Support to Sustainable Economic Development in Namibia Captured: Four Knowledge Profiles
As a federally owned enterprise, GIZ supports the German Government in achieving its objectives in the field of international cooperation for sustainable development.

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<th>Abbreviation</th>
<th>Description</th>
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<tr>
<td>BIPA</td>
<td>Business and Intellectual Property Authority</td>
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<tr>
<td>CIF</td>
<td>Construction Industry Federation</td>
</tr>
<tr>
<td>DMS</td>
<td>Document Management System</td>
</tr>
<tr>
<td>EAN</td>
<td>Economic Association of Namibia</td>
</tr>
<tr>
<td>FLI</td>
<td>Financial Literacy Initiative</td>
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<tr>
<td>FSD</td>
<td>Financial System Development</td>
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<tr>
<td>IFAD</td>
<td>International Fund for Agricultural Development</td>
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<tr>
<td>KP</td>
<td>Knowledge Profile</td>
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<td>LED</td>
<td>Local Economic Development</td>
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<td>LEDA</td>
<td>Local Economic Development Agency</td>
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<tr>
<td>MITSMED</td>
<td>Ministry of Industrialization, Trade and SME Development</td>
</tr>
<tr>
<td>MoF</td>
<td>Ministry of Finance</td>
</tr>
<tr>
<td>MRLGHRD</td>
<td>Ministry of Regional and Local Government, Housing and Rural Development</td>
</tr>
<tr>
<td>MTI</td>
<td>Ministry of Trade and Industry</td>
</tr>
<tr>
<td>NBII</td>
<td>Namibia Business Innovation Institute</td>
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<tr>
<td>NCCI</td>
<td>Namibia Chamber of Commerce and Industry</td>
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<tr>
<td>NDP</td>
<td>National Development Plan</td>
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<tr>
<td>NEF</td>
<td>Namibian Employers Federation</td>
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<tr>
<td>NLA</td>
<td>National Logistics Association</td>
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<tr>
<td>NMA</td>
<td>Namibian Manufacturers Association</td>
</tr>
<tr>
<td>NSA</td>
<td>National Statics Agency</td>
</tr>
<tr>
<td>NUST</td>
<td>Namibia University of Science and Technology</td>
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<tr>
<td>PEG</td>
<td>Partnership for Economic Growth</td>
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<tr>
<td>ProCom</td>
<td>Promotion of Competitiveness Programme</td>
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<td>PSD</td>
<td>Private Sector Development</td>
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1. Introduction

Knowledge, innovations and experience gained during the implementation of development programmes are like a hidden treasure. After the programme’s completion, valuable knowledge and information has been gathered, but it is buried within voluminous reports and documents, is dispersed among lengthy descriptions, tables and graphs or it lives on in the minds of a handful of people whose names have often been forgotten and who work in other countries or contexts. This knowledge however is a valuable resource, e.g. for the efficient and effective implementation of similar development programmes.

In order to not continue on this track of losing knowledge, the GIZ conducts systematic knowledge management.

With the conclusion of the sustainable economic development “Partnership for Economic Growth” Programme in Namibia in 2015, a two-fold approach to knowledge management was applied to target different recipients.

Firstly, the Economic Association of Namibia was supported to establish a database on Economic Policy and Private Sector Development in Namibia. This database comprehensively compiled all relevant documents and data sets of a large number of topics relevant for sustainable economic development in Namibia, from political to implementation level. It was not limited to GIZ documents but accumulated everything available under one roof. The database targeted an audience interested in economic affairs in Namibia and more specifically people (policy makers, practitioners, and academia) engaged in supporting sustainable economic development in the country.

The database is hosted by the Economic Association of Namibia under the webpage of the association: http://www.ean.org.na/.

Secondly, Knowledge Profiles (KP) were developed, documenting experiences made and specific achievements of the programme. The KP address in particular GIZ staff worldwide and at the head office working on similar topics. The dissemination channel is the GIZ Product Manager and thematic knowledge leader within GIZ. This document presents the Knowledge Profiles and the process of its elaboration.

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1 GIZ Product Manager and thematic knowledge leader within GIZ are subsequently summarized as “Product Manager”.

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2. Knowledge Profiling – a GIZ tool for knowledge management and sharing

GIZ is a knowledge-based organization. Knowledge is our main resource. Knowledge management and sharing within GIZ link the individual development of competencies with organizational learning. In addition, GIZ willingly shares and learns with others, facilitates knowledge sharing, seeks to inspire other actors and enables them to co-create solutions together. We support sharing processes in which a variety of actors with different backgrounds and experiences explore topics from different perspectives.

The ingredients of effective knowledge sharing are:

- A common question or challenge to which all parties seek an answer
- Appropriate degree of diversity and complementarity among the participants
- A peer-to-peer or multi-stakeholder approach among participants, free of hierarchy
- Readiness to adopt new perspectives on a shared experience
- Suitable process architecture adapted to the situation
- Respectful exchanges on an equal footing and trustful collaboration
- An independent facilitator for the sharing process

We have a number of tools to systematically gather, document and share knowledge. One of the tools that adhere to the success factors for knowledge management and sharing is the “Knowledge Profile” (KP).

Knowledge profiling looks at programme outcomes with a new ‘pair of glasses’. Next to picturing the achieved results and goals, the spotlight is on the knowledge and experience gained by the major stakeholders. Moreover, documentation of this knowledge is arranged to allow quick reference to details since it is documented in a standardized way into a short, easy to read document. Thereby KP facilitate the comparison of knowledge acquisition between programmes and even cross-sectorally.²

² For further information on „Knowledge Profiling“: GTZ/IFAD (2009): Knowledge profiling – Promoting easy access to knowledge and experience generated in projects and programmes
3. GIZ supported programmes for sustainable economic development in Namibia

While Namibia’s per capita income of USD 5,840 (2013) makes it an upper-middle income country in the World Bank’s classification, it still faces problems of high unemployment and poverty, and high social inequality, which it inherited at independence in 1990, and cannot be solved by the current moderate economic growth. To overcome these challenges, the country urgently needs to create more decent jobs in order to provide the population with better incomes.

Namibia’s overarching policy document, Vision 2030, foresees “a prosperous and industrialised Namibia [that enjoys] peace, harmony and political stability.” It emphasizes welfare and human development, equitable growth, a stronger industrial sector and modernized agriculture.

Within the framework of the Namibian-German bilateral development cooperation in the field of Sustainable Economic Development, GIZ has supported Namibia’s development path in recent years with two programmes:

3.1. Partnership for Economic Growth, PEG (PN: 2009.2099.1)

The PEG programme was a joint Namibian – German development programme implemented by the Ministry of Finance (MoF), Ministry of Regional and Local Government, Housing and Rural Development (MRLGHRD), Ministry of Trade and Industry (MTI) and GIZ on behalf of the German Government. It started its intervention in July 2010 and ran until March 2015. The overall objective of the programme was to improve the framework conditions for private sector growth and employment in Namibia.

PEG consisted of three components each having a Ministry chairing the implementation:

(i) Financial Systems Development, led by the MoF
(ii) Improvement of framework conditions at sub-national level, led by MRLGHRD,
(iii) Improvement of framework conditions at national level, led by MTI.

Thereby the programme was in line with the third National Development Plan of Namibia (NDP 3) that aimed at reducing regional disparities by capacitating disadvantaged people to actively participate in the local economy, stimulating economic growth and by creating jobs.

PEG contributed to a number of structural changes during its implementation, among others including:

- A Coherent economic policy framework for industrial development and financial inclusion in place (NDP 4, Industrial Policy, Namibia Financial Sector Strategy and the strategy for executing the Industrial Policy, known as “Growth at Home”)
- Improved access to finance of the general population (increase from 47% (2007) to 65% (2012)).
- The establishment of the Financial Literacy Initiative, which achieved more than 150,000 contacts, more trained more than 2500 SME (2015)
- Regulations for mobile payment, basic bank accounts, user fees and charges in the financial sector.
- The strengthening of Business Membership Organisations (NLA, CIF, NMA, NCCI, NEF, etc.)
- Support to the establishment of the Namibia Statistics Agency, now operating and producing relevant and timely statistics
- Support to the establishment of the Business and Intellectual Property Authority
- Or the establishment of the Local Economic Development Agency, currently involved in more than 70 projects

In addition, PEG was awarded the „Developmental Driving Force 2014 Award“ by the Economic Association of Namibia.
3.2. Promotion of Competitiveness Programme, ProCom (2013.2181.9)

Since April 2015, ProCom continues the support initiated by PEG by supporting the Government of Namibia in implementing the policies described above. It focuses on growth strategies for selected economic sectors, as well as financial systems development and capacity development in the institutions involved.

Led by the Ministry of Industrialisation, Trade and SME Development (MITSMED), the programme analyses selected value chains within the economy that demonstrate high growth potential. Based on the results, and guided by the expected market interest in products, measures are then implemented which tap into that potential.

The main target group of this support are small and medium-sized enterprises (SMEs) in all regions of Namibia. To ensure the beneficial impact of the programme, a variety of public and private sector stakeholders are involved, including the Namibia Chamber of Commerce and Industry (NCCI), the Namibia Manufacturers Association (NMA), Team Namibia and the Namibian Employers Federation (NEF), as well as the Business and Intellectual Property Authority (BIPA), the Namibia Statistic Agency (NSA) and the Local Economic Development Agency (LEDA).

The overall objective to be achieved until March 2018 is to enhance the competitiveness of the Namibian economy.

To reach these goals, the programme is intervening in three fields:

(i) Implementation of the Industrial Policy
(ii) Industrial development at local level
(iii) Financial Systems development
4. The process to establish Knowledge Profiles

To reach the maximum relevance, content and objectivity, the establishment of Knowledge Profiles (KP) demanded for a multi-stakeholder intervention including the recipients, the knowledge carriers and the beneficiaries of the described intervention. In line with the GIZ/IFAD handbook on Knowledge Profiling, the following steps were undertaken to establish the Knowledge Profiles:

- Awareness and motivation creation
- Module search
- Structure of the Knowledge Profile (Profiling)
- Interviews
- Documentation

4.1. Awareness and motivation creation

On the side of the programme team, a broad number of team members were approached to join the process. The interest was high since the two programmes had a lot to offer that was seen as good or even best practice. The programme team members formed support teams for the whole KP process and jointly decided for the two-folded approach as described above.

With this buy-in from the programme team, the Team Leader organized a meeting for relevant Product Managers in GIZ Head Office. While the interest was high, it needed an efficient way of collaboration to secure their on-going commitment. It was decided that one of the Planning Officers for the programme with a sound knowledge of PEG as well as ProCom takes the lead while the others contribute to the elaboration process on demand from the coordinating Product Manager. He was in charge of the process from GIZ Head Office side and took the responsibility of the overall elaboration of the KP.

4.2. Module search

While the fields of interventions of the two programmes were clear, the specific topics of the KP needed to be defined according to the interest of the recipients, the Product Managers. The proposals from the programme team were first refined by the lead Product Manager and then presented to his colleagues at the head office of GIZ in Eschborn. Since they are the core users of the KP, they ultimately decided about the overall topic and the objectives of the KP. Finally, four topics were defined:

- Private Sector Development (PSD) profile: „NBII – A 21st century incubation center for (inclusive) start-ups“
  The objective of the profile was to describe how PEG has accompanied the creation of a university-bound start-up support center from its beginning to a self-sustained successful innovation hub (complemented by an already nationwide renowned FabLab).

- Local Economic Development (LED) profile: “Local economic development from national to local to national”
  The objective of the profile was to demonstrate how local economic development can be promoted via a national agency, and to document successful exchange formats such as the LED Pathfinder conferences. (How was the process to support the creation of LEDA? What impact did/does LEDA have to promote LED at national and local level? Which role do exchange formats play to promote LED?)

- Economic policy profile: “High level advisory support to the Ministry of Industrialization, Trade and SME Development and the National Planning Commission”
  The objective was to document what is needed to be invited to support the elaboration of high level policy documents such as NDP 4 and the Industrial policy. Which steps were taken to create trust and reach closeness to the political elite? What needs to be done to foster the relationships? What “price” is to be paid in order be accepted in the inner circle?

- Financial Sector Development (FSD) profile: “Establishment of a Partnership Platform to enhance financial education in Namibia”
  The objective was to describe the process how the Financial Literacy Initiative (FLI) was established to develop into an institutionally sustainable structure that enhances the knowledge of the Namibian
population and even creates income opportunities for those working for and in the FLI.

Four support teams were created by the interested and knowledgeable members of the programme team in Namibia to systematically accompany the elaboration of the respective KP.

**4.3. Structure of the Knowledge Profile (Profiling)**

The base for the structure of the KP was the proposed elements in the GIZ/IFAD handbook on Knowledge Profiling. Some elements were added from other knowledge management tools in order to make the document even more reader-friendly and content-rich.

A draft of this structure was presented to the Product Managers and the support teams for approval. At the end, the following structure for the KP has been utilized:

- Description of the programme
- Description of the module
- Key activities implemented (‘outputs’), methods, tools and instruments applied
- Results/Outcomes
- Lessons learnt, success factors, challenging factors
- Resources necessary for the implementation of the module
- Assessment of impact of the module
- Assessment of sustainability
- Assessment of replicability and upscaling
- Anecdotic evidence
- Who is knowledgeable about the module or elements of it?
- In what documents can one find relevant information?

In addition, it was decided that

- The KP consist a combination of bullet point list and short narrative text.
- However, each profile should not exceed a maximum of six pages in order to keep it accessible in short time.

**4.4. Interviews**

The support team established a list of persons to be contacted and interviewed for the four KP. The lists consisted of all relevant stakeholders and provided a large diversity of perspectives and insights. Interview partners were staff from the current as well as from the former programme, personnel from the key partner institutions, consultants/resource persons and representatives of beneficiaries.

Based on the structure of the KP, semi-structured interviews were held. Interviews with former programme staff were done via Skype and telephone. Subsequently, the coordinating Product Manager undertook a one week mission to Namibia to talk with the other persons on the interviews lists, discussed with the support teams and presented key findings to the programme team. Some of the interviews in Namibia were done together with members from the support team, others were carried out alone. It was helpful that most of the interview partners knew each other from earlier occasions so that the atmosphere during the conversations was friendly and open.

**4.5. Filling and condensing of Knowledge Profiles (Documentation)**

The filling of the KP was an on-going process that started with input from the support teams. This was helpful to have indications with regard to aspects that might be highlighted during the interviews. The results of the interviews done before travelling to Namibia were added so that the support team could comment on them.

After returning from Namibia, the compiled information was compared and put into the KP in a condensed form. Early and final drafts were sent to the support teams for verification.

The KPs are an integral part of this document but they are as well available as individual documents in GIZ’s Document Management System (DMS) and on demand to the Product Manager and the programme team in Namibia.
5. The Knowledge Profiles – Overarching results

During the elaboration and documentation of the KP, some overarching issues emerged that are common for (all of the) KP. They shed light on key success factors of GIZ programme work in Namibia and probably in general.

Long term processes

The achievements described in the four KP are processes that took several years of continuous efforts from partner and GIZ side.

At the outset of each KP ideas/initial interventions were started without GIZ support. They were always part of a greater strategic framework of the respective sector ministries or the Namibian government. These were in particular:

- PSD profile: NDP 3
- LED profile: Draft of LED White paper
- Economic Policy profile: NDP 4
- FSD profile: Financial inclusion agenda

Aiming at sustainability and ownership, the GIZ supported interventions were always in line with these greater frameworks and were coordinated by the respective lead agencies (NBII, LEDA, MITSMED, MoF). In doing so, PEG and ProCom (had to) accept the speed and the working and decision procedures of the partners.

Fluctuation of staff within the partner institutions led to further prolonging the process. New people inserted new ideas or changed strategic and/or operational directions.

In consequence:

- Sustainable (financial, institutional, managerial) solutions need time to arise, to develop, to grow and to be entirely taken over by the leadership and the operational staff of the partner institutions.
- The 3 year rhythm of GIZ programmes preferred by BMZ is not conducive for sustainable solutions and may even have adverse effects.

Competencies of programme staff

The quality of work is defined by the quality of staff. The interviews revealed which competencies contributed by GIZ were highly appreciated by the Namibian partners. These are in order of priority:

1. Sensibility for the Namibian context and the circumstances of the partner environment. Above all, decision makers and operational staff alike appreciated the capability of GIZ staff (international and national long term experts as well as Development Advisors and Integrated Experts) to flexibly adapt to the specific conditions and settings of the partner institutions.

2. The technical expertise is of very high esteem but came only second in priority. Though, one needs to differentiate. While Integrated Experts are expected to provide excellent knowledge for precisely defined technical fields, international long term advisors required profound and solution-oriented knowledge that is appropriate to the context of his and her field of work.

3. Close to the first priority was the working attitude of GIZ staff to not dominate or even highjack processes initiated by the partners. Likewise, it was recommended that GIZ seconded staff is not initiating “GIZ projects” even if they are meant to be integrated in the wider partner project. A trustful collaboration is more likely to be long lasting when the driver’s seat is occupied by the partners and not (intrinsically) contested by GIZ staff.

4. Due to experience with other organizations, partners expressed their approval that GIZ as an institution and the programme GIZ is supporting are not guided by hidden agendas. The support was considered as politically and economically neutral focused on content not on interests.
In consequence:

Project management tasks which often took a great portion of working time of GIZ staff, were not visible for partners and did not meet real interest or appreciation.

Financial and organizational GIZ support

Financial contributions provided by GIZ on behalf of the German Government were helpful in all four intervention areas, either as buy-in or to kick start opportunities for structural change. This included financial commitments that have become uncommon for GIZ supported programmes. In order to secure the establishment of LEDA and FLI as institutions, GIZ supported their staffing. For FLI the salaries of staff were funded, while for LEDA GIZ deployed Development Advisors particularly to run the LEDA office in Oshakati. This helped to overcome the period in which the FLI was nascent and had not yet the financial support or income needed to operate sustainably. Likewise, GIZ invested in conferences and studies for the benefit of partners (LEDA, FLI/MoF) that laid the foundation for the recognition of the institutions and their service array.

In addition, PEG took the opportunity to fund equipment for the Data Processing Center of the National Statistics Agency and for the FabLab of the Namibia Business Innovation Institute. Next to this, GIZ was demanded to support conceptual processes with high time pressure or bailed out a partner that had to replace a moderator or speaker for important conferences or seminars. This was done by either providing consultants on short notice or made time of its staff available. In some cases such as for the Business and Intellectual Property Authority, GIZ agreed to even provide long term expertise via the deployment of Development Advisors although this was not foreseen from the outset.

The positive effect of react positively and on short notice was an increase in GIZ’s reputation and positive publicity in the economic ecosystem.

Institutional sustainability

For the success of the interventions, it was of particular importance to strengthen the institutional sustainability of LEDA, FLI, NBII and the Implementing agency for the Industrial Policy. Though LEDA and FLI were heavily supported by GIZ, the support was progressively reduced once the organizational recognition by the key partners of the two institutions was secured. Budgets for staff and implementation for both organization are now provided from their lead ministries and (for FLI) from private partner of the financial sector.

As with NBII, PEG support laid an emphasis on the organizational set up and the operational management capacities of the institute. This was complemented by technical advice on the establishment of the service offers. After more than 5 years of cooperation, the GIZ support phased out in 2014. Nevertheless, NBII, together with the Namibia University of Science and Technology (NUST), its partner from the start, runs its programmes with the same swing than before and is renowned for its innovative ideas.

As PEG contributed to the elaboration of the Industrial Policy as well as its implementation strategy, it supported MITSMED’s idea of merging two existing institutions into one Industrial policy implementation agency. A lot of conceptual work has been done, including international benchmarking for such an institution. The organizational concept is at an advanced stage and will be a backbone of ProCom’s future support once it will have been approved by the Ministry.
6. The four Knowledge Profiles of PEG/ProCom

6.1. Knowledge Profile
“Namibia Business Innovation Institute (NBII) –
A business innovation center from the political idea to reality”

Description of the programme

<table>
<thead>
<tr>
<th>Title (incl. PN)</th>
<th>1. Partnership for Economic Growth, PEG, (PN: 2009.2099.1)</th>
<th>2. Promotion of Competitiveness, ProCom (PN: 2013.2181.9)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commissioned by</td>
<td>BMZ</td>
<td></td>
</tr>
<tr>
<td>Lead executing agency</td>
<td>Ministry of Industrialization, Trade and SME Development (MITSMED)</td>
<td>Former Ministry of Trade and Industry (MTI)</td>
</tr>
<tr>
<td>Overall term</td>
<td>Ad 1: 01.07.2010 – 31.03.2015</td>
<td>Ad 2: 01.04.2015 – 30.03.2018</td>
</tr>
<tr>
<td>Total volume, Co-Financing</td>
<td>Ad 1: 10.181.530 EUR</td>
<td>Ad 2: 6.000.000 EUR</td>
</tr>
<tr>
<td>Overall objective</td>
<td>Ad 1: The framework conditions for private sector growth and employment in Namibia are improved.</td>
<td>Ad 2: The competitiveness of the Namibian economy is enhanced.</td>
</tr>
</tbody>
</table>

Description of the module

The Namibia Business Innovation Institute (NBII – established in 2009 as Namibia Business Innovation Centre – NBIC) is a national institute under the Namibia University of Science and Technology (NUST – formerly Polytechnic of Namibia). The idea to establish a Business Innovation Center in Namibia was defined in the National Development Plan 3 (2007/2008 – 2011/2012). The Rector of the then Polytechnic (now Namibia University of Science and Technology (NUST) took up the idea and requested a CIM Integrated expert working at the Polytechnic to start a process of conceptualization. During the following years GIZ supported the establishment of management to become a nationwide renowned and recognized institution that proactively identifies,

adapts and pilots highly innovative approaches and instruments to stimulate and support innovation, entrepreneurship and social upliftment.

NBII comprises four focus areas of work: Innovation Marketplace (IM), Research & Development (R&D), Entrepreneurship & Incubation (E&I) and the Young Talents Programme (YTP). NBII is not running large scale promotion campaigns but showcases promising ways of promoting business development in Namibia. In addition, NBII offers one-to-one mentoring services for persons interested in starting an enterprise or improving an existing business. Since 2015, GIZ no longer provides any substantial support but considers NBII a mature and important actor for private sector support in Namibia.
Key activities implemented (‘outputs’), methods, tools and instruments applied

<table>
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<tr>
<th>Year</th>
<th>Major milestones</th>
<th>Support from GIZ</th>
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<tbody>
<tr>
<td>2006–2009</td>
<td>Conceptualisation of NBII as a knowledge-intensive business incubator (with reference to the innovation center proposed in NDP 3)</td>
<td>1 CIM integrated expert of Polytechnic now NUST</td>
</tr>
</tbody>
</table>
| 2009–2011   | Setting up the organizational structure: 3 NBIC pillars: Innovation Marketplace (IM), Research & Development (R&D) and Entrepreneurship & Incubation (E&I)  
Development of service offers for the Entrepreneurship and Incubation pillar of NBIC (training, coaching and workshop formats and training materials) | 1 Development Advisor                                                                                  |
| 2011–2013   | Strengthening of the managerial capacity of NBIC  
Development of service offers for the Research & Development pillar of NBIC including Mobile Lab (lab for software developers) in cooperation with Samsung and RLab | 1 CIM integrated expert (as Deputy Director and Head of R & D)                                        |
| 2012        | Establishment of outreach programme into the regions (awareness, training and workshop formats)  
Development of services for awareness and ideas creation | 1 Development Advisor  
1 Junior Development Advisor                                                                            |
| 2012        | Set-up of Innovation Café (Exchange hub for business ideas)  
Development of services for awareness and ideas creation | Approx. 20,000 EUR                                                                                   |
| 2012–2013   | Set-up of Fabrication Lab (FabLab), a centre for innovation production methods, product prototyping and related trainings | Financial support from GIZ (220,000 EUR)                                                              |
| 2013        | NBIC was renamed NBII to emphasise the importance and the status of the institution within NUST |                                                                                                      |
| 2013–2014   | Revision of physical incubation approach, launching of IncuLab programme (InfoDev certified incubation approach)  
Revision of existing trainings and materials for incubation  
Support to safeguard Intellectual property rights for business ideas that were created out of NUST  
Strengthening the institutional sustainability of NBII | 1 Development Advisor  
1 Short Term Development Advisor  
1 Short term expert from SAIS (South African Innovation Support Programme) |
| 2015        | Introduction of new business innovation projects such as Social innovation Project, Innovation festival, R-Lab |                                                                                                      |

Results/Outcomes

Introduction and piloting of various approaches and instruments for business innovation support in Namibia:

- Entrepreneurship boot camp (business pre incubation) conducted twice a year with up to 10 attendees each (in total 100 start-up entrepreneurs trained)
- Annual business idea/business plan competitions conducted (approx. 200 business plans/innovation business ideas developed). Tracer study in 2014 proved that 20% of the responding participants are still in business
- More than 620 customers/clients supported via One-to-One mentoring on innovation and entrepreneurship topics
- Piloting of physical incubation at NBII (4 incubates due to lack of space)
- Piloting of virtual incubation clients (11 incubates)
- FabLab supported approx. 500 clients in Windhoek and in three regions (Khomas, Erongo, Hardap/Karas) on product prototyping and development topics
- FabLab has been outsourced for up scaling as a successful approach for product design development
- Idea creation, innovation and entrepreneurship are now recognized in Namibia as important aspects of start-up and business support
• More than 50 mobile app prototypes developed at the Mobile Lab
• Mobilisation and training of approximately 150 local developers

Lessons learnt, success factors, challenging factors

What functioned well
• A minimum of 5 years is required to establish a Business Innovation Center. The support from NUST and GIZ was essential to develop and sustain NBII. Today and in future, NBII depends on the financial support from NUST (staff payment and implementation budget) and relies on the access to equipment, expertise and networks of its faculties.
• Capacity development of NBII staff: Through continuous measures the necessary competencies to develop innovative business support and to run NBII were built to an extent that the staff has become renowned experts in the country.
• Although having different pillars, it is essential to link them in order to provide a clear and concise support offer that can easily communicated to the public and the target groups.
• Partnerships with the private sector are essential to stay demand-oriented, pilot privately-funded innovation instruments and connect clients of NBII to business men and women. Incubates for example can benefit from the technical and managerial expertise and can access markets more easily.
• In business environments like Namibia, mentoring is often not enough to support start-up entrepreneurs. Supplementary support like match making advice, accompaniment for the creation of business linkages is necessary as well.
• External expertise: Though NBII has access to NUST expertise, it is essential to make use of international expertise to adapt and fine-tune promotion instruments (e.g. SAIS programme for physical incubation; InfoDev approach adapted to Southern African circumstances).

What did not function well
• Conceptualization of NBII at academic level: 30 international experts were joining hands in a 9-months exercise funded by the Finnish Embassy to develop the concept of NBIC. Yet again, the Namibian reality was even more complex. The concept was too academic at the beginning so that a lot of adaptation in the organizational structure and the service delivery needed to be undertaken in the years after the start of NBII.
• High initial funding required: Even though NBII is not running large scale support programmes, piloting of innovative business support demands still for sufficient physical infrastructure and up-to-date equipment.
• Funding and expectations: Particularly funds from private companies are often linked to short term expectations; they often want to see (unlikely) quick results. This is especially difficult for NBII since it introduces new support instruments but does not up scale successful solutions.
• Focus, focus and focus! As a brainchild of the National Development Plan 3, NBII was set-up as the national port-of-call for “Innovation”. With such a broad mandate, it is not easy to maintain focus when setting up specialised departments or programmes, such as a business incubator.
• Physical incubation before virtual incubation. In the Namibian context face-to-face relations with incubates are absolutely crucial to keep the momentum and the motivation of participants high. Virtual incubation can only be an add-on to a physical incubation programme; it cannot replace physical incubation.
• A suitable legal model for physical incubation is required from the outset; an efficient business model is needed to generate income and act as business partner for incubates and the private sector. Being institutionally attached to NUST, NBII cannot act as independent legal entity (i.e. PTY Ltd) to refinance its investments in the business innovation pilots.
• Open and continuous communication by NBII is needed to strengthen, renew and foster the strategic partnership with NUST in general and to specific departments specifically. This would stabilize and increase the engagement of staff and the level of awareness about NBII by NUST students and graduates.
• Outreach into the regions cannot be successful without a permanent infrastructure and staff
even though the demand for services is high. Idea creation can be promoted via pre-incubation approaches but incubation needs face-to-face contact on a continuous way.

- So far, there is only a very limited number of support agencies that address the target group of NBII and that are hence the recipients for mainstreaming and up-scaling the innovative business solutions successfully piloted by NBII.

Assessment of impact of the module

NBII aims at improving the quality of life and narrow the economic divide through innovation, entrepreneurship and social upliftment. While this is a very broad mandate, the particular results are very promising. Through incubation, young entrepreneurs have been successful in establishing their business and bring new and innovative products to the domestic market. This is further supported by the FabLab, where entrepreneurs and innovators are capacitated and product design, development and testing, which resulted in even more innovative and domestic products “made in Namibia”. Should these activities be scaled up and further focused on the sectors and value chains with a high-growth potential, NBII has the opportunity to play an important role in the implementation of the Namibian Industrial Policy and “Growth at Home strategy”.

Assessment of sustainability

NBII has gained the status of an important actor to innovate and promote start-up and SME. Once again, there is a strong focus on NBII with regard to results and impact. In order to maintain the balance of innovativeness, results and financial sustainability, NBII is in need of a project manager that links the innovation pilots with the market and existing private and public SME support structures. Otherwise, NBII staff is capacitated to further identify and pilot innovative business innovation instruments.

Financial sustainability: The business model of NBII does not allow of being financially viable without external support. The NBII Director is aware of this and has developed a multi-partner approach comprised of partnerships with NUST, the private sector, international development organization and own revenues. Hereby, the linkage to NUST remains the most important element which covers running costs, staff salaries and physical infrastructure. With the Polytechnic becoming a university, NBII has more opportunities to introduce further market related paid services in order to increase its revenue base. In addition, cooperation with the private enterprises is already an important factor to fund innovation pilots. This can even be extended with the new status in direction of longer term cooperation that does not only include funding but as well business linkages and expertise for NBII’s clients.

Assessment of replicability and upscaling

- The concept of NBII is laid upon the idea that business innovation solutions successfully piloted by NBII are taken up by other Business support organizations. Therefore they are documented and available at the NBII Website. Some service offers (e.g. BootCamp Workshops) are transferred to online formats and are available at NBII website “Resources”.
- The “Practitioner’s Handbook on Entrepreneurship & Incubation sums up the story up NBII and a number of tools and instruments developed and piloted by NBII (Web link are listed below).
- Main processes for the management of NBII and the development and organisation of service offers are standardized and documented.
- FabLab has documented successful business cases that are supported by FabLab. These are available directly from the managers.

Anecdotic evidence

Aska Orlale and Taleni Methews started M&O Decor with the idea of up cycling waste material into products for decorations. In 2015 they asked NBII for support. Already having some product ideas in mind they were introduced to the FabLab where an additional product was developed (chandeliers out of old wine bottles). In addition, they received support in developing their
Support to Sustainable Economic Development in Namibia Captured: Four Knowledge Profiles

Logo. Passing through the Sanlam Innovation Works mentorship programme they then acquired managerial and financial competences through mentorship by NBII. After only one year in the market, the two women cannot yet live from their products but they have clients ranging from individuals to big national companies. They were even hired to provide decoration for an international conference held in Windhoek. M&O Décor participated and went to be selected as one of the Youth Innovators, a programme ran by the National Commission on Research Science and Technology.

Follow M&O Decor on Facebook: https://www.facebook.com/pages/M&O-D%C3%A9cor-Enterprise-CC/398126583689867

Who is knowledgeable about the module or elements of it?

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- Ms Bernice Karuhumba, NBII E&I Manager, bkaruhumba@nust.na
- Mr Bernhard Rohkemper, former NBII Development Advisor: bernhard.rohkemper@giz.de
- Ms Lisa Onwordi, former NBII Junior Advisor for Outreach: onwordi.lisa@gmail.com
- Mr Heinz Redlin, GIZ: heinz.redlin@giz.de

In what documents can one find relevant information?

- NBII website: http://nbii.polytechnic.edu.na/
- YouTube-Video with Dr. Christian Toelg: https://www.youtube.com/watch?v=uvv2-PX94r4
- Further documents that have been published by NBII: https://issuu.com/nbicnamibia
6.2. Knowledge Profile
“Local economic development from national to local to national”

| Title (incl. PN) | 3. Partnership for Economic Growth, PEG, (PN: 2009.2099.1)  
4. Promotion of Competitiveness, ProCom (PN: 2013.2181.9) |
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<td>Commissioned by</td>
<td>BMZ</td>
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</table>
| Lead executing agency | Ministry of Regional and Local Government, Housing and Rural Development (MRLGHRD)  
Ministry of Industrialization, Trade and SME Development (MITSMED)  
Formerly: Ministry of Trade and Industry (MTI) |
| Overall term  | Ad 1: 01.07.2010 – 31.03.2015  
Ad 2: 01.04.2015 – 30.03.2018 |
| Total volume, Co-Financing | Ad 1: 10.181.530 EUR  
Ad 2: 6.000.000 EUR |
| Overall objective | Ad 1: The framework conditions for private sector growth and employment in Namibia are improved.  
Ad 2: The competitiveness of the Namibian economy is enhanced. |

Description of the module
Local economic development is one of GIZ key areas of intervention in many countries. When GIZ started to support the LED process in Namibia in 2008, the concept was still a nascent idea there. A draft for a LED white paper was elaborated, some LED Officers at the level of local councils existed and a small number of tiny LED projects were undertaken by the Ministry of Regional and Local Government, Housing and Rural Development (MRLGHRD). During the following eight years GIZ facilitated the institutionalization of LED at political level as well as in the local authorities of cities and towns. The Local Economic Development Agency (LEDA) was founded and is to date a fully capacitated national institution under the Ministry of Urban and Rural Development (MURD), formerly MRLGHRD. LEDA services Local Authorities around the country, supports the implementation of LED activities, organizes exchange fora at national and regional level and has become a strategic partner for the Ministry of Industrialization, Trade and SME Development (MITSMED) to support the economic development in Namibia. GIZ support has phased out except for a Development Advisor that strengthens the linkage between LEDA and MITSMED.

Key activities implemented (‘outputs’), methods, tools and instruments applied
In the first years, GIZ focused on supporting the Ministry at national level in laying the foundation for Local Economic Development. The main interventions included:

- Policy advice to the MRLGHRD
  - Finalizing the LED White Paper as policy document to be adopted by Cabinet
  - Conceptualization of a Local Economic Development Agency (LEDA)
  - Lobbying for the assignment of LED Officers in the Local Authorities

- Establishment of the Local Economic Development Agency (LEDA) from scratch
  - Announcement of the establishment of LEDA (2009). At the beginning LEDA was hosted in the GIZ country office run by a GIZ long term expert and two very young professionals from the Ministry.
  - Setting up of an organizational structure for LEDA
  - Capacity development for MRLGHRD staff working in or in support of LEDA
  - 2011: Moving into a building dedicated solely for LEDA
Development of LEDA services

- Organization of a nationwide survey concerning LED potentials and needs at local level
- Organization of a national LED conference (2009)
- Awareness raising campaigns for LED Officers, local authorities and regional councils
- Trainings for LED Officers on the contents of the LED White Paper

After securing stability of the national office, a LEDA office for the Northern region was established in Oshakati which started operations in 2013. The aim was to increase the outreach of LEDA. Since half of Namibia’s population is living in the Northern part of the country, it was logical to start from here. Once again, GIZ spearheaded the activities. It seconded GIZ staff to the North and funded the majority of the following interventions:

- Intensification of awareness raising for LED in towns and regions addressing mayors, Chief Executive Officers (CEO) and LED Officers
- Elaboration of LED strategies for each town and region
- Elaboration and implementation of LED action plans at town level
- Capacity Building for LED Officer, e.g. Training zu Small Town Regeneration (Concept from South Africa), Training in Value Chain development
- Organization of Public Private Dialogues between the local government and the private sector, thereby fostering the cooperation between LEDA and the regional chapter of the Namibian Chamber of Commerce and Industry (NCCI)
- Organization of LED exchange fora for the LED Officers in the Northern region

The experience in the Northern region was reflected at LEDA Windhoek and utilized to mainstream successful or promising instruments to further increase the recognition and importance of LED.

- Institutionalisation of the national LED Conference. This conference is held up to date on an annual base as a 3-day event with about 200 participants. It is considered the most important LED gathering in Namibia.
- Replication of the Northern regional LED exchange fora to the Southern and Central region. These “LED pathfinder” branded fora meet 3 times a year in each of the three regions.
- Establishment of a LEDA website which documented best practices as well as lessons learnt.
- Increase of the number of LEDA funded LED activities at local level.
- Upscaling of regular public private dialogues (PPDs) into 15 towns across the country.
- Increase in the number of MURD-funded LEDA positions.
- 2015: Establishment of a LED advisory committee at policy level.

Results/Outcomes

- LED is on the agenda of Local Authorities. There is a broad understanding of the LED concept in the Local Authorities and Regional Councils.
- LEDA is recognized by the Local Authorities; they are addressing LEDA for support. LED Officers gained in reputation and some were even designated as CEO of towns.
- Virtually all towns have LED officers and a steadily growing number of towns and regions have elaborated LED strategies and LED action plans, some even without direct support from LEDA.
- Exchange platforms such as the regional forums led to an enhanced collaboration among LED practitioners and the realisation of joint projects (marketing brochure, an investment expo, etc.).
- PPDs improved the relationships between the Local Authorities and the business community. As local decision makers participate in PPD’s, decision are made and actually implemented afterwards e.g. appointment of staff.
- MURD has acknowledged the importance of LEDA. It has significantly increased LEDA’s budget for implementation (from NAD 4 Million until 2013 to NAD 18 Million in 2014/2015). In addition, MURD provides budget for five LEDA staff (formerly three).
- In some towns such as Tsumeb and Walvis Bay, LED activities are included in the Local Development Plans and funds are attributed from the budget of the Local Authorities.

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3 Members are MURD, MITSMED, National Planning Commission (NPC), Association of Local Authorities in Namibia (ALAN), Association of Regional Councils (ARC).
Lessons learnt, success factors, challenging factors

What functioned well

Awareness raising for LED needs different channels (conferences, brochures, participation in fora, direct contact, etc.) and has to address different target groups (LED Officers, local politicians, SME, other ministries) in order to be successful.

The office in the Northern region allowed a continuous presence and support which led to an acceptance of the approach within the Local Authorities. Without the experience of the Northern LEDA office, the mainstreaming and outreach to the Southern and Central region would be much slower or less effective.

LEDA’s continuous support to LED officers was and is crucial for their motivation and the quality of work. Systematic peer-to-peer exchange and a reasonable balance between follow-up and support for LED activities are necessary to maintain their motivation and status. Thereby, good networking and communication skills are required to maintain good working relations with the officers.

The implication of high level Local Authority officials via direct contacts, trainings, PPD, LED conference and support for LED activities assured acceptance of the LED concept and helped to integrate LED in the local agenda.

When first asked to support the national LED conference, GIZ decided to reframe the concept. By hiring international speakers, developing a logo and upgrading it to international standards, the conference gained quality and importance. This helped LEDA to become visible.

Funding should not follow the “First come, first serve” logic, especially when the budget is limited. This approach leads to an unbalanced distribution of funds towards the limited number of fast moving actionists. It is better to organize a call for proposals with a defined deadline for submission and a succeeding selection of activities based on criteria that have been made transparent during the submission phase.

The implementation of LED activities led by LED Officers and not by LEDA or GIZ created ownership of the Local Authorities for the activities. Some activities explicitly received support from the Chief Executive Officers.

What did not function well

The partnership with NCCI in organizing PPD and jointly realize LED activities did not work out as foreseen. NCCI’s setup, as a voluntary business membership organisation relying on donors and membership fees as main source of income, was not conducive to the process due to the constant battle for survival. NCCI’s participation mainly depended on individual engagement and specific interests.

The engagement of Regional Councils is still weak. Regional LED strategies only exist in four regions (Erongo, Kavango East, Oshikoto and Otjozondjupa). There is no specific mandate for LED within the Regional Councils and the Development Planners and Economist employed there still have difficulties to see the link and the benefit of LED.

The Northern branch of the LEDA closed down after two years of operation funded by GIZ. The office started only with GIZ funded international personnel but no LEDA funded staff. Two MURD funded LEDA positions foreseen for the Northern never arrived in Oshakati, but were placed in the ministry (centrally) instead.

LED Officers tried unsuccessfully to motivate the staff from the regional MITSMED office to collaborate. Therefore the very obvious opportunity to jointly promote economic development at local and regional level that couldn’t be realized.

In order to improve the effectiveness of LEDA, some interlocutors expressed their preference of LEDA demonstrating more explicitly that it is institutionally independent from MURD. This would allow for public and private funding mechanisms and may increase the opportunities for linkages to other ministries.
Resources necessary for the implementation of the module

The timeline below shows the deployment of GIZ staff (beginning and ending dates of contracts are only approximate).

<table>
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<tr>
<th>Type of resources</th>
<th>Support from GIZ</th>
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<tr>
<td>Time</td>
<td>Continuous support for 7 years with permanent staff</td>
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</table>
| Technical assistance/staff | 1 International long term expert for almost 7 years (responsible within the GIZ programme for LED)  
3 Development Advisors: 1 for the Northern Office, 1 for institutional capacity development in LEDA Windhoek and 1 to strengthen the linkage between LEDA and MITSMED  
2 Junior Development Advisors: 1 to support LEDA Windhoek and 1 in the Northern Office  
International interns were always part of the process to work on specific aspects of LED (in Windhoek or Oshakati)  
Measures to capacitate the LEDA staff incl. trainings and study tours to South Africa |
| Infrastructure    | None |
| Equipment         | Office equipment, cars, furniture for Northern Office, etc. |
| Running costs     | The Northern Office space was provided by the MRLGHRD. Running costs were paid by GIZ |
| Implementation    | The budget for LED activities was entirely provided by MURD  
GIZ supported the organization of awareness and training measures, LED conferences, LED fora, PPD, studies and was in charge of monitoring  
Two short term consultants were engaged in 2014 to support the elaboration of a tourism route in the Maize triangle, a flagship LED project for the Northern region. |

Assessment of impact of the module

Local Economic Development in Namibia is seen as a ‘bottom-up’ local development strategy to support endogenous development by strengthening the local human, physical and institutional resources. The progress to implant LED in the Namibian society and economy underpins this orientation and shows results to actively integrate people into local economic dynamics so that they benefit from it either economically or socially.

Assessment of sustainability

**LED at national level:** LEDA is deeply grounded into the institutional set up in Namibia. It has a solid financial base, salaries and a budget is provided for awareness campaigns, trainings and exchange formats incl. the annual conference as well as for the implementation of LED activities. LEDA’s service is recognized and are in demand and its expertise is asked for in policy dialogues.

**LED at local level:** LEDA has a significant outreach at local level. Most of the Local Authorities have LED officers in place, the officials are familiar with the LED concept. LED officers are recognized and respected persons; some of them were promoted to higher positions (even as Chief Executive Officer of LA), which contributes to the further recognition of the LED concept.

**Outreach:** Since Namibia has only a very limited number of cities, it is not viable to have LEDA antennas in all major towns. On the other hand, distances are quite big so that servicing Local Authorities out of Windhoek competes with the need to be close to LED Officers. The office in Oshakati proved to be successful model for regional offices in more densely populated areas. Yet again, it was not sustainable as it was only staffed with GIZ members and was closed done when GIZ stopped the funding.

**LED budget at local level:** Although MURD considerably increased LEDA’s budget for the implementation of LED activities, this can only be to showcase flagship initiatives. In order to anchor LED sustainable
in the Local Authorities, the LED activities need to be integrated into the Local Development Plans and budget need to be allocated by the Treasurer. This was done by only three towns in 2015.

**Assessment of replicability and upscaling**

LEDA is operating at national scale. Further up scaling would need the creation of regional LED hubs such as the one GIZ was running on behalf of LEDA in Oshakati. The knowledge how to do so is available within LEDA.

For the replication of the LEDA approach a number of documents are available. On the LEDA website (link below) there are documents with regard to the major fields of intervention of LEDA including capacity development, LED strategy development, LED implementation and networking.

What needs to be recalled is the fact that the entire process took eight years with awareness creation about and acceptance of the LED concept being the toughest part.

**Anecdotic evidence**

Okahao is a little town located in the Northern region of Namibia. The baobab tree in the centre of town, which was used by the South African soldiers for interrogating local people during the liberation struggles, was declared a National Heritage object by the National Heritage Council of Namibia in September 2011. Okahao Town Council with assistance from the National Heritage Council of Namibia and the LEDA then started to develop modern infrastructure on the site, aiming at providing the local community with a recreational area as well as attracting local and international tourists for a short stop-over in the town on their way to the more attractive Kunene region. Based on a solid business plan, the site was inaugurated on the 14th May 2013 and currently accommodates a craft shop, ablution facilities, braai facilities, a camping area as well as a swimming pool. The project provides employment for two women, who were previously unemployed and are now employed by the Town Council to welcome visitors, show them the site and tell them about the history of the tree. The craft centre enables the local community to have a better access to markets and tourists.

The project was made possible thanks to the commitment of the LED officer and its capabilities to identify local potentials for development and implement projects. Both these aspects were trained at the regional forums.

Full evaluation report available on request (caroline.girard@giz.de)

**Who is knowledgeable about the module or elements of it?**

- Lameck Uyepa, Director, MURD: luyepa@mrlghrd.gov.na
- Ms Lahja Hipondoka, LEDA Deputy Director: lhipondoka@mrlgh.gov.na
- Elton Uiseb, LEDA Chief Development Planner: elton.uiseb@gmail.com
- Foibe Amadhila, LEDA Chief Development Planner: fkandali@yahoo.com
- Sam Geiseb, LED Consultant: utnled@mweb.com.na
- Zini Godden, LED Consultant: zinigod@hotmail.com
- Dominic Mitchell, LED Consultant: dominic@realconsulting.co.za
• Harald Richter, former GIZ expert for LEDA: harald.richter@giz.de
• Mr Johannes Laufs, former Junior Advisor to LEDA: johannes.laufs@giz.de
• Ms Silvana Domke, Development Advisor to LEDA: silvana.domke@giz.de
• Ms Caroline Girard, former Junior Advisor to LEDA: caroline.girard@giz.de
• Marc Mehrländer, former Development Advisor to LEDA: mark_mehrlaender@yahoo.de
• Daniel Bagwitz, Team leader of PEG and ProCom: daniel.bagwitz@giz.de

In what documents can one find relevant information?
• LEDA Website: http://www.murd.gov.na/led
• 2008 LED White Paper- draft: http://www2.giz.de/wbf/4tDx9kw63gma/Namibia_RLED_White_Paper.pdf
• PPD as part of the Local Economic Development (LED) Initiative in Namibia: http://www.publicprivatedialogue.org/workshop%202014/Public%20Private%20Dialogue%202014%20Namibia.pdf

Annexe 1: Deployment of GIZ staff over time

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<thead>
<tr>
<th>Beginning of support</th>
<th>End of PEG – Beginning of ProCOM</th>
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<td>1/1/2008</td>
<td>3/31/2015</td>
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- 1 AMA
- 2 EHs 9/30/2014
- 2 NFPs 8/31/2014
- 2 Consultants 12/9/2014
- Interns 12/6/2014
- 1 EH 9/1/2015
- 1 EH 9/1/2017

Today
6.3. Knowledge Profile
“High level advisory support to the Ministry of Industrialization, Trade and SME Development”

Description of the programme

| Title (incl. PN) | 5. Partnership for Economic Growth, PEG, (PN: 2009.2099.1)  
6. Promotion of Competitiveness, ProCom (PN: 2013.2181.9) |
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| Lead executing agency | Ministry of Industrialization, Trade and SME Development (MITSMED)  
Formerly: Ministry of Trade and Industry (MTI) |
| Overall term | Ad 1: 01.07.2010 – 31.03.2015  
Ad 2: 01.04.2015 – 30.03.2018 |
| Total volume, Co-Financing | Ad 1: 10.181.530 EUR  
Ad 2: 6.000.000 EUR |
| Overall objective | Ad 1: The framework conditions for private sector growth and employment in Namibia are improved.  
Ad 2: The competitiveness of the Namibian economy is enhanced. |

Description of the module

Active participation in high level strategic processes is mainly made possible via invitation from the National government. Before receiving such an invitation, trust needs to be built and technical excellence proven. But there is more to it. This Knowledge Profile showcases how GIZ was invited to support a long term process to develop and implement high level policy documents such as the fourth National Development Plan (NDP 4 – 2012/13 – 2016/17), the Industrial policy and the “Growth at Home strategy”. Which steps were taken to create trust and reach closeness to the political elite? What needs to be done to foster the relationships?

After advising and supporting the Namibian government for more than 6 years, GIZ is considered as a reliable partner at the side of the Ministry of Industrialization, Trade and SME Development (MITSMED) in its endeavors for structural transformation of the Namibian economy and the contribution of Small and Medium Enterprises to job and wealth creation.

Key activities implemented (‘outputs’), methods, tools and instruments applied

Unlike other processes, trust building is a mixture of planned and unplanned steps that leads to sometimes astonishing results. In the case of GIZ, supporting high level policy processes for the Government and within MITSMED was a combination of lucky coincidences, connecting with the right people, the long term physical presence, solid technical knowledge, the integration in MITSMED structure and priorities, the acceptance of the speed of MITSMED’s procedures and decision making and the support of MITSMED as driver of the process.

Major activities undertaken by GIZ or supported by GIZ can be grouped in the following categories:

- Participation in (formal) meetings and gatherings
  - Continuous dialogues with Permanent Secretary (PS) and Deputy Permanent Secretary
  - Daily communication at Directorate level over joint activities such as elaboration of sector strategies
  - Pro-active participation in management meeting of Industrial Development Directorate in MITSMED whenever taking place
  - Since 2015: Bi-weekly “ProCom Exchange” between DID top and middle management (DPS, Director, Deputy Directors and the Chiefs) and the GIZ colleagues took place regularly to support the implementation of the Growth at Home strategy.
• On-demand participation in meetings and workshops from DID, MITSMED or Presidential Office

Technical consultation and accompaniment for Directorate for Industrial Development (DID) within MITSMED

• Operationalization of NDP 4 and the Industrial Policy with regard to the conceptualization of an implementing agency, sector identification, prioritization and analysis and the elaboration of sector support programmes

• Organization and realization of consultation processes with relevant private and public stakeholders

• Revision of the MSME policy

• Measures to develop the technical, organizational and managerial competencies of the DID staff (e.g. impact evaluation for industrial policy-makers; value chain development)

Institutional support for MITSMED and affiliated institutions

• The Namibia Investment Centre (NIC) has been supported to develop a pilot investment promotion strategy for the automotive sector.

• The Business and Intellectual Property Authority (BIPA) (which is established under the MITSMED) was supported to provide even more efficient services for registration of businesses and intellectual property rights.

• Funding of the equipment of the Data processing center of the National Statistics Agency (NSA)

• Capacity development for staff of the Namibia Investment Centre, Namibia Trade Forum, Business and Intellectual Property Authority

Funding of and support to interventions and activities of importance to MITSMED

• Study visits to Germany, Malaysia and Finland on industrial development

• Practitioner’s Workshop to benchmark Namibia’s Implementation Strategy (Growth at Home) against best practices worldwide

• Non-financial support to the organization of events from MTI (e.g. Launching event for NDP 4)

• MITSMED has been supported with advice on a monitoring system for the Growth at Home strategy i.e. the specification of indicators, baselines and targets

• Identification and selection of strategic focus areas, general reforms and targeted sectors for Growth at Home

• Working groups research and collection of information on strategic areas, general reforms and targeted sectors

Results/Outcomes

• GIZ staff is closely integrated into the processes of operationalizing the Industrial policy, including the selection of value chains to be supported by MITSMED, and the structural design of an implementing agency for the Industrial Policy although being a sensitive issue because two/three existing institutions need to be merged into one agency.

• While trust was first built at the level of individual such as the team leader, MITSMED has progressively gained confidence in the GIZ programme. Therefore, change in GIZ staff does not anymore interrupt the trustful working relations.

• Access to high level MITSD/MITSMED staff has become much easier than before. Or else, MTI staff of all ranks addresses GIZ staff much more often and openly than some years ago, with request ranging from operational to strategic issues.

As result of the trustful collaboration,

• GIZ supported the elaboration and launching of the National Development Plan 2012/13 – 2016/17 (NDP 4), Industrial policy, Growth at Home strategy and Industrial Policy Implementation Strategy

• Under the implementation of Growth at Home, eight advanced drafts for Sector Growth Strategies (Agro-processing, Leather and Leather Processing, Chemicals and Salt Products, Semi-precious Stones and Jewellery processing, Metal fabrication, Handicrafts, Cosmetics, and Marine Resources Processing) have been elaborated. For all these growth strategies, industry and public sector stakeholders were consulted at PPD platforms. Steering structures are now being initiated for the joint implementation of the sector growth strategies by public and private stakeholder.

• GIZ was involved in the conceptualization of the Namibia Industrial Development Agency (NIDA). An advanced draft is available and under discus-
The elaboration of the Pilot Investment Promotion Strategy for the Automotive Industry has been advised. It is already in the implementation phase.

Furthermore, the revision of the Micro, Small and Medium Enterprises (MSME) Policy has been supported. The final draft has been sent to cabinet.

The set up of the Business and Intellectual Property Authority (BIPA) has been supported by GIZ with advice on its internal organisation, processes, overall strategy, ICT strategy and on setting priorities. Business registration has become much faster, e.g. via an online-portal for the registration of business names and close corporations which is already in use.

Lessons learnt, success factors, challenging factors

What functioned well

The key factor for success was the cultural sensitive, competent and process oriented advisory service over a long period of time plus a combination of

- Lucky coincidences
- Connecting with the right people
- Long term physical presence of GIZ staff integrated in MTI and MITSMED structures
- Timely delivery of support even on short notice requests
- Highly valued GIZ team leader for his technical knowledge, analytical skills and his social competencies

Policy advice cannot be done at high political level alone. To continuously reinforce the trustful partnership relationship, it needs to be combined with pragmatic support at Directorate level for concept development, operationalization of strategic documents as well as for the daily intervention of MITSMED.

MITSMED was always in the driver’s seat of the processes supported by GIZ. GIZ was not considered as following own agendas but as understanding unreservedly the needs and the priorities of MITSMED. By doing so, GIZ staff is recognised as members of the MITSMED team.

Procedures, processes and regulations of the partner institutions were recognised and adhere to, bearing in mind that government processes differ – in terms of complexity and lengthiness – to those of projects. In this respect it was an important lesson to reduce the complexity of the programme steering structure so that MITSMED accepted its role as lead agency for GIZ.

Appropriate capacity development measures that improve the implementation capacities and enabled MITSMED staff to transfer policies/strategies into modes of operation (e.g. tandem approach between Deputy Director and Development Advisor on Value Chain Analysis; EQuIP training) were key to assure that policies are really implemented.

Suggestions and technical assistance was also provided in an informal way which often facilitated progress in a better way than formal proposals. In the same sense, informal contacts strengthen the sense of partnership and commitment.

The programme’s preference to work with nationally available expertise (vs. international experts) expressed high esteem for and confidence in Namibia’s competence.

The GIZ support followed a broad based approach (MITSMED, BIPA, NSA, NIC, Sector Growth Strategies, etc.) driven partially by emerging opportunities. The capability to identify these opportunities and to react appropriately by rapidly providing a suitable solution raised the esteem and reputation as a reliable partner. This approach had another advantage: It allowed for having always something to work on and hence being present, visible and beneficial for the partners. In comparison, a focus on a very limited number of interventions can lead quickly to a point where one might get stuck.

What did not function well

Long internal hierarchies in the official organisational structures caused delays in the finalisation of some joint projects which required the approval of the partner institutions. It is therefore advisable to always take this into account during planning phases, and to present projects well in advance to partner institutions.

5 Type of enterprise: https://de.wikipedia.org/wiki/Close_Corporation_(Namibia)
Support to Sustainable Economic Development in Namibia Captured: Four Knowledge Profiles

Trust is always based on personal relations. Staff fluctuation can therefore be an important problem. When the majority of direct collaborators at all levels in MITSMED were replaced in 2015, the team spirit and trust had to be regained. Formerly common ways of work may be restructured and can slow down joint implementation.

Industrial policy implementation is a highly complex exercise. Next to technical expertise it requires an advanced level of organizational and analytical skills. In order to get things started priorities need to be identified even when a holistic perspective is demanded for.

Instruments that have proven to be effective in other GIZ programmes were often not appropriate for the specific situation in Namibia and to address MITSMED objectives. The support always needs to be tailor made.

During the development phase of IP, the setting up of a proper M&E system was not perceived as a vital for implementation.

It would have been good to integrate more national staff into the GIZ support team in order to enhance the transfer of knowledge and competencies for effective development and management of industrial policy support programmes.

Resources necessary for the implementation of the module

<table>
<thead>
<tr>
<th>Type of resources</th>
<th>Support from GIZ</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time</td>
<td>Continuous support for more than 6 years with permanent staff at different levels of intervention</td>
</tr>
<tr>
<td>Technical assis-</td>
<td>Team Leader as top level policy advisor (on demand) and as contact person for MITSMED and affiliated institutions.</td>
</tr>
<tr>
<td>stance/staff</td>
<td>Team within MITSMED:</td>
</tr>
<tr>
<td></td>
<td>- 1 International long term expert (since 2009)</td>
</tr>
<tr>
<td></td>
<td>- 1 national long term expert (since 2009)</td>
</tr>
<tr>
<td></td>
<td>- 2 Development Advisors (since 2015)</td>
</tr>
<tr>
<td></td>
<td>- 1 international/national Intern</td>
</tr>
<tr>
<td></td>
<td>Integrated experts, Development Advisors and short term experts in various MITSMED affiliate institutions (NSA, BIPA, NIC)</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>None</td>
</tr>
<tr>
<td>Equipment</td>
<td>High Tech equipment for a Data processing centre of NSA (approximately 250,000 EUR)</td>
</tr>
<tr>
<td>Running costs</td>
<td>None</td>
</tr>
<tr>
<td>Implementation</td>
<td>Support to study tours, trainings, conferences, workshops, project development, steering and implementation.</td>
</tr>
</tbody>
</table>

Assessment of impact of the module

The GIZ programme utilizes an indicator set that is closely related to the objectives of the Industrial Policy and NDP 4. While the last years were mainly focused on policy making, the programme will contribute in the forthcoming years to a more inclusive economic growth with job and income opportunities for the Namibian population.

Assessment of sustainability

Due to the fact that GIZ employed constantly for more than 5 years persons who met the technical and social requirements, the trust is no longer only with persons but with GIZ as an organization.

The MITSMED staff with whom GIZ has worked has significantly improved its competencies. The gap between policy making and policy implementation has become considerably smaller. Still, it would have been even better if GIZ would have had the possibility to engage more Namibian staff within the programme team. It was tried but difficult to realize since offers made by GIZ did meet an adequate demand.

In addition, MITSMED will always be a dynamic surrounding where people come and go. Therefore trust building is a permanent task.
Support to Sustainable Economic Development in Namibia Captured: Four Knowledge Profiles

Assessment of replicability and upscaling

Point is not really applicable since it is very much situation specific

Anecdotic evidence

There are a number of small anecdotes that highlight the process of trust building. A meeting with John Steytler is seen as one major milestone. The GIZ team leader was looking for a Consultant and heard in a corridor small talk about John. Without knowing him, the team leader visited him. He was sitting in an empty office in an investment company and so opened the door to inner circles. John was an extremely knowledgeable person with a large network. Additionally he knew GIZ because he had undergone part of his studies in Germany. It was a lucky pull for both. John introduced GIZ to his networks and so opened the door to inner circles. He and the team leader are until today (John is now an economic advisor to the Namibian President) exchanging about Namibia and supporting each other in their work fields.

Another important milestone was GIZ’s way into the management meeting of MITSMED. Only as a side comment the Permanent Secretary (PS) said it would be good if GIZ would participate in the management meeting. The GIZ International expert working in MITSMED considered this remark as an invitation. When he entered the room on the next possible occasion, he harvested first astonishment. But he was still allowed to stay and was from then on an official member of the meeting.

On another occasion, the PS was asking the GIZ expert to join an ad hoc meeting where the PS developed somehow futuristic ideas. When he saw bewilderment in the face of the GIZ colleague, he asked: “Are you afraid of my ideas? Receiving a positive response to his question, the PS added: “You are right; we should have more time to discuss strategic issues.”

Who is knowledgeable about the module or elements of it?

- John Steytler, Economic Advisor to the Namibian President: charlie.rhona@gmail.com
- Klaus Schade, Research Associate at IPPR: klaus.e.schade@gmail.com
- Rowland Brown, Head of Research at IJG Securities: rowlandbrown@gmail.com
- Dr. Michael Humavindu, Deputy Permanent Secretary MITSMED: humavindu@mti.gov.na
- Mrs Petrina Nakaöa, Director MITSMED: petrina@mti.gov.na
- Mr. Calicious Tutilife, Deputy Director MITSMED: tutilife@mti.gov.na
- Mr. Tilienge Andima, CEO BIPA: andima@bipa.na
- Björn Vogler, former Head of Component: bjoern@vogler-edc.de
- Daniel Bagwitz, Team leader PEG and ProCom: daniel.bagwitz@giz.de
- Bernd Schmidt, Head of Component Industrial Policy Implementation: bernd.schmidt@giz.de
- Hileni Shifotoka; Senior Expert; Investment Promotion; hileni.shifotoka@giz.de
- Wolfgang Demenus, Development Advisor Value Chain Development: wolfgang.demenus@giz.de
- Caroline Girard, Development Advisor MSME Policy: caroline.girard@giz.de
- Frank Sauerbach, Development Advisor Business Registration: frank.sauerbach@giz.de

In what documents can one find relevant information?

- Namibia Investment Centre in MITSMED: http://www.mti.gov.na/nic.html
6.4. Knowledge Profile
“Establishment of a Partnership Platform to enhance financial education in Namibia”

Description of the programme

| Title (incl. PN)          | 7. Partnership for Economic Growth, PEG, (PN: 2009.2099.1)  
|                         | 8. Promotion of Competitiveness, ProCom (PN: 2013.2181.9)  |
| Commissioned by          | BMZ                                                      |
| Lead executing agency   | Ministry of Industrialization, Trade and SME Development (MITSMED)  
|                         | Formerly Ministry of Trade and Industry (MTI)  
|                         | Ministry of Finance (MoF)                               |
| Overall term            | Ad 1: 01.07.2010 – 31.03.2015  
|                         | Ad 2: 01.04.2015 – 30.03.2018 |
| Total volume, Co-Financing | Ad 1: 10.181.530 EUR  
|                         | Ad 2: 6.000.000 EUR                                             |
| Overall objective        | Ad 1: The framework conditions for private sector growth and employment in Namibia are improved.  
|                         | Ad 2: The competitiveness of the Namibian economy is enhanced. |

Description of the module

Financial inclusion is widely recognized as a vehicle for sustainable and inclusive growth and development. The Namibian government has undertaken a number of initiatives to accelerate financial inclusion. The Financial Literacy Initiative (FLI) is one of these initiatives.

It is a national platform to enhance financial education for individuals and micro-, small- and medium sized enterprises. The FLI consists of more than 30 signed up Platform Supporters from the Namibian public, private and civil society sector. The FLI was initiated by the Ministry of Finance (MoF) in 2009 by formulating the need for improving the financial literacy of the Namibian people. FLI developed to become an international best practice model that is anchored in the Namibia Financial Sector Strategy, institutionalized within the MoF and sustainably embedded in the financial sector of the country.

GIZ’s role in the entire process began by supporting the realization of the FinScope Consumer Survey and the Namibian Business Investment Climate Survey (NamBIC) which provided the information that comparably low financial literacy levels hinder access to finance in Namibia. This led the MoF, in cooperation with the Bank of Namibia and the Namibia Financial Sector Supervisory Authority to initiate the FLI. From then, GIZ was a constant partner in the establishment of the FLI and played a vital role in its current status and strength.

Key activities implemented (‘outputs’), methods, tools and instruments applied

- 2009: MoF identifies the need for financial literacy to improve the access to finance for the Namibian population
- Development of the conceptual framework of FLI (Basis for the buy-in of public institutions such as Bank of Namibia, Ministry of Education, etc.)
- Formation of FLI working group comprising six members of the public sector6
- Adoption of National “Namibia Financial Sector Charter” which defines the commitment of the

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private financial sector actors to promote financial inclusion
• Motivation of financial sector actors to join the FLI working group
• Establishment of the FLI Secretariat to manage the daily operations of FLI
• March 15, 2012: Official launch of the FLI by the Ministry of Finance in Katutura, Windhoek
• Development and roll out of awareness campaigns. The following methods were undertaken:
  - Financial Wellness Workplace Program for Public and Private Sector employees
  - Radio, TV, Print, Newspapers, Educational Booklets, Pamphlets, Social Media
  - Public Events (World Savings Day, FLI B-Day, Public Talks, Street theatres, School activations)
• Development and organization of trainings and workshops:
  - Simulation based training for Youth Entrepreneurs
  - Conventional trainings for micro-enterprises (informal businesses) & potentially SME’s
  - Trainings/Workshops for Minimum Wage Earners
  - Training of Trainers for SME trainings and for the Wellness Program
  - Curriculum revision for schools
• December 2014: Signing of Memorandum of Understanding (MoU) between the MoF and the FLI platform supporters on the management, cooperation and funding of FLI
• 2015: FLI moves from the MoF building into a separate FLI building placed at the heart of Windhoek and right next to the MoF
• 2016: Institutionalisation of FLI as division within the MoF

Results/Outcomes

FLI is an initiative recognized and supported by the majority of the public and private financial sector actors in Namibia, defined in the MoU signed between MoF and the Platform supporters.

FLI is part of the National Financial Inclusion agenda and refers to the Namibian Financial Sector Strategy as well as the Namibia Financial Sector Charter

Since 2015, the budget of FLI (staff, infrastructure, running costs, implementation) is entirely covered by the Platform supporters.

In terms of results towards the target groups, FLI has achieved the following:
• 160,000+ booklets, 8,880+ posters, 9,000+ pamphlets distributed
• 869 SME’s trained
• 1,590 Micro Enterprises trained
• Simulation Based Trainings for 30 SME’s
• 8 Training of Trainers for SME training program, 137 Teachers trained
• 6,558 SMS received, 81,914 SMS sent
• 65 Street Theatres in 14 regions reaching 12,000+ spectators
• 55 appearances on TV show, 12 TV shows produced and aired at least twice
• 243 articles/eduverts in newspapers and magazines
• 1,070+ appearances on radio talks and shows,
• Events: Annual Ongwediva Trade Fair (2), FLI B-Day (3), World Savings Day (3), Public Talks (2), Expos (3), Women’s Conference (1)

Lessons learnt, success factors, challenging factors

What functioned well
• The entire process was and is politically backed by MoF high officials such as the Minister and the Permanent Secretary.
• Financial Literacy was defined as important element of financial inclusion and thus was manifested into the Namibia Financial Sector Strategy (NFSS) (2012–2021). As part of the NFSS the topic received a high priority in the sector.
• The Namibia Financial Sector Charter was under process for more than 5 years. FLI was probably one important factor that the Charter was finally adopted. FLI is based on the Namibia Financial Sector Charter which demands the commitment of financial institutions regarding financial literacy. At the same time, FLI support was considered as CSR intervention which is an obligation of the Charter.
• In addition, private financial sector actors bought in because they understood that financial literacy would increase the market for financial products.
• The Platform worked out as an adequate structure to include the private sector since it allows for active participation and decision making of all stakeholders involved.
• The MoU is a very strong commitment of the Platform Supporters institutionally and financially. It secures the existence of FLI even with the planned withdrawal of formerly very strong GIZ support.
• The cross media approach has been essential to adequately reach the target groups. In order to know which media channels are appropriate, information were bought from available media surveys about the utilization of media in different cultural, social and geographical settings.
• The FLI secretariat participated in an exchange forum in Southern Africa to learn from best practice examples. This increased the quality of FLI and thus enhanced the motivation of FLI staff.
• The financial contribution of MoF gradually increased (from a low level) because of the successes, recognition and visibility of FLI. MoF actually installed a budget line for FLI activities even before the MoU with the platform supporters was signed. This was a significant leverage for the implementation of awareness as well as trainings and coaching campaigns.
• FLI supported the elaboration of publications with high relevance for the financial sector and including important facts, statistics and figures (e.g. Financial literacy baseline survey, FinScope Consumer Survey).

What did not function well

• Although FLI was initiated by MoF and supported from its top level, it needed strong external support to kick start, organize and maintain the initiative over the first years.
• To date, the FLI secretariat needs to undertake intense stakeholder dialogues to keep the platform supporters actively engaged. Communication methods and active management are highly relevant to secure a continuous and active engagement from platform supporters. E-mail communication without follow up by telephone lead to slow or no response.
• At the beginning FLI was too large in coverage (nationwide) and target groups (entire population, SME, school children). As a consequence, the support for schools was stopped.
• Some of the media utilized such as road shows and TV spots demand huge logistical efforts. Most of this was organized in-house by FLI. This led in times to an overload of work and a compromising quality.
• In order to reach a large number of persons, trainings and coachings are implemented by training providers. Unfortunately, the numbers of reliable implementing partners is quite small in Namibia. Different approaches have not yet led to a sustainable solution.
• Measuring the quantitative effect of media campaigns is highly challenging since there are too many other factors influencing financial decision of households and enterprises.
• FLI’s attachment to MoF was an issue of debate. Although MoF was very much committed to FLI, it was quite important to provide the FLI with the autonomy it requires to operate as a multi stakeholder platform. Some interlocutors proposed the Ombudsman (or the Financial Ombudsman though he/she is not yet in place) as alternative, due to the consumer protection function at the Ombudsman office.
Resources necessary for the implementation of the module

<table>
<thead>
<tr>
<th>Type of resources</th>
<th>Support from GIZ</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time</td>
<td>Continuous support for more than 5 years with permanent staff</td>
</tr>
<tr>
<td>Technical assistance/staff</td>
<td>Increasing number of GIZ funded staff, starting with one international long term expert in 2010 until at peak 7 persons (1 international long term expert (50%), 1 Development Advisor (since 2015), 1 Junior Development Advisor (2011-2013), 3 long term national junior advisors (since 2011), 1 intern). GIZ paid for all FLI staff salaries. In 2016, MoF is taking over this responsibility by entirely paying 5 full time FLI staff. GIZ will remain with 1 Development Advisor at FLI plus some part time advisory support from 1 international long term expert.</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>The FLI has been allocated offices from the MoF since its inception. In 2015, the FLI moved to an excellent location along Windhoek’s main Independence Avenue. In order to make the new FLI building more attractive it is planned to engage an interior architect to refurbish the building.</td>
</tr>
<tr>
<td>Equipment</td>
<td>Office equipment for FLI, 1 car.</td>
</tr>
<tr>
<td>Running costs</td>
<td>MoF covered running costs for the FLI office such as Internet, telephone, office material for a period of 4 years. Since 2015, these expenses are covered by the cost-sharing agreement stipulated in the MoU between MoF and the other platform supporters.</td>
</tr>
<tr>
<td>Implementation</td>
<td>GIZ provided funding at the beginning for the development and organisation of awareness campaigns and, at the beginning as well for trainings. The platform partner gradually took over parts of these costs. While GIZ focused on intervention in favour of SME, MoF was in charge to fund activities for the grand public. Private platform supports on their turn funded specific measures that were of interest to them. Since 2015, the implementation budget is covered by the cost-sharing agreement stipulated in the MoU between MoF and the other platform supporters.</td>
</tr>
</tbody>
</table>

GIZ was not only in advisory role but the main implementing partner to establish and manage the FLI. It proved to be necessary in order to kick start and push the initiative to a level of quality and visibility until the platform supporters were convinced of the usefulness and the benefits of FLI.

Assessment of impact of the module

FLI aims at improving the quality of life and narrow the economic divide through financially capable, assertive and well-protected Namibians. Though difficult to quantify, FLI is one piece in a broader picture to contribute to the set objective. The success stories documented by FLI show that it has indeed positive impacts on the life of Namibians. The FLI was recognized by MoF, BoN and NAMFISA as the most important activity of the Namibia Financial Sector Strategy implemented so far.

Assessment of sustainability

- FLI is becoming a division within the MoF and is hence institutionalized and equipped with staff and budget.
- The MoU between MoF and the other platform supporters recognizes FLI as an official instrument of the Namibian financial sector. The agreement stipulates all necessary aspects to secure FLI’s existence in future. The MoU became active with the financial year 2015/2106. At has to be seen if all signatories will respect their commitments or if there will be platform supporters cancelling their membership (which is possible on an annual base).
- FLI still experiences strong support from high ranking governmental officials. The current Minister of Finance as well as the current First Lady are supporting the idea of FLI from its very beginnings.
- FLI is occupying a proper building and is therefore visible for clients and partners. This increases its recognition.
Assessment of replicability and upscaling

Since FLI is operating at national level a geographical up scaling is not necessary anymore. Nevertheless, the number of campaigns, trainings and workshops can be replicated and multiplied since the documents for the various interventions undertaken are readily available. FLI has tried a variety of approaches to enlarge the outreach but was slowed down by the limited number of reliable service providers which could run the interventions. FLI itself has so far not the financial means to act as a trainings and mentoring institution.

FLI Namibia can be seen as a best practice structure/vehicle for financial literacy. The replication of the approach in other countries is possible since the process of FLI is rather well documented as well.

Certainly, learning from FLI Namibia means cutting down time for the establishment of a FLI. Yet again, it will always take years to establish and efficiently run a fully-fledged FLI with convincing public and private partners of the financial sector partners being the most difficult task.

Anecdotic evidence

Hilieni Samuel is a registered nurse 20 years she established her private clinic (Nursing services) where she is responsible for monitoring amongst others patience blood pressure, sugar levels, cholesterol and other nursing duties. Her practice also has doctors as a nurse she assists the doctors.

She attended the Financial Literacy training in 2013 after she saw it advertised in the newspaper. According to Hilieni, the training was very beneficial; she described the trainings as an eye opener to those who do not have business background. From the training she gained knowledge on company registration, financial status such as cash flow, banking systems etc. For Hilieni, the section on financial management, separating personal finances from that of the business was very important for her.

When asked if she would recommend the training to others, Hilieni responded by saying, “I would very much like other SME’s to attend the Financial Literacy Training. A lot of business owners need to understand that when you have business the money belongs to a business and not to an individual”. She also added that another important thing she learnt from the training was how important it is to pay yourself. “The program taught me to list my expenses (what is going out for a month and what is coming in), I now have a budget for the company on a monthly basis and I am now able to keep track.”

Who is knowledgeable about the module or elements of it?

- Francois Brand (FLI Secretariat Manager)
- Olivia Amadhila (Support Group Trainings & Wellness)
- Loise Katanga (Action Group Monitoring & Evaluation & Research)
- Antonia Smith (Support Group Media)
- Penda Ithindi (Ministry of Finance)
- Marcha Erni (Bank of Namibia)
- Ndilimeke Lepinga (MoF)
- Festus Nghifenwa (MoF)
- Nangani Katoma (BoN)
- Emma Haiyambo (BoN)
- Anna Mostetschnig, GIZ expert within FLI: anna.mostetschnig@giz.de
- Simone Iltgen, former GIZ expert within FLI: simone.iltgen@giz.de
- Christopher Engelhardt, former GIZ expert for Financial System Development in PEG: c.engelhardt@int.fs.de
In what documents can one find relevant information?

- The Website of the Financial Literacy Initiative provides lots of information on FLI its programmes as well as materials for training and coaching: http://www.fli-namibia.org/
- Guideline and Booklets of FLI campaigns (BudgetWise, SaveWise, SpendWise, Borrowwise, etc.): http://www.fli-namibia.org/index.php/k2-showcase/educational-material/fli-booklets
- FLI on Facebook: www.facebook.com/finlitnam
- Follow FLI on Twitter www.twitter.com/finlitna
- GIZ-Modul „Responsible Finance“ GIZ internal link: https://dms.giz.de/dms/livelink.exe?func=ll&objId=59688744&objAction=browse&sort=name&viewType=1
- Financial Literacy Baseline Survey 2013: http://www.fli-namibia.org/index.php/k2-showcase/item/reports#