groom understudies.³¹

Vision 2030³²

Namibia's overarching policy framework is Vision 2030, developed by the National Planning Commission, which reports to the president's office. Vision 2030 aims to turn Namibia into a "well-developed, prosperous and healthy country".³³ Originally drafted in 2004, it is a generic policy document that paints a very general and idealistic picture of what Namibia would look like in 2030. It is very short on specifics, but it does state what government's overall expectations of business are: to "implement affirmative action, create employment and facilitate the expansion of small and medium scale enterprises".³⁴ While Vision 2030 does not provide direct incentives for the development of inclusive business models, it emphasises the reduction of inequality in the country's main policy blueprint.

New Equitable Economic Empowerment Framework (NEEEF)³⁵

The NEEEF, set up in 2011, is aimed at encouraging larger participation of formerly disadvantaged Namibians in the economy. It is similar in its aims to South Africa's Broad-based Black Economic Empowerment (BBBEE) policies. While it is a voluntary framework, it applies to anyone

tendering for government contracts and focuses on five key elements:

- **Ownership**, whereby at least 25 per cent of ownership of a company needs to be in the hands of "historically disadvantaged Namibians".
- **Management control and employment equity**, whereby at least 50 per cent of the management control of a company needs to consist of previously disadvantaged Namibians.
- **Training and skills transfer**, with a spending equivalent to at least 1.5 per cent of wages.
- **Enterprise Development**, with procurement spending on supplies from companies owned by previously disadvantaged Namibians.
- **Community investments**, with a minimum of 1 per cent of profits after tax to be spent on community development projects (i.e. corporate social investment).

Growth at Home³⁶

Growth at Home is a catch-all theme chosen by the Ministry of Trade and Industry to accelerate economic growth, reduce inequality and increase employment.

As an extension of the ministry's goals, the campaign aims to give local products a foothold in the local retail sector, dominated by South African stores, who import a significant portion of their goods from outside Namibia. Further emphasis is on industrialisation, manufacturing and the development of raw materials available in Namibia. This includes assessing the value of regional cooperation.

³¹ Cf. The Namibian (2014): Coca-Cola's equity report rejected, <http://www.namibian.com.na/index.php?id=128218&page=archive-read>, accessed 5 April 2016

³² Cf. National Planning Commission: National Plans, Vision 2030, http://www.npc.gov.na/?page_id=210, accessed 5 April 2016

³³ Cf. National Planning Commission: National Plans, Vision 2030, http://www.npc.gov.na/?page_id=18, accessed 23 September 2014

³⁴ Cf. Republic of Namibia (2004): Namibia Vision 2030, p.89, http://www.npc.gov.na/?wpfb_dl=36, accessed 23 September 2014

³⁵ Cf. Government of the Republic of Namibia (2015): The New Equitable Economic Empowerment Framework (NEEEF), <http://www.opm.gov.na/documents/11816/2898456/THE+NEW+EQUITABLE+ECONOMIC+EMPOWERMENT+FRAMEWORK.pdf/b3999fa7b-84c4-4cd0-b677-35bddc02a4a5>, accessed 5 April 2016

³⁶ Cf. Republic of Namibia Ministry of Trade and Industry (2015): Growth at Home: Annual Report 2014/2015, <http://www.mti.gov.na/downloads/Ministry%20of%20Trade%20Annual%20Report%202014-2015%20FINAL.pdf>, accessed 5 April 2016

The Vocational and Educational Training Act³⁷

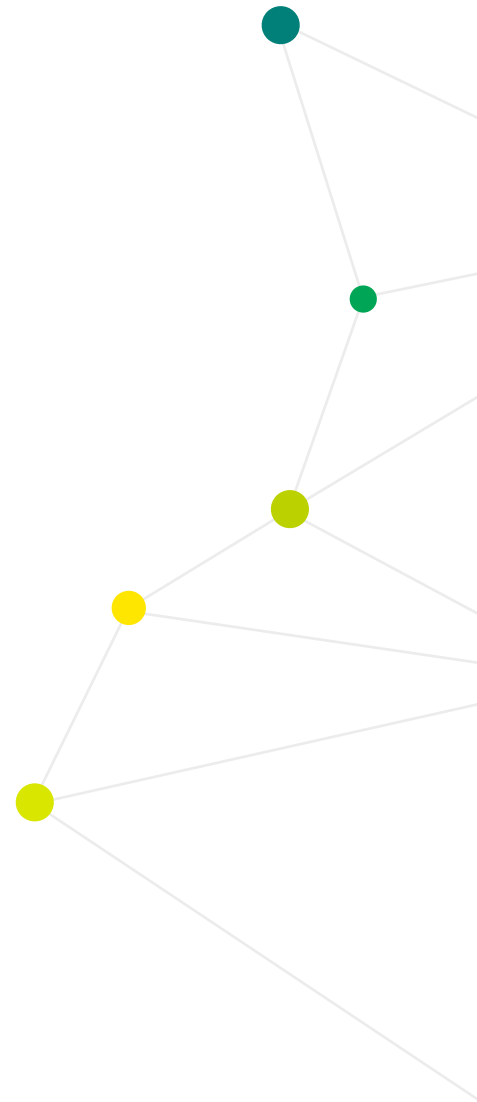
The VET Act supports the development of Namibian workforce by providing vocational skills training. Under regulatory body, the National Training Authority (NTA), specific sectors and training needs are identified based on demand. Under the act, employers with payroll of N\$ 350,000 or above will be required to register with the NTA and pay a VET Levy of 1.5 per cent of payroll per month. Late payments are subject to fines and interest. That amount is based on average levies of similar programmes abroad, and is necessary to generate the N\$ 340 million/year the NTA says is needed for the act to achieve the required impact.

The NTA is funded through the levy. The funds are also used to support employers in establishing or maintaining vocational education and training programmes.

The newspaper The Namibian reported in August 2014 the suspension of NTA chief executive Maria Nangolo-Rukoro, on the basis of an Ernst & Young report finding alleged irregularities in tendering processes and internal corruption.³⁸

The proposed Procurement Act

The Procurement Act is currently in the pipeline and will very likely have an impact on the capacity of small enterprises to become contractors in Namibia. The bill sets standards for the bidding and awarding of procurement contracts, to ensure preference is given goods manufactured in Namibia and specifically by disadvantaged groups. It establishes a Central Procurement Board, which would replace the national Tender Board. This was criticised by Swapo Member of Parliament, Kazenambo Kazenambo who said it would “facilitate discrimination and nepotism”.³⁶ The bill was tabled and withdrawn from the National Assembly in 2013 to be re-drafted.

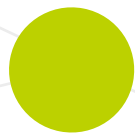


³⁷ Cf. Government Gazette of the Republic of Namibia (2008): Promulgation of Vocational Education and Training Act (Act No. 1 of 2008), http://www.moe.gov.na/files/downloads/f1f_Vocational%20Education%20and%20Training%20ACT%201%20of%202008.pdf, accessed 5 April 2016

³⁸ Cf. The Namibian (2014): NTA ‘offers’ to pay off former boss, http://www.namibian.com.na/index.php?archive_id=126586&page_type=archive_story_detail&page=1, accessed 13 July 2015

³⁹ Cf. AllAfrica (2014): Namibia: Kazenambo Takes On Corrupt Permanent Secretaries, <http://allafrica.com/stories/201409261281.html>, accessed 13 July 2015

Emergence of inclusive business in Namibia



3. Emergence of inclusive business in Namibia

Although the term ‘inclusive economy’ is frequently employed, available literature and discussions with Namibian stakeholders on the ground suggest that the expression ‘inclusive business’ is not commonly used. In interviews, the concept often seems to be conflated with two main components of economic empowerment, namely access to markets for SMMEs (e.g. enterprise development) and corporate social responsibility (often called “community investments” in the Namibian context).

Based on current research, the existing inclusive business landscape of Namibia is quite thin. However a few Namibian companies are beginning to develop approaches with a high social impact, either by developing their market for products or services at the Base of the Pyramid (BoP) or by sourcing from the BoP. We go into more detail of these in Section 4.

Seen from a corporate angle, the willingness to improve business inclusiveness is often seen as a secondary priority or a CSR exercise. However, very little data is available on spending levels by companies on corporate social investment (CSI), and even less on what companies are doing in terms of CSR activities, according to the Civil Society Foundation of Namibia (CSFN), which has conducted surveys on the topic over the last few years.⁴⁰

There is no CSR-specific legal framework in Namibia, and as a result, CSR activities are voluntary. The topic, however, has recently become more established on the business agenda and in the national debate in Namibia. This is perhaps best illustrated by the annual CSI Summit that has been organised since 2012 by the CSFN. The event brings together many of Namibia’s leading busi-

nesses in a national discussion on responsible business.⁴¹ The CSFN explicitly underwrites the government’s vision to “improve the quality of life for Namibians by the year 2030”.⁴² Much as is the case in neighbouring South Africa, the rationale for CSR is set out in moral as well as in business terms:

“The social needs facing the country are substantial and it is both a moral duty and makes sound business sense for private and public stakeholders to make a difference by finding synergies on projects that substantially benefit disadvantaged sectors of the community,” the CSFN asserts.⁴³

As Andrew Harris explains: “Companies in Namibia have been very reluctant to share details on their CSR spending and activities, but the CSR Summit is slowly changing attitudes and raising awareness.”⁴⁴

Examples of CSR initiatives in Namibia include Namdeb’s DART programme, Agra’s sponsorships and Meatco’s provision of training to smallholder cattle farmers. For more details on CSR in Namibia see Appendix 3.

Looking at the inclusive business sector from an SMME angle, respondents naturally put forward the challenges SMMEs face accessing a market. In 2004, SMMEs in Namibia contributed approximately 12 per cent of GDP, but employed around 20 per cent of the country’s workforce.⁴⁵ A discussion of the current challenges faced by the inclusive business ecosystem and organisations working in the space can be found in Section 5.

⁴⁰ Interview with Mr Andrew Harris, CSFN Windhoek

⁴¹ Cf. Annual CSI Summit: About CSFN, http://csnamibia.com/about_csfm.htm, accessed 13 July 2015

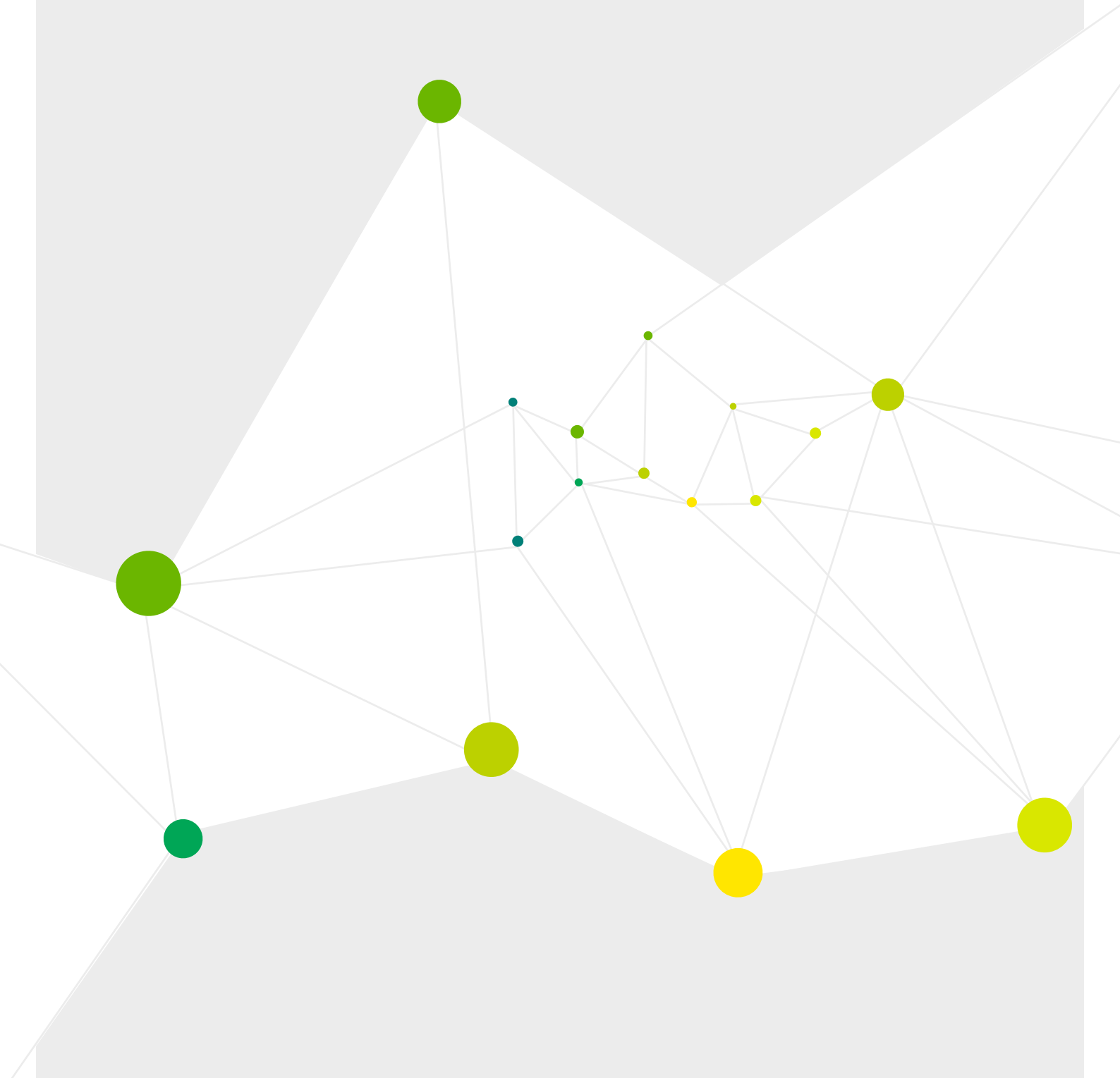
⁴² Cf. Annual CSI Summit: About CSFN, http://csnamibia.com/about_csfm.htm, accessed 13 July 2015

⁴³ Cf. Annual CSI Summit: About CSFN, http://csnamibia.com/about_csfm.htm, accessed 13 July 2015

⁴⁴ Interview with Mr Andrew Harris, CSFN Windhoek

⁴⁵ Cf. Quinto, M.T. (2011): Namibia’s SMEs, the Untapped Sector, <http://www.aaeffrica.org/start/namibias-smes-the-untapped-sector/>, accessed 5 April 2016

Existing inclusive business models



4. Existing inclusive business models

The country’s private sector landscape is relatively diverse and well-developed, with dynamic companies in a variety of sectors. However, based on current research, the existing inclusive business landscape of Namibia is quite thin. A few Namibian companies are beginning to develop approaches with a high social impact, either by developing their market for products or services at the BoP or by sourcing from the BoP. Table 2 below gives an overview of the inclusive business examples discussed in this section. The businesses have been distinguished by sector and by the type of BoP engagement i.e. whether they engage low-income individuals as consumers that actually buy their product or service, or as suppliers, employees, entrepreneurs, retailers and distributors in their supply chain.

4.1. Agriculture

Agriculture is an important sector in Namibia, making up seven per cent of Namibia’s GDP⁴⁶ and employing 209,906 people in 2014. This makes the agriculture by far the biggest employment sector as 29.5 per cent of the total labour force work in this sector.⁴⁷ It therefore has a big potential to make an impact.

Engaging low-income individuals as suppliers

An example of a company looking to adapt in this area is **Namibia Breweries**. According to its 2013 annual report, they are assessing the viability of growing barley locally for the production of beer.

Table 3: Inclusive business examples in Namibia

	Suppliers/ Producers	Employees/ Entrepreneurs	Retailers/ Distributors	Consumers/ Clients
1. Agriculture	<i>Namibia Breweries</i> <i>Meatco</i> <i>Mondelez</i> <i>SABMiller</i> <i>Heineken</i>			
2. Tourism		<i>Wilderness Safaris</i>		
3. Retail/consumer goods	<i>Ostora</i>			
4. Finance		<i>MTC mobile money</i>		<i>MTC mobile money</i>
5. Skills & education				<i>Trustco</i>
6. Mining	<i>Swakop Uranium</i>	<i>Swakop Uranium</i>		

⁴⁶ Cf. The World Bank: Data: Agriculture, value added (% of GDP), <http://data.worldbank.org/indicator/NV.AGR.TOTL.ZS>, accessed 5 April 2016

⁴⁷ Cf. Namibia Statistics Agency (2015): The Namibia Labour Force Survey 2014 Report, <http://cms.my.na/assets/documents/9b8e77842e3dec459407c2a76b9d79ab.pdf>, accessed 5 April 2016

This type of 'sourcing from' model has been successfully tried by other large food and beverage companies such as **SABMiller**, **Mondelez** and **Heineken**. If the local climatic conditions can be overcome (something that will be determined in the next two years), local procurement could provide a significant number of employment opportunities.⁴⁸

Meatco, Namibia's largest meat processing company, invested in farming and livestock development programmes in 2013 through its corporate social investment vehicle, the **Meatco Foundation**.⁴⁹ In partnership with Namibia's **Integrated Rural Development and Nature Conservation (IRDNC)** it is developing manuals and training to help avoid overgrazing in communal areas, to contribute to genetic herd improvement in communal areas, to improve market access. In combination with Meatco's Ekwatho project, which helps farmers apply for bridging finance to buy and raise cattle on their land until they reach slaughtering age are projected by the company to amount to N\$ 6.5 million (ca. US\$ 589,500) by 2015. With the Giving Back Project, the foundation contributes to community development in Greenwell Matongo, Havana, Kilimanjaro and Okahandja Park in the Khomas region by providing tools and training for cultivating local vegetable gardens.

4.2. Tourism

Namibia's tourism sector presents another opportunity. As exemplified by Wilderness Safaris, some operators in the sector are already developing innovative approaches aimed at integrating local communities in their value chain, while also ensuring the preservation of very fragile ecosystems.

Engaging low-income individuals as employees

Wilderness Safaris, based in neighbouring Botswana, claims to be the leading eco-tourism operator in Africa and runs resorts across the region, many of which integrate local communities.

One such example in Namibia is the Damaraland Camp. It is Wilderness Safaris' first formal camp in Namibia and the first formal joint venture agreement between a community and tourism company in the country. It is possibly the most stand-out example of inclusive business benefiting both parties over the long-term. The camp was formed in 1996, following an agreement between Wilderness Safaris the Torra Conservancy, a community-registered trust covering 3,522 km² of land and a population of about 1,200.⁵⁰

Wilderness Safaris funded the total cost of lodge construction, but ownership was transferred to the community at a rate of 20 per cent a year, beginning in the tenth year of partnership. Once it owned 100 per cent, the community sold a portion back to Wilderness Safaris to fund lodge upgrades, one of the first instances in Namibia of a conservancy reinvesting in an ecotourism project. The annual of payments made to the community totalled more than US\$ 70,000 in 2013. The camp currently employs 30 people, of whom 75 per cent are women and 77 per cent come from the local community. They earn the equivalent of nearly US\$ 90,000 annually.⁵¹

That Wilderness Safaris provides skills development and training means the community is not fully dependent. In 2010, for example, Wilderness Safaris assisted the Torra Conservancy in applying for a commercial-bank loan. This was the first time a Namibian conservancy had raised its own funds for construction.

4.3. Retail and consumer goods

Namibia's retail sector is still much dominated by South African high street names, including Shoprite Checkers and Pick n Pay. As part of the drive towards more local procurement, Namibia is keen to provide more local content to its retail sector.

⁴⁸ Cf. Namibia Breweries (2013): Annual Report 2013, p.22-23

⁴⁹ Cf. Meatco Namibia (2013): Annual Report 2013, http://www.meatco.com.na/sites/default/files/31-05-13_3512__meatco_annual_report_2013.pdf, accessed 13 July 2015

⁵⁰ Cf. Gradl, C., van Gaalen, M.; Pirzer, C. (2014): Destination Mutual Benefit – A Guide to Inclusive business in Tourism

⁵¹ Cf. Gradl, C., van Gaalen, M.; Pirzer, C. (2014): Destination Mutual Benefit – A Guide to Inclusive business in Tourism

Engaging low-income individuals as suppliers

One example of this drive is the Ostora project, driven by the Namibia Development Corporation and its partner Agra⁵². The aim is to open a small network of shops selling 100 per cent Namibian products, to be launched in 2015. The Ostora project is part of a drive to help provide SMEs with easier access to local and sustainable markets. The concept is a retail store selling exclusively Namibian consumer products. From this perspective, Ostora is a marketing project to get Namibian products on shelves and test how they do on the market. This will be done through Ostora outlets that will sell only Namibian products and include a product screening process that – if products are deemed not market-ready – will receive support from partners like FABlab.

Ostora will also be a tool for identifying shortcomings or needs of producers so that the relevant support can be given where needed. Furthermore, the Ostora shop will also support SMEs by providing transactional support, ensuring that supplying SMEs get paid much faster than would be the case in the normal industry cycle, thereby helping them to have better control over their cash flow. The NDC's plan is to open a first outlet in a major shopping centre in Windhoek to test the market. Ostora is registered and brand created with help from Fablab. Agra's role in the project is the development of the Ostora brand, writing a business proposal, and identifying as many Namibian producers as possible. Agra will not be involved in the retail aspect of the project. There are plans for branching out in other regions after the pilot, and products will be chosen based on market demand.

4.4. Financial services

Engaging low-income individuals as customers

Mobile Telecommunications Limited (MTC), Namibia's second largest mobile phone company, has launched a mobile money service in 2014. It allows registered users to carry out basic financial transactions (deposit, withdraw and transfer money), settle bills and purchase airtime, and make point of sales (POS) payments. This enables many Namibians with limited or no access to traditional commercial banks to be included in the formal financial services value chain for the first time.⁵³

4.5. Education and skills

Engaging low-income individuals as customers

Trustco offers education and student loans for middle and low-income Namibians with limited access to financial services and education. Trustco's approach was driven by gaps in the Namibian market for tertiary education, as well as adapted financial solutions to cover tuition fees.

Trustco's educational subsidiary, the Institute for Open Learning (IOL), is the largest private distance-learning tertiary educational institution in Namibia. Between 2005 and 2011, Trustco provided 55,000 small loans ranging from between N\$ 1,000 to 20,000 (between US\$ 100 and 2,000). By 2011, its loan portfolio was US\$ 33 million. Interest rates on the loans are regulated and set in accordance with Namibia's micro-lending regulations at twice the prime interest rate, which corresponded to 22 per cent in 2010. The business started as a family-owned property-development company in 1992, before developing an expertise in microfinance and micro-insurance. Standard Bank and FNB, two large South African-based financial institutions, now also hold shares in the company.⁵⁴

⁵² Interview with Namibia Development Corporation NDC

⁵³ Cf. Ekongo, J. (2014): MTC launches mobile money services, <http://www.mtc.com.na/uploads/press-releases/068b33a8e7253d8b966dcc219da28194895d95e2.pdf>, accessed 6 April 2016

⁵⁴ Cf. International Finance Corporation: Case Study: Trustco Finance Proprietary (Pty) Ltd., <http://www.ifc.org/wps/wcm/connect/5c2b88804e2550bea56aad7a9dd66321/Trustco.pdf?MOD=AJPERES>, accessed 6 April 2016

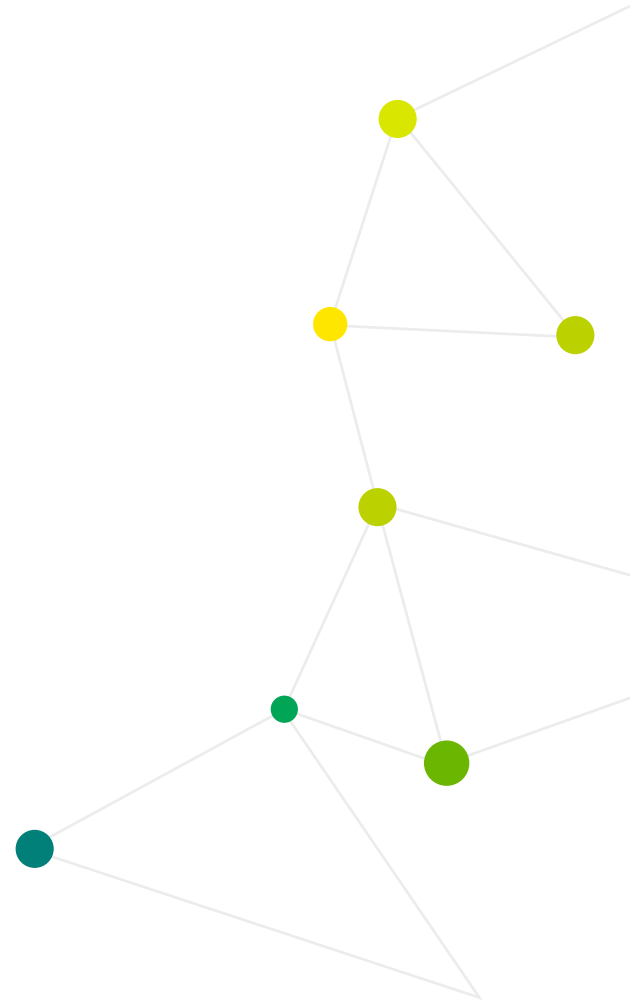
4.6. Mining

Engaging low-income individuals as suppliers and employees

Mining continues to be a major source of income for Namibia's economy. It contributes 11 per cent of GDP, and 47 per cent of the country's exports. There is significant scope to expand efforts to integrate local communities into the value chains of mines, and a few mining companies such as Swakop Uranium and Rio Tinto provide examples. Husab mine, owned by Swakop Uranium, is currently under construction, and is expected to become the second largest uranium mine in the world. According to its website⁵⁵, Swakop is seeking to support social and empowerment initiatives, such as local procurement, local recruitment, and local upliftment. It cites the example of Namspace, a Namibian company that was awarded one of Swakop Uranium's largest contracts.

Estimated at N\$ 100 million, the contract is to supply the Husab Project's construction camp and EPCM buildings. A number of other local business initiatives also receive funding and practical support through the Swakop Uranium Foundation Trust.

A similar approach is being followed by Rio Tinto, a global mining giant, at its Rössing Uranium Mine. Rössing is one of the largest and longest-running open pit uranium mines in the world. It claims to be invested in local development, including its home city Arandis and its community.⁵⁶



⁵⁵ Cf. Swakop Uranium: <http://www.swakopuranium.com/>, accessed 13 July 2015

⁵⁶ Cf. Rössing Uranium: <http://www.rossing.com/>, accessed 13 July 2015

The inclusive business support ecosystem



5. The inclusive business support ecosystem

Namibia's inclusive business ecosystem is quite embryonic at this stage, and faces a variety of challenges. Some of these constraints are structural: Namibia is a very large country with one of the lowest population densities in the world. The size of the overall market, let alone at the Base of the Pyramid, does not necessarily make it cost effective, especially for foreign companies, to develop market-specific strategies. This is further complicated by Namibia's linguistically, culturally and racially diverse population of Ovambos, Hereros, Damaras, Kavangos, Afrikaners, Germans, and a number of smaller communities. In addition, despite excellent overall infrastructure, transporting goods across the vast territory to serve very small markets is expensive.

A mix of organisations in Namibia, public as well as private, play a role in driving the country's economic development. While they tend to be small, research suggests that they seem to be working quite well together and form a small but functional ecosystem.⁵⁷

Government-linked entities

Namibia Development Corporation (NDC)

Created in 1993, the NDC falls under the authority of the Ministry of Trade and Industry. Its mandate is to promote and support Namibia's economic growth and development. The NDC is an implementing agent for domestic and international tenders in agriculture, trade and industrial projects. Many of these projects are to be facilitated through land donations, such as a N\$ 6,4 million (or US\$ 580,300) community market in Keetmanshoop.⁵⁸

As part of Namibia's Vision 2030, a new industrial development agency to support all industrial programmes and spearhead new initiatives was announced in 2013 by the NDC.⁵⁹

Development Bank of Namibia (DBN)

The Development Bank of Namibia is a national Development Finance Institution. It provides finance to projects for viable and sustainable enterprise development that contribute "measurably" to Namibia's development.⁶⁰ Specifically, it provides finance to the private sector, as well as for enterprise development and SMEs. The bank seeks to spread finance in key sectors, such as social and physical infrastructure. It promotes ownership to formerly disadvantaged Namibians, particularly women and young entrepreneurs.

DBN uses capital and interest it recovers to make more loans available. The bank's loan book amounted to N\$ 1.72 billion (US\$ 157 m) in 2013, with a total of N\$ 3.4 billion (US\$ 310 m) approved since the bank's inception ten years ago.⁶¹

In September 2014, DBN announced plans raise N\$ 2.5 billion (US\$ 220 m) selling bonds and arranging credit lines to increase lending to businesses. It also announced that it was considering its first-capital raising programme, as part of a plan to decrease dependence on the National Treasury, its main source of financial support.⁶²

⁵⁷ For more information about support available around the world for inclusive businesses, visit the database of technical and financial support on the Practitioner Hub for Inclusive Business.

⁵⁸ Cf. The Namibian (2011): Keetmans open market behind schedule, <http://www.namibian.com.na/index.php?id=82564&page=archive-read>, accessed 6 April 2016

⁵⁹ Cf. Ministry of Trade and Industry (2013): Ministry of Trade and Industry Annual Report 2012/13: "Growth at Home", http://www.mti.gov.na/downloads/Ministry_of_Trade_Annual_Report_201213.pdf, accessed 6 April 2016

⁶⁰ Cf. Development Bank of Namibia: <http://www.dbn.com.na>, accessed 13 July 2015

⁶¹ Cf. Development Bank of Namibia (2013): Annual Report 2013: Opening Doors for Development, p.7, <http://www.dbn.com.na/index.php/publication-home/annual-reports/file/105-2013-dbn-ar>, accessed 13 July 2015

⁶² Cf. Bloomberg (2014): Namibian State-Run Bank Seeks to Raise Up to \$ 220 Million, <http://www.africatrademagazine.com/en/news/906-namibian-state-run-bank-seeks-to-raise-up-to-220-million.html>, accessed 6 April 2016

Development Programmes/Projects

*Southern African Innovation Support Programme*⁶³

The Southern Africa Innovation Support (SAIS) programme is a four-year pilot project which seeks to guide innovation in southern Africa. It is funded by the Finnish Ministry of Foreign Affairs and covers not just Namibia, but also Botswana, Mozambique and Zambia. The programme supports collaboration between the innovation systems of African countries in order to create a positive impact on economic and social development in the region. It is managed from main office in Windhoek. The NBIC mentioned above is its local partner in Namibia.

SAIS seeks to support the creation of a Southern African innovation ecosystem, and the development of conducive frameworks for innovation and business innovation. The programme has four key components:

- Establishing sustainable knowledge-sharing networks for innovation support and partnerships;
- Building capacity via strengthening human capacity related to innovation;
- Adapting and replicating selected best practices, projects and initiatives, that support practical outcomes; and
- Building institutional and operational elements of the systems of innovations on a national and regional level

*Bokamoso Entrepreneurial Centre*⁶⁴

The Bokamoso Entrepreneurial Centre is an SME incubator on the edge of Windhoek's largest township, Katutura, and was initially established in 2003. Financed mainly by the city of Windhoek, the incubator provides support services for SMEs and micro-entrepreneurs led by Namibians from poor communities. These support services include typical BDS services such as mentorship and train-

ing. The creation of the incubator was driven by a recognition of the role of SMEs in generating employment, especially at the Base of the Pyramid, and the role of SMEs in driving economic growth. In 2004, SMEs in Namibia contributed approximately 12 per cent of GDP and employed around 20 per cent of the country's workforce.⁶⁵ Bokamoso currently houses around 40 SMEs active in a diversity of fields such as textile and clothing manufacturing, tourism and travel, electronic repair, design and printing and event management. The Bokamoso centre is a good example of partnership and collaboration between the private and the public sectors, and its Board of Trustees, which manages the centre, comprises private companies such as Nedbank, Pupkewitz Holdings and the Namibia Manufacturers Association, as well as public or parastatal organisations such as the Development Bank of Namibia and the Centre of Entrepreneurial Development of the Polytechnic of Namibia (see below).

Academic/Research Institutions

*Centre for Enterprise Development (CED)*⁶⁶

The Centre for Enterprise Development (CED) was established in 2000 as a centre within the Polytechnic of Namibia, to facilitate capacity building initiatives for the public, private and NGO sectors. Through standardised and tailor-made training initiatives, baseline research and strategies to alleviate poverty, CED diversifies the markets and develops the Namibian labour force.

The CED provides customised SMME development, information- and communication technology (ICT) training and testing, short courses, industry focused programmes and consulting, social science research as well as partnering initiatives. The CED claims to have transferred skills to over 14,000 participants since its inception.

⁶³ Cf. South African Innovation Support: Overview, <http://www.saisprogramme.com/overview/>, accessed 13 July 2015

⁶⁴ Cf. All Africa (2013): Namibia: Incubation Centre Rebranded to Bokamoso, <http://www.allafrica.com/stories/201307040888.html>, accessed 13 July 2015

⁶⁵ Cf. Quinto, M.T. (2011): Namibia's SMEs, the Untapped Sector, <http://www.aeeafrika.org/start/namibias-smes-the-untapped-sector/>, accessed 5 April 2016

⁶⁶ Cf. Centre for Enterprise Development, <https://ced.polytechnic.edu.na/>, accessed 13 July 2015

*FABlab Namibia*⁶⁷

FABlab Namibia is part of a global network of manufacturing, prototyping and design labs, called FABlabs. It was originally created by the Massachusetts Institute of Technology (MIT). FABlab Namibia is currently the largest FABlab in Africa. It was established in partnership with the Ministry of Trade and Industry to enhance local product competitiveness, bridge the technological divide by driving better access to ICT, new machinery, tools, knowledge, skills and equipment. FABlab is actively promoting the uptake of technology skills, access to modern tools and equipment, use of raw materials within Namibia for new products. The goal is in essence to thereby ensure value-addition happens inside country borders rather than importation of value added products into Namibia.

Namibia Business Innovation Centre

The Namibia Business Innovation Centre (NBIC) was established at the Polytechnic of Namibia, one of two state-owned Namibian tertiary institutions (the other being the University of Namibia). It aims to support Namibia in building a globally competitive economy and an inclusive society. NBIC provides education to students, entrepreneurs, executives in industry and government on innovation, leadership and change management.

- The Innovation Marketplace, which offers programmes designed to motivate entrepreneurs, even where they don't yet have a concrete idea in mind, and help them to find partners and generate business ideas
- Entrepreneurship and incubation, providing support throughout the first phases of a business, from the initial idea to the establishment of a company and its growth phase, with mentoring, training and incubator services
- Research and Development, which fosters partnerships and cross-pollination between companies and academic institutions in

Namibia, and matching technology developers with companies looking for technologies to solve challenges they face, or develop innovative products and services.

Private sector led initiatives

*Team Namibia*⁷¹

Team Namibia was formed in 2003 to encourage Namibian consumers to buy local products and services, and promote the production of quality local goods and services. The initiative for its formation came from the private sector, through the Namibian Chamber of Commerce and Industry and the Namibian Manufacturers Association. Funding also comes from many of Namibia's largest private sector players, such as Bank Windhoek, MTC, Namdeb, Ohltaver & List, Telecom Namibia and FNB Namibia Holdings. Team Namibia is mainly a marketing and branding tool, but it can have an indirect effect on the development of more integrated value chains with local content.

Consultants and others

*Business Financial Solutions (BFS)*⁷²

BFS is a private consultancy and financial advisor. It is a designated partner in Namibia of the Centre for the Development of Enterprise (CDE) based in Gaborone, Botswana, which itself is funded by the European Union (see Botswana report for details). BFS claims to have "significant experience" in business management, enterprise development, and operations management, particularly with growing companies.

*SME Compete*⁷³

SME Compete is a private consultancy firm seeking to help Namibian SMEs grow business, create wealth and generate employment. SME Compete's offering includes training and skills enhancement, aimed at improving entrepreneurial, management, marketing and IT skills of SMEs.

⁶⁷ Cf. FABlab: What is FABlab Namibia, <http://www.fablabnamibia.org/about-fablab/what-is-fablab-namibia>, accessed 13 July 2015

⁶⁸ Cf. Namibia Business Innovation Institute: About NBII, <http://nbic.polytechnic.edu.na/nbic/about/>, accessed 13 July 2015

⁶⁹ Cf. Namibia Business Innovation Centre (NBIC): Practitioner's Handbook. Entrepreneurship and Incubation, <https://issuu.com/nbicnamibia/docs/entrepreneurship/19>, accessed 13 July 2015

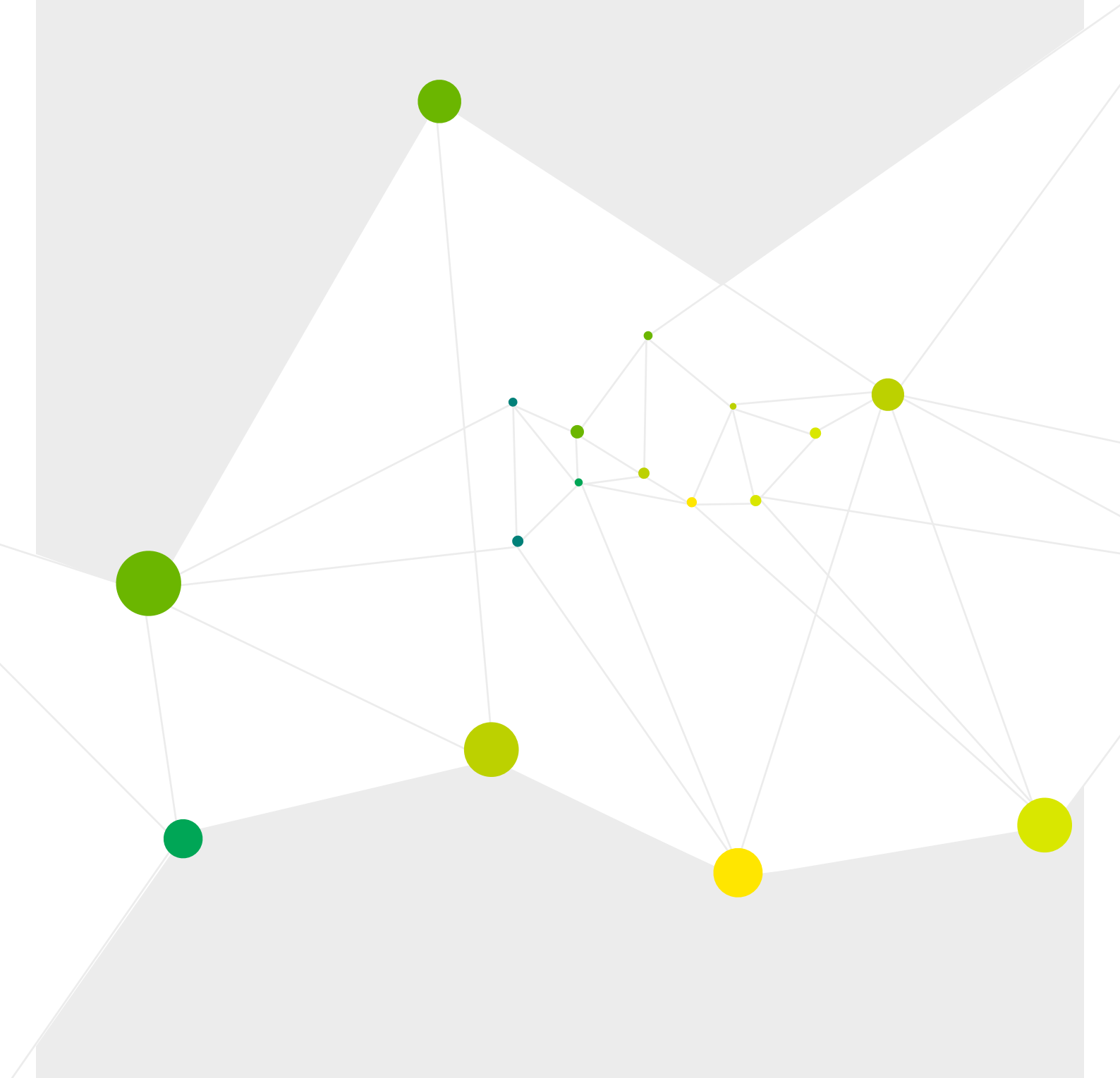
⁷⁰ Cf. South African Innovation Support: Partners, <http://www.saisprogramme.com/partners/>, accessed 13 July 2015

⁷¹ Cf. Team Namibia: Overview, <http://www.teamnamibia.com/page/overview/>, accessed 6 April 2016

⁷² Cf. Business Financial Solutions: About Us, <http://bfs.com.na/index.php/bfs-about-us>, accessed 13 July 2015

⁷³ Cf. SME Compete, <http://www.smecompete.com/>, accessed 13 July 2015

Conclusion



6. Conclusion

The research has shown that there are few examples of innovative business models that explicitly seek to address the country's social and developmental challenges with a high impact for the poor. Many businesses tend to conflate the notion of inclusive business with CSR. From a public policy perspective, existing policy frameworks tend to be non-binding and generic, focusing mainly on enterprise development and training.

The research conducted suggests that the inclusive business sector and ecosystem in Namibia is small but due to the high level of inequality in the country there is a strong case to encourage the development of more inclusive business models. There are some key gaps identified that could be addressed to encourage the growth of the sector, both in terms of the general environment and inclusive business ecosystem (i.e. awareness, sharing of expertise and call for action) and in terms of specific projects and businesses that offer short and medium-term potential for development with high social and environmental impact. These include:

Awareness

Considering the current lack of awareness on the topic there is a need to collect and spread information on successful inclusive business models in Namibia, and on the opportunities that exist. There is an awareness of the need to redress imbalances of the past – and some initiatives, but inclusive business is still relatively new concept. There is a need to put the development of inclusive business models much more firmly and explicitly

on the agenda of both the private and the public sector, as part of Namibia's drive to create a more inclusive economy. Institutions that could be involved in the sector include major players of Namibia's private sector, but also public sector organisations such as the CSFN, Namibia Development Corporation, the Development Bank of Namibia, and the Namibia Business Innovation Centre.

Incentives

The constraints in terms of incentives are, to a degree, linked to the information gap. A number of institutions exist and occasionally work together. One example is the HERD programme, which brings together FABLab, the Ministry of Trade and Industry, SAIS, Agra, Swakara and the Polytechnic of Namibia to support the development of an integrated value chain for wool products.⁷⁴ However, despite such examples, the regulatory framework is vague and quite generic. The Procurement Bill, which could in theory help to integrate businesses owned and managed by formerly disadvantaged Namibians into the sectoral value chains, is still a work in progress. There have been calls from Namibian policymakers to provide better incentives, especially aimed at SMEs, to drive their growth and enable them to contribute better to poverty alleviation and address economic inequalities. This includes targeted measures in the fields of access to finance, but also technology and skills development.

⁷⁴ Cf. FABLab: HERD: National Wool Campaign, <http://www.fablabnamibia.org/component/k2/8-front-page/herd-national-wool-campaign>, accessed 13 July 2015

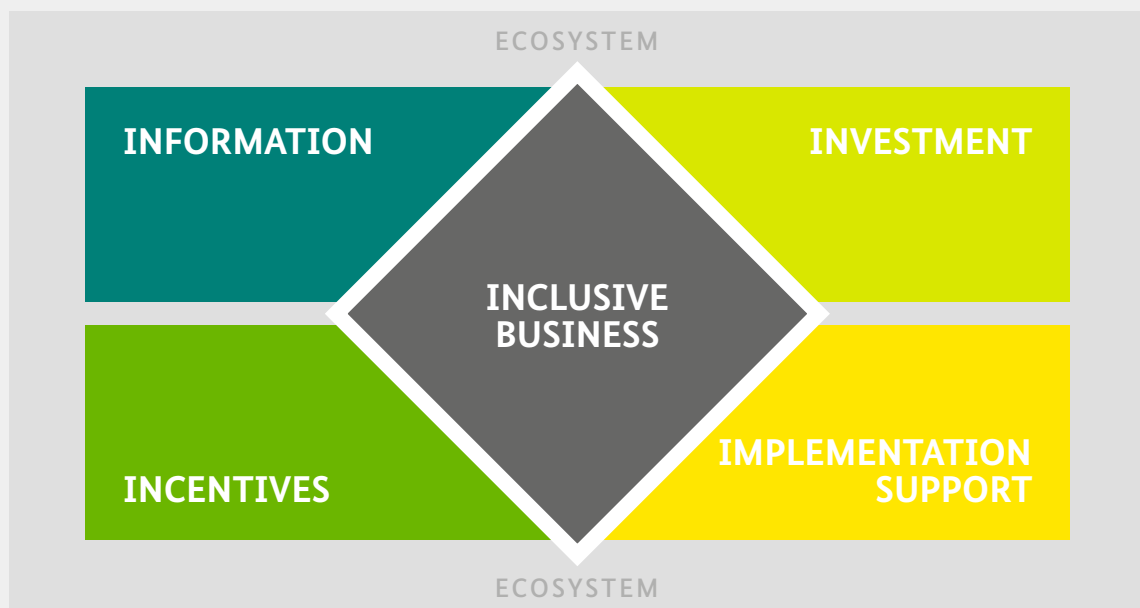
⁷⁵ Cf. All Africa (2013): Namibia: SME Incubation Centre Rebranded to Bokamoso, <http://allafrica.com/stories/201307040888.html>, accessed 13 July 2015

Figure 2:

Challenges facing the Namibian inclusive business eco-system

- *Lack of awareness and data*
- *Need to spread information and best practice, and entrench IB on the agenda*

- *Conservative landscape and high transactional costs*
- *Significant gap in access to finance for SMMEs*



- *Generic regulatory framework with few incentives and clear guidelines*
- *Need for targeted incentives in access to finance, as well as training and skills development*

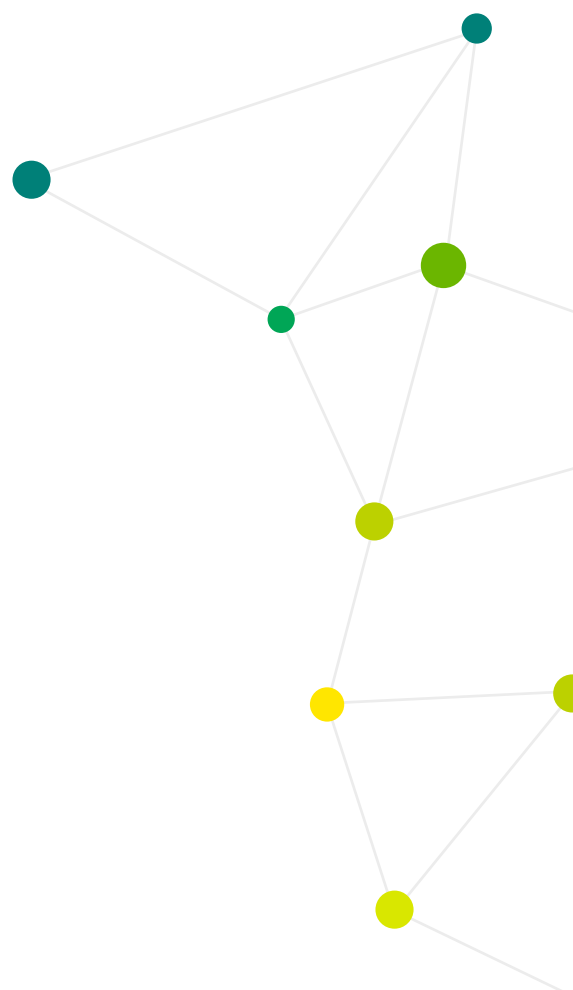
- *Very limited BDS offering, almost non-existent in rural areas*
- *Need to develop mentoring and training services for SMEs*
- *Scope for practical improvements in payment systems and logistics*

Investment

The current access to finance landscape in Namibia is quite conservative: While the needs of the larger businesses seem adequately covered by the commercial banking sector (and the complementing public development finance institutions such as the Development Bank of Namibia and the Namibian Development Corporation), there are far fewer options available for SMEs, and almost no access to finance is forthcoming in the informal sector. According to the African Development Bank, there is a significant gap in the level of access to financial services in Namibia, in particular with regards to start-ups, as well as micro, medium and small businesses.⁷⁶ High transactional costs of banking, amongst others, constitute a significant barrier. In the words of one interlocutor, “*the financial sector is largely designed for the first economy.*”

Implementation support

There is significant scope to improve, expand and enhance implementation support in Namibia. Most business development services (BDS) are based in Windhoek, with few options in rural areas and smaller towns. There is a specific need to develop mentoring and training services for SMEs, and there is significant scope in the field of logistics (e.g. getting products to market) and payments (making and receiving payments for goods and services, especially in rural areas with few or no formal banking services).



⁷⁶ Cf. Honde, G.J.; Odhiambo, O. (2014): African Economic Outlook: Namibia 2014, p.15, http://www.africaneconomicoutlook.org/fileadmin/uploads/aeo/2014/PDF/CN_Long_EN/Namibie_ENG.pdf, accessed 13 July 2015

Appendices

Appendix 1: List of interviews conducted for this report in Namibia

Organisation	Type of actor	Name	Position
Agra	Private sector	Pauline Lindeque	Procurement manager
Civil Society Foundation of Namibia*	NGO/ Research organisation	Andrew Harris	Director
City of Windhoek/ Department of Department of Economic Development & Environment	Public sector (Bokamoso Incubator)	Leonora Joodt	Section Head: SME Development and Promotion
Fablab	Research organisation	Kirstin Wiedow	Director and Founder
Meatco	Private sector	Vehaka Tjimune	Director
Namibia Development Corporation	Public sector	Koos Van Staden & Wessel !Nanuseb	Senior Manager Corporate Affairs
Namibia Manufacturing Association	Private sector representative organisation	Ronnie Varkevisser	CEO
Ohltaver & List	Private sector	Patricia Hoeksema	Director, Corporate Affairs
SAIS	Research organisation	Juha Miettinen	Chief Technical advisor
Team Namibia	Public / Private initiative	Daisry Mathias	

* Telephone interview

Appendix 2: Prominent Namibia-based businesses⁷⁷

Name of business	Sector	Turnover (2013)	Number of local employees
Namdeb (50% state-owned)	<i>Mining and Resources</i>	<i>N\$ 76.1 m (US\$ 837 m)</i>	<i>1,600</i>
Namibia Breweries	<i>Food and Beverage</i>	<i>N\$ 0.22 m (N\$ 2.38 bn)</i>	<i>748</i>
Bank Windhoek	<i>Financial Services</i>	<i>N\$ 2.79 bn (US\$ 30.7 bn)</i>	<i>1,300</i>
Ohlthaver & List	<i>Industry/Manufacturing</i>	<i>N\$ 4.58 bn (US\$ 50.4 bn)</i>	<i>4,960</i>
Meatco	<i>Agriculture</i>	<i>N\$ 1.41 bn (US\$ 15.51 bn)</i>	<i>1,000</i>
Agra	<i>Agriculture</i>	<i>N\$ 31.5 m (US\$ 346.5 m)</i>	<i>850</i>
Pick n Pay* (local franchise owned by O % L Group)	<i>Retail</i>	<i>N\$ 59.3 bn (US\$ 652 bn) (total operations)</i>	<i>1,664⁷⁸</i>
Mobile Telecoms Namibia (MTC Namibia)*	<i>Telecoms</i>	<i>N\$ 1.6 bn (US\$ 17.6 bn)</i>	<i>438</i>
Telecom Namibia* (incl TN Mobile)	<i>Telecoms</i>	<i>N\$ 1 bn (US\$ 11 bn)</i>	<i>1,134</i>

* Telephone interview

⁷⁷ Data were compiled from most recent annual reports (2012 or 2013) and websites of respective companies. Please note that in the case of Namdeb and Anglo American, only aggregate group figures are provided with no specific figures for Namibia

⁷⁸ Cf. Ohlthaver & List Group: Pick n Pay – Profile, <http://www.ohlthaverlist.com/o-l-companies/pick-n-pay.php#>. VCFVPy6SxT4, accessed 23 September 2014

Appendix 3: CSR initiatives in Namibia

Examples of CSR initiatives in Namibia include Namdeb's DART programme, Agra's sponsorships and Meatco's provision of training to smallholder cattle farmers.

One of Namdeb's earliest CSR initiatives was the DART programme, providing anti-retrovirals (ARVs) to HIV positive miners. The DART programme was originally launched by Namdeb's parent company, De Beers, in July 2003 in South Africa. It was then expanded in Namibia as well as with Debswana in Botswana.⁷⁹

DART is a health initiative that provides counselling, testing and free ARVs to employees and their families. Training for managers to deal with the business challenges of managing an HIV infected workforce is also provided.

According to De Beers, the cost to the company per HIV positive employee is between US\$ 1,200 and US\$ 3,500 per year over the next 10–14 years. However, early treatment costs on average about US\$ 1,500 per year per employee.⁸⁰

Agra, one of Namibia's largest agricultural products and services businesses, reinvests 0.2 per cent of its turnover of N\$ 1,7 billion in 2013, (e.g. ca. US\$ 155 million) towards social investment community initiatives, primarily through events in sponsorship and participation, public lectures and presentations. Through Agra's Professional Services Division, ProVision, specific focus is on supporting skills development and educational platforms through events such as Agra ProVision breakfast meetings. Also, sponsoring the first-ever Outlook Conference hosted in Namibia, the Annual Scientific Congress of the Veterinary Association of Namibia and contributing to the annual agricultural award at the Polytechnic of Namibia. Agra shares information and expertise with emerging farmers.



⁷⁹ Cf. De Beers Group HIV / AIDS Business Case Study (2005): <http://led.co.za/sites/default/files/documents/75.pdf>, accessed 23 September 2014

⁸⁰ Cf. De Beers Group HIV / AIDS Business Case Study (2005): <http://led.co.za/sites/default/files/documents/75.pdf>, accessed 23 September 2014

Appendix 4: List of useful contacts

List of useful contacts in Namibia – contact author for more detail

Organisation	Type of actor	Name	Position
Agra	<i>Private sector</i>	<i>Pauline Lindeque</i>	<i>Procurement manager</i>
Centre for Enterprise Development	<i>Business Development Services/Academic institution</i>		
Civil Society Foundation of Namibia	<i>NGO/Research organisation</i>	<i>Andrew Harris</i>	<i>Director</i>
City of Windhoek/Department of Department of Economic Development & Environment	<i>Public sector (Bokamoso Incubator)</i>	<i>Leonora Joodt</i>	<i>Section Head: SME Development and Promotion</i>
Fablab	<i>Research organisation</i>	<i>Kirstin Wiedow</i>	<i>Director and Founder</i>
Meatco	<i>Private sector</i>	<i>Vehaka Tjimune</i>	<i>Director</i>
Namibia Development Corporation	<i>Public sector</i>	<i>Koos Van Staden & Wessel !Nanuseb</i>	<i>Senior Manager Corporate Affairs</i>
Namibia Manufacturing Association	<i>Private sector representative organisation</i>	<i>Ronnie Varkevisser</i>	<i>CEO</i>
Ohltaver & List	<i>Private sector</i>	<i>Patricia Hoeksema</i>	<i>Director, Corporate Affairs</i>
SAIS	<i>Research organisation</i>	<i>Juha Miettinen</i>	<i>Chief Technical advisor</i>
Team Namibia	<i>Public / Private initiative</i>	<i>Daisry Mathias</i>	

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Published by:

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH
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Design/layout:

EYES-OPEN, Berlin

Photo credits/sources:

Cover photo: [iStockphoto.com/Justinreznick](https://www.istockphoto.com/Justinreznick)

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Publication Date:

November, 2016

On behalf of:

Federal Ministry for Economic Cooperation and Development (BMZ)

