

STATUS OF WOMEN IN NAMIBIA 2023



Status of Women in Namibia report © 2023

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by age group (N\$)...

EXECUTIVE SUMMARY

Namibia's efforts to empower women economically are structured around three key sub-pillars: enhancing women's access to financial resources and assets, ensuring their control over these resources, and empowering them to make decisions. These initiatives aim to promote women's active participation in economic and livelihood activities while fostering equitable benefits and fair decisionmaking. Economic empowerment of women is not only a matter of rights and moral imperatives, it is also a prerequisite for sustainable development, poverty eradication, productivity, inclusive growth and overall well-being. The Namibian Constitution authorizes affirmative action, acknowledging the historic systemic discrimination faced by women and their need to play an equal role in the nation's social, economic and political life. Achieving gender equality is essential to addressing poverty, hunger and enhancing overall social progression. Technology, particularly improved access to educational and financial services, can play a pivotal role in advancing women's economic empowerment by overcoming societal barriers rooted in gender norms.

Multiple poverty indices are used to assess economic marginalization. In Namibia, over 26% of the population lives in extreme poverty, while the Multidimensional Poverty Index revealed that more than 43.3% of the population faces multidimensional poverty. These indices emphasize the need to address gender disparities in economic inclusion and empowerment to alleviate poverty and promote equitable economic participation and growth in Namibia. Fostering women's access to resources, granting them control and challenging societal norms hindering their participation are crucial to building a more inclusive and prosperous society.

Namibia employs a "Cost of Basic Needs" approach to determine poverty, considering the expenditure needed to meet daily calorie requirements and other essentials,



creating an Upper Bound Poverty Line. Household members spending less than this are classified as "poor." When non-food expenditures are considered, some households struggle to meet calorie requirements, falling below the Lower Bound Poverty Line and are classified as "severely poor." The Namibia Household Income and Expenditure Survey (NHIES) 2015/2016 indicates that 27.6% of Namibians are poor, with 30.4% of women and 15.1% being severely poor. These figures are lower than those derived from the Multidimensional Poverty Index, highlighting the gendered aspects of poverty.

Gender inequality indices, such as the UNDP Gender Inequality Index (GII), reveal that Namibia has a GII value of 0.440, ranking 106 out of 162 countries in 2019. The GII considers disparities in reproductive health, empowerment and economic status. In Namibia, 47% of National Assembly seats are held by women, and 40.6% of adult women have at least some secondary education. The Gini Coefficient, which measures income distribution inequality, stood at 0.591, with gender inequality being higher among individuals in male-headed households. The Inequality-adjusted Human Development Index (IHDI) underscores the gender disparities in human development, as the HDI falls from 0.646 to 0.418 when discounted for inequality.

Namibia faces persistent challenges in addressing gender disparities and advancing financial inclusion. While legislation supports gender equality in the workplace, women still encounter marginalization. Poverty is widespread, with current measures failing to fully capture gender-related inequalities. Women are overrepresented in the informal labour sector. Financial literacy data is inconsistently collected, indicating low levels, particularly in rural areas where financial services are less accessible. Microfinancing faces policy limitations, hindering women's inclusion. Women's ownership of houses and land remains lower than men's. These findings emphasize the need for targeted interventions to address gender disparities in economic and financial aspects, including enhancing financial literacy, improving financial service accessibility, and promoting women's asset ownership.

Namibia has made significant progress in promoting sexual reproductive health services, with a comprehensive legal framework that protects women's rights and addresses gender-based violence. However, challenges remain, including the need for further reform to prohibit marriages involving individuals under 18 years, as aligned with international standards. Genderbased violence is still prevalent in the country, affecting many women and children. Teenage pregnancy is a persistent issue in Namibia, with high prevalence rates especially in rural areas. The government has implemented policies and programmes to address this problem, but more efforts are required to provide comprehensive sexual and reproductive health education and services, especially for adolescents. Namibia has made strides in the fight against HIV/ AIDS and malaria, with high domestic funding for HIV programmes. The country has achieved the 94-96-95 triple goals for HIV treatment, but challenges such as stigma and discrimination persist. Efforts to eliminate malaria have been successful, but certain regions still experience periodic resurgences of the disease.

Infant and maternal mortality rates in Namibia are relatively high compared to other African countries, indicating the need for improved maternal and child health services. Fertility rates are also a concern, with higher rates in rural areas. Addressing these issues requires targeted interventions, especially in rural regions, to improve access to healthcare and education for women and children.

Namibia grapples with high rates of gender-based violence (GBV), affecting women and girls. The Namibia Demographic Health Survey (2013) reveals that over one-third of ever-partnered women have experienced physical or sexual violence from their intimate partners, causing injuries and even starting during pregnancy. Adolescents are particularly vulnerable to GBV. To combat this issue effectively, the country needs a communitydriven, preventative approach that involves collaboration between various stakeholders. Depression is another concern in Namibia, affecting individuals' well-being and even leading to severe consequences like suicide. Namibia ranks fourth in Africa for suicide rates, with men being more at risk. Strategies for suicide prevention must include policy frameworks, support networks and mental health education to address the root causes of this problem. To address these challenges, Namibia must focus on data collection, policy development, community engagement and education to provide support and preventive measures for GBV, depression and suicide.

Findings reveal that women face challenges in juggling unpaid childcare duties and economic participation due to deeply rooted gender norms, which place a disproportionate caregiving burden on them. Additionally, parental leave policies can discourage women's workforce engagement. Access to affordable and flexible childcare services is essential for improving women's economic participation, especially given the differential impact of the COVID-19 pandemic on women. The low status and low pay in the childcare sector, with black women disproportionately affected, contribute to these challenges. Addressing these issues and promoting a fairer distribution of paid and unpaid work is critical for gender equality.

Pre-independence, Namibia had diverse education systems influenced by colonial rules, restricting women's access to education. However, since gaining independence in 1990, Namibia has adopted policies aimed at achieving education for all, emphasizing access, quality, equity and democracy. The government has allocated significant funds to education, although challenges remain in quality of teaching, provision of teaching materials and monitoring. The country has made substantial progress in learner enrollment thanks to initiatives such as the Universal Primary Education (UPE) and Universal Secondary Education (USE). Namibia has achieved higher school enrollment rates for females compared to males in various educational levels, contributing to higher literacy rates among female youth. However, regional disparities and enrollment variations persist.

Namibia's economy is on the rise, with increased women's participation in the labour force. Nonetheless, gender disparities in employment still exist, especially in rural areas. Bridging the digital gender gap is essential to empower women, as fewer females have access to technology and the internet. Namibia must continue its journey towards gender equality, address regional differences, and work on inclusive digital initiatives to ensure women have equal access to education and employment opportunities.

The role of women in politics and gender representation in Namibia has seen significant progress in recent years. Historically, women in Namibia faced obstacles due to colonial influences and traditional societal norms, which reinforced male dominance. However, since Namibia's independence in 1990, there have been notable changes in the political landscape. The country's three Organs of State comprise of the Parliament (National Assembly and National Council), the Executive (Government) and the Judiciary. As of March 2020, 47% of National Assembly members are women, which increase represents a significant improvement from the 11.3% female representation in 1995.

Namibia has also made strides in addressing women's rights and gender equality through various policies and legislative frameworks. The country's commitment to gender equality is evident in the constitutional provisions and international agreements it has ratified. Notable laws include the Married Persons Equality Act, Labour Act, Combating of Domestic Violence Act, and Combating of Rape Act, all aimed at protecting and advancing women's rights. These legal reforms reflect Namibia's dedication to creating a more inclusive and equal society, ensuring that women's rights are upheld and respected. Despite these achievements, some gaps and challenges persist. Gender-based violence remains a concern, with the need for further prevention efforts, including the involvement of men and boys in addressing this issue. Economic disparities and limited access to financial services for women continue to be obstacles to women's empowerment. There is also a need for improved awareness and advocacy campaigns and initiatives to promote gender equality. In addressing these gaps, Namibia is committed to strengthening the implementation of its gender policies, supporting women's participation in politics, and promoting women's rights and well-being.

In 2020, the Internet Society Namibia Chapter, in collaboration with the Web Foundation, launched the Namibia Women Rights Online project to assess the gender gap in internet access, online content and women's empowerment. Less than 50% of Namibian women have internet access, and there is a lack of national policies recognizing ICTs as tools for gender equality. High data costs, the scarcity of internet in schools, and the absence of laws criminalizing online violence create significant hurdles. While online safety remains a concern, the internet empowers women in Namibia to reclaim agency and address issues such as gender stereotypes and online harassment of women and children. The report highlights the rise of movements like the #MeTooNamibia, revealing the importance of online platforms in challenging patriarchal norms, misogynistic biases, prejudices and unequal gender-based power relations to promote gender equality and end violence.

Overall, Namibia's progress in promoting gender equality and women's political representation is commendable and the country's commitment to addressing remaining challenges provides a solid foundation for further advancements in these areas. In summary, Namibia has made progress in various aspects of healthcare, but challenges persist in sexual reproductive health, teenage pregnancy, HIV/AIDS, and maternal and child health. Continued efforts and investments in these areas are essential to improve the well-being of the population, for long term prosperity.





ACRONYMS

| AAA | Affirmative Action (Employment) Act | NHIES | Namibia Household Income and |
|---------|--|-------|---|
| AFHS | Adolescent Friendly Health Services | | Expenditure Survey |
| BIPA | Business Intellectual Property Authority | NLF | Namibian Labour Force |
| CEDAW | Convention on the Elimination of All | NRI | Networked Readiness Index |
| | Forms of Discrimination Against Women | NSA | Namibia Statistics Agency |
| DWA | Department of Women Affairs | PEP | Post-Exposure Prophylaxis |
| EAR | Employment Absorption Rate | PrEP | Prep-exposure prophylaxis |
| EEC | Employment Equity Commission | RDT | Rapid Diagnostic Tests |
| EPR | Employment to population Ratio | SADC | Southern African Development |
| FLI | Financial Literacy Index | | Community |
| GBV | Gender-Based Violence | SDG | Sustainable Development Goals |
| GFP | Gender Focal Points | SRHR | Sexual and Reproductive Health |
| GII | Gender Inequality Index | | and Rights |
| HCT | HIV Counselling and Treatment | SRR | Sexual and Reproductive Rights |
| HDI | Human Development Index | SSA | Sub-Saharan African |
| HIV | Human Immunodeficiency Virus | STI | Sexually Transmitted Infections |
| ICPD | International Conference on Population | SWAPO | South West Africa People's Organisation |
| | and Development | TFR | Total Fertility Rate |
| IHDI | Inequality-adjusted Human | TP | Teenage Pregnancy |
| | Development Index | UDF | United Democratic front of Namibia |
| IMR | Infant Mortality Rate | UHC | Universal Health Coverage |
| IPPR | Institute of Public Policy Research | UNAM | University of Namibia |
| IPU | Inter-Parliamentary Union | UPE | Universal Primary Education |
| LPM | Landless People's Movement | USE | Universal Secondary Education |
| MDG | Millennium Development Goal | VTC | Vocational Training Centres |
| MFI | Micro Financial Institutions | | |
| MPEGESW | Ministry of Poverty Eradication, Gender | | |
| | Equality and Social Welfare | | |
| MMR | Maternal Mortality Ratio | | |
| MOF | Ministry of Finance | | |
| MoHSS | Ministry of Health & Social Services | | |
| MPI | Multidimensional Poverty Index | | |
| NAMCOL | Namibia College of Open Learning | | |
| NAMFISA | Namibia Financial Institutions Supervisory | | |
| | Authority | | |
| NAMPHIA | Namibian Population-Based | | |
| | HIV Impact Assessment | | |
| NDP | National Development Plans | | |
| NDP 5 | Fifth National Development Plan | | |
| NGM | National Gender Machinery | | |
| NGO | Non-Governmental Oganisations | | |



FOREWORD

Every journey has a beginning and an end. Before commencing on a journey, one needs to assess whether the resources available at your disposal are adequate to deliver you to your intended final destination. The roadmap outlines the route to be undertaken and from time to time, while on this journey, it also becomes necessary to stop and check on progress, thereby assessing whether we remain on course and whether we will arrive at the intended destination, at the intended time. I wish to apply this analogy to the journey traveled by Namibia and our women and girls.

Plotting that journey and establishing key milestones along the way requires accessible, timely and reliable disaggregated data. The data requirements to inform national development indicators can constitute a tremendous challenge for all countries. Nevertheless, fulfilling these requirements by building national statistical and research capacity is an essential step in establishing where we are now, charting a way forward and bringing our collective vision, for a more gender equal Namibia, closer to reality.

My heartfelt congratulations to the OYAYONE Foundation for pioneering the publication of this insightful and

integrated Namibia Status of Women Report (2023) - a first of its kind. The Namibian Constitution recognizes how economic empowerment of women is not only a matter of rights and moral imperatives, but also a prerequisite to attaining sustainable development, impacting poverty eradication, inclusive growth and shared prosperity. This report provides a comprehensive and impartial overview on national data, enabling the reader to analyse, synthesize and inform perspectives on wide ranging gender development indicators. Determining how we measure success is a key determinant of the outcomes we proclaim. Through this report and consistent with the values of accountability and transparency towards improved performance and service delivery, Namibia has opened herself up for scrutiny.

The Vision of the President of the Republic of Namibia, His Excellency Dr. Hage G. Geingob of an "inclusive, united and prosperous Namibian House", is a Call for every citizen to gauge within their respective contexts, identify and provide support to those at risk of being left behind. Namibia's women and girls remain an unexplored and untapped resource. Through their full participation, Namibia can harness the potential of every woman to achieve inclusive growth, shared prosperity and wealth.

As a nation, we are deliberately addressing the problems that women face in accessing financial resources, control of assets and making decisions about their health, education and other productive choices. In this integrated report, poverty is discussed from many lenses, and the gender lens in particular, helps us to see how proportionally, many more women than men remain marginalized. The distribution by geography also reveals the extent of work required in rural areas and

in marginalized communities. These are crucial steps in building and securing a more inclusive and prosperous Namibia.

This report brings together a number of gender inequality indices and shows how Namibia continues to face challenges that we inherited from the colonial era. Poverty is widespread among women, and most women are employed in the informal sector, and at the tail end of productivity in sectors such as retail and domestic services. Without access to property and title deeds that can be used as leverage to access financing instruments, including microfinance, their full and sustainable economic participation is limited.

With regards to health and education, the report shows how more women are enrolled in school, especially post-secondary education. This is encouraging and consistent with the public sector investment into the education sector, from pre-primary through to tertiary levels. Namibia has made significant progress in promoting sexual reproductive health services with a comprehensive legal framework that protects women's rights and responsive to gender-based violence. Yet, as data in this report reveals, gender-based violence, adolescent pregnancies, diseases such as HIV/AIDS and malaria and new challenges associated with online violence, remain key issues. National indicators on maternal and child health have seen reversals. Adolescents are particularly vulnerable to GBV and we have some of the highest rates on suicide on the continent.

The report acknowledges policy impact by highlighting the active steps taken by the Government to address the situation through the detailed overview of policy and legislative frameworks and their evolution over the years. The report also reflects improvements in female representation in parliament and government and how Namibia is leading on this aspect on the continent and among the top ten nations globally.

I commend the OYAYONE Foundation and its partners for documenting the baseline status of this significant demographic segment, so as to inform the design and implementation of evidence-based policies and programmatic interventions. The status of women in independent Namibia has improved over the last three decades and this report tells the story of steady progress enabled by strong political will, hope and the promise of a brighter tomorrow. We all have additional work to do. I invite you to use the evidence presented in this report in your field of work, towards addressing some of the key challenges presented.

Mrs Daisry Obal Founder & Exective Director

FOUNDATION

KEY INDICATORS

| No. | Indicator | Females | Males |
|-----|--|------------|------------|
| 1 | Life Expectancy - The life expectancy at birth in 2020 (World Bank, 2021) | 68.6 years | 62.3 years |
| 2 | Education - The literacy rate (UNICEF, 2021) Women are less likely to pursue higher education. (UNDP, 2020) | 86.4%. | 90.2% |
| 3 | Employment - The labour force participation rate (World Bank, 2021) Women are more likely to work in informal sectors with lower wages and fewer benefits. (UNDP, 2020) | 47.5% | 77.2% 2 |
| 4 | Income: Access to finance: Women in Namibia face significant barriers to accessing finance. This has implications for women's ability to start or grow businesses and participate in the formal economy. (UNDP, 2020) Women in Namibia earn less than men on average, with a gender pay gap of around 20%. (World Bank, 2021) | 16% | 30% |
| 5 | Political Representation: Seats in the National Assembly in 2023 | 47% | 53% |
| | (Parliament, Republic of Namibia) Seats in the National Council in 2023 (Parliament, Republic of Namibia) | 12% | 88% |
| | Cabinet positions (Office of the Prime Minister, Namibia, 2023) | 37% | 63% |
| | Executive positions at level of Deputy Minister) (Office of the Prime Minister, Namibia, 2023) | 85% | 25% |
| | Namibia is making visible progress on the representation of women in political leadership positions over recent years. | | |
| 6 | Poverty rates in (2016) | 37.3% | 32.3% |
| 7 | Gross Domestic Product (GDP) per capita (2020) | US\$4,221 | US\$5,238 |

1. INTRODUCTION

1.1. About this report

This report has been commissioned by the OYAYONE Foundation, to analyse and present the status of women in Namibia (2023). The name OYAYONE is translated to mean "Net-caster - a net-caster to hunt for the others that were lost." The Foundation works with and for women, specifically young, underprivileged, single mothers in Namibia, at risk of being left behind. The Foundation aims to redress key drivers impeding social progression, inclusive growth and shared prosperity. The Foundation's work seeks to break the cycle of poverty, by addressing basic needs and tackling asset poverty.

Namibia's women and girls remain an under-explored and under-tapped resource. Through their full and active participation, Namibia can harness the potential of every woman and girl to achieve inclusive growth, social mobility and trans-generational wealth creation. As outlined in Namibia Country Report Beijing +25 (World Conference on Women & Implementation of the Beijing Plan of Action 2020), the top five priorities for accelerating progress for girls and women in Namibia are a focus on economic empowerment to eradicate poverty; eliminating violence against women and girls; increased political participation and representation; improvements in social outcomes (health, education) and changing negative social norms and gender stereotypes. This focus has informed the ideas presented in this report.

1.2. Background to women empowerment in Namibia

The Government of Namibia is recognised for its deliberate efforts to empower and advance equal rights for women. Namibia ranks eighth in the World



Economic Forum's Global Gender Gap Report of 2023, the highest-ranked African country for bridging the gap between women and men's economic participation and opportunity, educational attainment, health and political empowerment. Namibia's efforts are considered best practice in Sub-Saharan Africa. Yet, gender-based violence and limited access to health services remain skewed against women in the country. While the country is making strides towards women empowerment, the pace can be quickened, and leadership decisions can be taken to accelerate progress. In this report, we explore the status of women in Namibia, outlining key challenges to be addressed and policy considerations for redress.

Namibia is a signatory to global conventions to address gender inequality including the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the Beijing Platform for Action (1995), CEDAW optional protocol (2000), Maputo Protocol on the Rights of Women in Africa (2003) and the SADC Declaration on Gender and Development (2005). Globally, recent years have been marked by setbacks for gender parity with previous progress disrupted by the COVID-19 pandemic's impact on women and girls in education and the workforce, followed by economic and geopolitical crises. Women's economic empowerment in the coun-

try should include women's ability to participate equally in existing labour markets; their access and control of productive economic resources; access to equal pay opportunities with adequate childcare support and increased voice, agency and meaningful participation in political and economic decision-making at all levels. Women's empowerment is central to their ability to determine their own choices and rights to influence social transformation. This is an important aspect of social development that is inclusive and therefore, sustainable.

Namibia attaches great importance to the exercise of human rights in general and women's rights in particular. Under the Marriage Act No. 18 of 1961 women formed part of the marital property and could not transact without their husbands. Pursuant to the attainment of independence of Namibia in 1990, this law was repealed, and the Married Persons Equality Act of 1996 promulgated, allowing women to sign contracts, register properties in their names and act as directors of companies. It remains a primary objective of the State to reform apartheid laws in the country. In this regard, Women's Rights have advanced over the passage of time to achieve greater gender equality, in line with SDG 5. At the core, the Namibian Constitution's Article 10 emphasizes Namibia's commitment to equality and states that "no persons shall be discriminated against on the grounds of sex, race, colour, ethnic origin, religion, creed or social or economic status."

In pursuit of these Constitutional ideals, Namibia adopted the 2010-2020 National Gender Policy to "reduce gender inequalities in education, improve school completion rates for girls and increase women's access to vocational training, science and technology". Various legislative instruments promulgate the need to achieve equality. The Co-operatives Act of 1996 for example, promotes women to form cooperatives, while the Labour Act of 1992 and Communal Land Reform Act of 2002 promote equal rights for women as men, whether married or unmarried. There has been gradual yet significant societal change following the adoption of these legislative and policy frameworks.

The inclusion and empowerment of women in politics is topical world over. Traditional efforts to promote gender equality in politics have primarily focused on national parliaments. However, the Sustainable Development Goals (SDGs) have introduced a new indicator that em-

The empowerment of the world's women is a global imperative. Yet despite important progress in promoting gender equality, there remains an urgent need to address structural barriers to women's economic empowerment and full inclusion in economic activity.

> **UNITED NATIONS SECRETARY-GENERAL BAN KI MOON, IANUARY 2016**

phasizes women's political representation in local decision-making positions, enabling broader understanding of the opportunities and challenges for leveraging women's contributions to local decision-making. In Namibia, restrictions imposed by colonial governments subjected to women to male dominance by systemically excluding the participation of women in politics. Western colonial concepts further impacted gender relations by altering previous cultural beliefs and practices. Women were categorised as minors and thus reliant on male counterparts for policy leadership and decision making. This view is changing with the demographic transition and as more female leaders emerge. In Namibia, the Rt. Hon. Saara Kuugongelwa-Amadhila is the country's first female Prime Minister since 2015, while Hon. Netumbo Nandi-Ndaitwah serves as the first female Deputy Prime Minister. This makes Namibia one of 12 African states with a woman leading in government.

According to UN Women as of January 2023 only 26.5% of all national parliamentarians globally were women, an increase from 24.3% in 2019. Globally, as of January 2023, women serve as Heads of State and/ or Government in 31 countries¹. Namibia is setting an outstanding example on women's political empowerment and leadership. In Africa and the world, Namibia features among the top countries with respect to the percentage of women in parliament. According to the Inter-Parliamentary Union (IPU), Namibia ranks 17th in the world and 2nd in Africa. Rwanda has the highest number of women parliamentarians worldwide, where women have won 61.3% of seats in the lower house (UN women, 2023). Only 3 countries have 50% or more

¹ https://www.unwomen.org/en/digital-library/publications/2023/03/women-in-politics-map-2023

women in parliament in single or lower houses: Rwanda with 61.3%, Cuba with 53.4% and Nicaragua (51.7%). Recently however, a greater number of countries (>65) have reached 30% or more. Namibia has an average 30.5% female representation in both houses of Parliament of whom 7 are notably, youths under the age of 35 years.

1.3. Political will to address gender inequalities

In recent years there has been an increase in the number of policies and programmes that support women's participation and position in political power. In 1999 the ruling SWAPO Party's decision to promote 50/50 zebra style gender representation across all structures of the party accelerated gender parity and equality in political representation. This commitment has been continued and through the leadership of President Dr. Hage G. Geingob, Namibia has continued to ensure that 'gender equality is not a slogan'. Women now constitute 47% of Namibia's National Assembly, up by six percentage points from before the November 2020 elections². Namibia and South Africa have the highest representation of women in parliament in the Southern African Development Community (SADC). However, of the 42 seats in the upper House of Parliament, the National Council, only 5 seats (12%) are occupied by women. Additionally, of the 27 members of the Namibian Cabinet, 10 are female Ministers (37%), up from 28% in the last cabinet.³ Women political leaders now occupy influential and strategic positions such as ministers of international relations and cooperation; industrialization and trade, both basic and higher education; justice and Premiership. Moreover, out of 20 Deputy Ministers in the Namibian Government, 17 are women.

Historically, a strong political will has steered Namibia's efforts to deliver on Women's rights and equality. In 1969 the South West Africa People's Organisation (SWAPO) Women's Council was formed to mobilise Namibian women to participate in the liberation struggle and to lobby support from international women's groups. Both men and women worked to achieve this goal, although fewer women participated and worked alongside men. At independence many returning female exiles had difficulties being accepted by both their families and their spouses, since they had diverted from stereotypical gender roles and had assumed the roles and leadership responsibilities of men in a society which still adopted traditional pre-struggle values. These women were the first torch bearers who demonstrated that equality was possible in Namibia.

1.4. Objectives of this review report

The Namibia Status of Women Report marks a major milestone in the advocacy, communication and awareness raising campaign that focuses on increasing contributions of non-state-actors in promoting the implementation of Namibian Government policy frameworks. The OYAYONE Foundation is dedicated to assisting the Namibian Government and society to improve the quality of life and standard of living for women and youth. To design evidence-based programmatic interventions, OYAYONE requires a central and holistic source of national gender data that can inform a gap analysis and strategic planning.

The objectives of this review are to:

- Provide national index and baseline study;
- EVALUATE multi-dimensional development factors and their effects on the status of women and girls in Namibia:
- IDENTIFY drivers and challenges to addressing gender inequality in Namibia today;
- REVIEW existing (policy, legislative and institutional) gender action plans available to women and girls;
- PROPOSE recommendations to promote gender mainstreaming and equality of men and women before the law and human rights.

1.5. How the report was developed

This report was compiled in 2023 through a systematic review of published and grey literature on the status of women in Namibia. The focus has been on economic inclusion and empowerment, health and welfare, education, sexual and gender-based violence, and political inclusion and empowerment. A literature search was conducted from published secondary information and every effort was made to use the latest available information, to the nearest data point on topics covered. Authors' work reviewed and are acknowledged in the reference section.

² www.gov.na, Genderlinks page on https://genderlinks.org.za/ news/namibia-narrowly-misses-50-mark-after-special-appointments/

³ Genderlinks

WOMEN ECONOMIC **INCLUSION AND EMPOWERMENT**

Table 1: Total Population

| TOTAL POPULATION (2018) | 2,413,643 | 100% |
|-------------------------|-----------|-------|
| Male | 1,173,540 | 48.6% |
| Female | 1,240,103 | 51.4% |

Table: In 2018 the Namibian female population exceeded male population marginally.

In this section, we present the Namibia status on women's economic inclusion and empowerment. The three subpillars to women's economic empowerment are: access to income and assets; control of monetary and other gains from these assets; and power relations in decision making. In simpler terms, economic inclusion and empowerment aims to increase access to money and assets available to women, ensure that women have full control of these assets and their gains, and that women have the power to decide on how they use such gains. Women's economic inclusion and empowerment is the deliberate effort to build the capacity of women to actively participate and contribute to the economy and livelihood processes and value these contributions. This should be done with dignity and benefits should be shared fairly. Economically empowered women have increased access to financial and economic resources, have capacity to make more money and are able to make own decisions. This results in better investment choices in all social sectors and at household level, and a better outlook for all. Children of empowered women have better health, higher levels of education, improved nutrition and increased ability to cope with any shocks experienced at household level.

The Namibian Constitution authorises affirmative action, noting that "it shall be permissible to have regard to the fact that women in Namibia have traditionally suffered special discrimination and that they need to be encouraged and enabled to play a full, equal and effective role in the political, social, economic and cultural life of the nation" (Art 23(3)).

There are various discussions on how women's economic empowerment can be achieved, but there is no disagreement

that empowering women economically is a right and prerequisite for sustainable development. To address poverty (SDG1) for example, there should be equality in access to education and economic resources, financial services and capital. To address SDG2 and eradicate hunger, increased productivity is required and female subsistence farmers need to be additionally supported to own land, access funding and technologies so as to unlock productivity of farming activities to commercially viable levels. Technology can play a role in women's empowerment by facilitating better access to banking (including



SUST AINABL E



mobile money), logistics supply chains, markets and access to credit facilities for previously unbanked and underbanked women.

Some studies reveal that achieving gender equality can increase GDP by as much as 4%.4 Women's economic empowerment has direct linkages to overall economic growth and social progression. Financial inclusion is an important first step towards empowerment, which requires underlying societal barriers such as underlying gender norms to be addressed. Social norms influence participation in the economy by women and empowerment, thus requiring actions to address norms around health, education, family planning and childcare responsibilities that prohibit full participation.

2.1. Poverty indices

To address economic marginalisation of women, it is important to unpack poverty, its dimensions and drivers. Different countries have different measures of poverty. Among the widely used is that by the World Bank which sets the definition of extreme poverty as those who live on less than US\$1.90 per day (approximately 35 Namibian Dollars per day). The global figures using these measures often mask both inequality and dimensions of poverty. World Vision (2020) for example, defines poverty as lacking enough resources to provide the necessities of life, including items that are not necessarily monetised. Poverty can be experienced in dimensions that include food, clean water, shelter, and clothing. Poverty can be extended to include inadequate access to health care, education and transportation. Namibia has used different measures to determine the rates of poverty, leading to different figures for both men and women. In recent years, other methods of calculating poverty indices have been introduced to cater for inequality and these include the Inequality adjusted Human Development Index (IHDI), Gender Inequality Index (GII) and the Multidimensional Poverty Index (MPI).

2.1.1. Poverty measured as those who live on less than US\$1.90 per day

Namibia Statistics Agency (NSA) data in 2021 shows that in Namibia, the total number of people living in extreme poverty constitutes 26% of the total population, that is 741,057 Namibians living on less than USD1.90 per day. The number that lived on USD3.20 per day (Lower Middle Income Class Poverty Line) was 700,700 or 30.3% of the population as of 2015. When comparing rural and urban settings, rural poverty is higher than urban poverty and was estimated at 25.1 percent in the VNR report.5

Figure 1: Specific poverty indicators Namibia

| TOTAL POPULATION | | 2,833,526 | TOTAL NUMBER OF PI EXTERME POVERTY | EOPLE LIVING IN |
|-------------------------|------------|-----------|---|-----------------|
| PEOPLE LIVING IN EXTREM | IE POVERTY | 741,057 | | 400/ |
| | | | 741,057 | 49% |
| POVERTY THRESHOLDS | | | | |
| 1.90 \$ | 3.20 \$ | 5.50 \$ | | |
| | | | | |
| IN RURAL AREAS | 657,970 | 49% | | |
| IN URBAN AREAS | 83,087 | 6% | | |
| MALES | 349,734 | 25% | _ | |
| FEMALES | 391,323 | 27% | Target escape rate: 0.2 Current escape rate: - | |
| | | | can contract and | or peoplermen. |

Source: https://worldpoverty.io/map

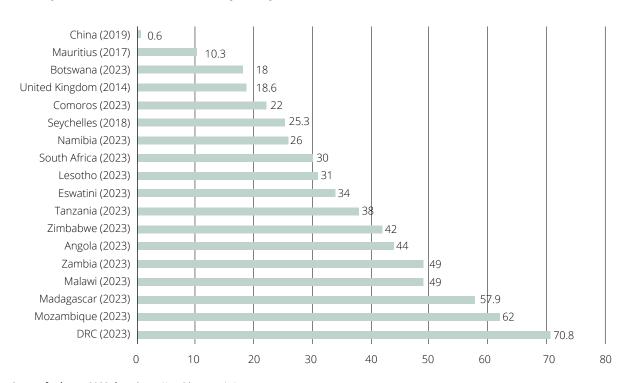
⁴ https://www.undp.org/content/dam/undp/library/gender/

⁵ Namibia's second voluntary national review report on the implementation of the Sustainable Ddevelopment Goals towards agenda 2030 voluntary national review report 2021. Available from: https://sustainabledevelopment.un.org/content/documents/279462021_ VNR_Report_Namibia.pdf

| Poverty | Number of Poor (thousand) | Rate (%) | Period |
|---|---------------------------|-------------|--------|
| National Poverty Line | 422.0 | 17.4 | 2015 |
| International Poverty Line 12.5 in Namibia dollar (2015) or US\$1.90 (2011 PPP) per day capita | 319.2 | 13.8 | 2015 |
| Lower Middle Income Class Poverty Line 21 In Namibia dollar (2015) or US\$3.20 (2011 PPP) per day per capita | 700.7 | 30.3 | 2015 |
| Upper Middle Income Class Poverty Line 21 In Namibia dollar (2015) or US\$5.50 (2011 PPP) per day per capita | 1,180.4 | 51.0 | 2015 |

According to the Institute of Public Policy Research (IPPR) (2008), and using the World Bank approach, the number of people living in poverty in Namibia decreased from 58% of individuals in 1993/94 to 38% of individuals in 2003/04. IPPR also notes that poverty was more rampant in the rural areas with a 69% total in 1993/94. Secondary data from literature compares the national poverty rate⁶ of Namibia and other SADC countries and selected developed countries. The latest data shows that the poverty rate for Namibia is around 26% (2023) which is lower than that of most SADC countries. In the SADC region Mauritius has the lowest poverty rate at 10.3%. See figure below:

Poverty headcount ratio at national poverty line (%)



Source for latest 2023 data: https://worldpoverty.io/map Source for other data: https://data.worldbank.org/indicator/SI.POV.NAHC?end=2019&locations=ZW&start=2003

Multidimensional Poverty Index

Namibia recently compiled a Multidimensional Poverty Index (MPI)⁷ Report in 2021. The MPI was calculated using data from the Namibian Household Income and Expenditure Survey (NHIES 2015/16) as follows: if a person is deprived in 30% of 11 weighted indicators grouped under the three dimensions of 'Education', 'Health' and 'Living

⁶ National poverty rate is the percentage of the population living below the national poverty line. National estimates are based on population-weighted subgroup estimates from household surveys.

⁷ This report is based on the Namibian Household Income and Expenditure Survey (NHIES 2015/16).

Standards', they were considered multidimensionally poor. The MPI report concluded that:

- More than 43.3% of Namibia's population live in multidimensional poverty. The indicators that contribute the highest to multidimensional poverty in Namibia are Food Security (17.4%), Child Nutrition (15.0%), Transportation Assets (12.0%), Sanitation (11.8%), and Cooking and Lighting Energy (11.7%). The least contributors to poverty are ICT (0.9%), Access to Clinic/ Hospital (3.0%) and Drinking Water (3.3%).
- The average intensity of poverty is 44.0%, meaning that poor people in Namibia experience, on average, 44.0% of the weighted deprivations.
- Rural areas were poorer than urban areas, reported at 59.3% and 25.3%, respectively.
- Across the fourteen administrative regions of Namibia, the incidence of multidimensional poverty was highest in Kavango West (79.6 %), Kavango East (70.0 %) and Kunene (64.1 %).
- The incidence of multidimensional poverty is higher among female-headed households (with a rate of 46%), than male-headed households (with a rate of 41%).
- In terms of languages, the highest incidence of multidimensional poverty was reported amongst the population whose main language was Khoisan (93%), followed by Rukavango (68%) and Zambezi (54%). Populations whose main spoken languages were English and German are generally non-poor (each with 3% prevalence).
- The incidence of multidimensional poverty is highest for households that have 16 or more members, at 72.8% compared to 33.4% for a household with less than 6 members.
- The youngest children in Namibia are the poorest with the highest incidence of poverty reported among children aged 1-4 years (56%), followed by 5-9 years (50%) and 10-14 years (48%).

2.1.3. Poverty levels using the basic needs approach

The "Cost of Basic Needs" approach looks at the amount of money required to supply the minimum daily calorie requirement (2 100 kcal), adjusted for inflation and this is known as the Food Poverty Line. Then, the costs of other basic needs such as shelter and clothing are added to the cost of the minimum food required to lead a normal life, to calculate an absolute "poverty line". This is the Upper Bound Poverty Line. A household which spends less than that amount per adult household member is considered "poor". When non-food expenditures on basic needs are considered together with food expenditures, the result is that some households will not have sufficient money to meet their minimum daily calorie requirements. These households fall below the Lower Bound Poverty Line and are classified as "severely poor".

Using the cost of basic needs approach, the Namibia Household Income and Expenditure Survey (NHIES) 2015/2016 Report shows that 27.6% of Namibians are poor with 30.4% women being poor and 15.1% severely poor. These figures are much lower than those calculated using the MPI approach to poverty (43.3%).

1.2. **Gender Inequality indices**

UNDP Gender Inequality Index (GII)

Namibia has a Gender Inequality Index (GII) value of 0.440, ranking it 106 out of 162 countries in the 2019 index. The GII was introduced in 2010 and can be interpreted as the loss in human development due to inequality between female and male achievements in the three GII dimensions. The higher the GII value the more disparities between females and males and the more loss to human development. The (GII) is an inequality index developed to measure gender inequalities in three important aspects of human development:

- reproductive health, measured by maternal mortality ratio and adolescent birth rates;
- · empowerment, measured by proportion of parliamentary seats occupied by females and proportion of adult females and males aged 25 years and older with at least some secondary education; and
- · economic status, expressed as labour market participation and measured by labour force participation rate of

female and male populations aged 15 years and older.

In Namibia, 47.0% of National Assembly seats are held by women and 40.6% of adult women have reached at least a secondary level of education compared to 42% of their male counterparts.

2.1.2. Gini Coefficient

The Gini Coefficient is an index⁸ used to measure the degree of inequality in the distribution of family income. It is the percentage of the Gini-coefficient where 0 represents perfect equality and 1 perfect inequality. The most recent data from the World Bank indicated that Namibia had a Gini coefficient of 0.591 or a Gini index of 59.1%. According to the World Bank, in 2007 Namibia had the highest Gini index ratings and was ranked second highest in the world at the time. The tables below show the different Gini-coefficients over time and by sex of head of household. The data shows that inequality is higher among individuals living in male-headed households than among those living in female-headed households.

Table 2 Gini coefficient by gender

| Year | Male-headed | Female-headed | Namibia (combined) |
|---------|-------------|---------------|--------------------|
| 1993/94 | 0.671 | 0.547 | 0.646 |
| 2003/04 | 0.628 | 0.523 | 0.600 |
| 2015/16 | 0.622 | 0.513 | 0.572 |
| 2018 | | | 0.567 |

Source: Human development report, 2019

The Gini coefficient for Namibia shows gradual but slow improvements over the years. This shows that gender inequality remains a major barrier to human development. Most girls and women have not yet gained gender equity.

2.1.3. Inequality-adjusted Human Development Index

The Human Development Index (HDI) is an average measure of basic human development achievements in a country. The HDI masks inequality in the distribution of human development across the population at the country level. The IHDI is thus the HDI discounted for inequalities. The 'loss' in human development due to inequality is given by the difference between the HDI and the IHDI and can be expressed as a percentage. According to the Human Development Report (2020)9 the Human Development Index (HDI) for Namibia for 2019 was 0.646. However, when the value is discounted for inequality, the Inequality-adjusted Human Development Index (IHDI) falls to 0.418, a loss of 35.3% due to inequality between men and women (as measured by the HDI).

2.3. Unemployment

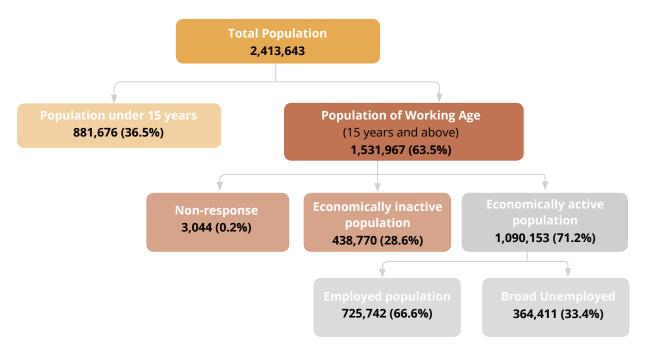
Unemployment has been ranked as the biggest challenge for the economy in Namibia, and both men and women have been affected. The definition of unemployment as used by the Namibian Government is in line with the international statistical standards and is based on three criteria, namely being without work, being available for work, and seeking work. The Labour Force Survey defines a person as employed when he or she worked for pay, profit, or family gain for at least one hour during the 7 days preceding the survey interview.

Namibian population is approximately 2.4 million people with over half of them dependent on subsistence farming. According to the Namibian Labour Force (NLF) survey of 2018, 71% of the population is at the working age with only 725,742 people in employment, showing an unemployment rate of 33.4%. Unemployment rate was higher

⁸ The Gini coefficient measures the inequality among values of a frequency distribution, for example, levels of income. A Gini coefficient of 0 expresses perfect equality, where all values are the same (i.e. where everyone has the same income). A Gini coefficient of 1 (or 100%) expresses maximal inequality among values.

⁹ While the HDI can be viewed as an index of "potential" human development that could be obtained if achievements were distributed equally, the IHDI is the actual level of human development (accounting for inequality in the distribution of achievements across people in a society)

Figure 2: Unemployment breakdown



amongst females (34.3%) as compared to their male counterparts (32.5%). The unemployment rate of those with no education was 26%. Those with junior secondary education recorded an unemployment rate of 38%, followed by those with primary education (33%) and senior secondary education (31%). The unemployment rate for those with a certificate or diploma was still quite high at 21%, but unemployment rates dropped substantially for women with post-secondary education: with a university education (8%), with teacher training (2%) and with post-graduate education (2%).

Figure 3: Unemployment rate by gender 37.5 % 25.0% 12.5% 0.0% 2010 2014 2016 2018 Male Female

Source: Namibian labour force survey, 2018

The graph above shows the rates of unemployment from the year 2010 to 2018 as presented in the NLS. Throughout the years unemployment rates have been higher for women than for men. The unemployment rate has been increasing through the years with a slight decrease for unemployment of women from 2016 to 2018 but still higher than for males. The table below further explains unemployment rates by area, with the rates slightly higher in urban areas than rural. This might be because of rural to urban migration.

Table 3: Unemployment rates by rural and urban areas

| | Both sexes | | | Male | | | Female | | |
|-------|------------|-----------------|------|-----------------|-----------------|------|-----------------|-----------------|------|
| | Unemployed | Labour force | Rate | Un- employed | Labour force | Rate | Un- employed | Labour force | Rate |
| Urban | 208,243 | 623,831 | 33.4 | 100,552 | 312,146 | 32.2 | 107,691 | 311,685 | 34.5 |
| Rural | 156,168 | 466,322 | 33.5 | 73,352 | 223,266 | 32.9 | 82,816 | 243,056 | 34.1 |
| Total | 364,411 | 1,090,153 | 33.4 | 173,904 | 535,412 | 32.5 | 190,507 | 554,741 | 34.3 |

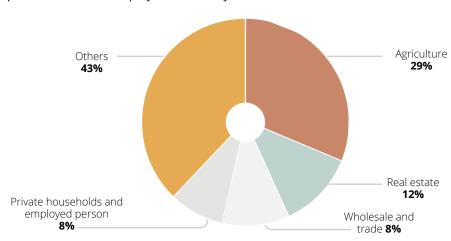
Source: Namibia Labour Force Survey, 2018

| Labour force (2018) = 1,090,153 persons (Female 45.4%, Male 49.6%) | | | |
|---|-------|---------|---------|
| Overall unemployment | 33.4% | F 52.3% | M 47.7% |
| Youth unemployment | 46.1% | F 49.5% | M 37.5% |

Data on employment rates by level of education shows similar patterns for both males and females- the more educated, the higher the employment rate. However, employment rates for women are lower across all education levels, outlining the inequality that women are less likely to be employed compared to men with the same level of education. It is worth noting that more males (50.9%) compared to females (49.1%) were employed in urban areas while more females (51.7%) were employed in rural areas.

The number of women in the different industries are also presented by the chart below. 29% of women are in the agriculture sector having the highest number of employed persons. Followed by real estate, renting and business activities (11.7 %); wholesale and retail trade, and repair of motor vehicles (8.2%); and private households with employed persons (7.8%). More women than men are employed in real estate, renting and business activities (57.4%) and wholesale and retail trade (53.8%). These industries are considered as 'feminised' in Namibia.

Figure 5: Proportion of women employed in industry



Source: Namibian Labour Force Survey, 2018

The highest employment sectors to date in Namibia are Agriculture, forestry, and fishing with a total of 23% of the employed persons, and women take up 21.2% of that sector against 24.9% males. Below is a presentation of women in the different occupations and it was noted that the highest number of women were recorded in the Elementary occupation followed by service workers and sales. The least number of women were employed in the plant and machine operators, legislators, and managers as well as in the armed forces.

Table 4: Types of employment

| Occupation | % Both sexes | % Male | % Female |
|---|--------------|--------|----------|
| Elementary Occupation | 29.1 | 26.3 | 31.9 |
| Skilled agriculture | 15.2 | 13.6 | 16.9 |
| Service Workers and Sales | 14.6 | 11.5 | 17.7 |
| Raft and related trade | 12.5 | 18.3 | 6.6 |
| Professionals | 7.3 | 6.2 | 8.4 |
| Clerks | 5.4 | 2.7 | 8.1 |
| Technicians and associate professionals | 5.2 | 4.9 | 5.6 |
| Plant and machine operators | 4.6 | 8.9 | 0.4 |
| Legislators and managers | 1.6 | 1.8 | 1.4 |
| Armed forces | 1.3 | 1.9 | 1.4 |
| Other | 3.1 | 4 | 2.3 |
| Total | 100 | 100 | 100 |

Source: Namibian Labour Force Survey (2018)

2.3.1. Regional perspective on unemployment

According to the World Bank, Namibia is in the top 5 SADC countries with considerably high unemployment rates. World Bank's data puts the unemployment rate at 20.8%, 10 but below that of South Africa (29.8%) which is highest in SADC. Eswatini is ranked second (24.4%), Botswana third (20.7%), Lesotho fourth (18.0%).. The World Bank Data goes on to show that the female employment rate is very low in industry (7.9%) and very high in services (72%). According to NLF (2018) there are 364,234 women employed in Namibia making it 50.9% of the total employed population.

2.4. Unpaid childcare

Availability of affordable and high-quality childcare services, aligning with mothers' work schedules, is recognized as a crucial factor in enhancing women's economic participation (Mokomane, 2017). Female-headed households tend to be extended and women often find themselves caring for multiple family members, even if they do not live with their parents. This situation can place significant caregiving responsibilities on women, impacting their ability to participate in the labour force (Casale & Posel, 2020). Additionally, the COVID-19 pandemic had differential outcomes for women, with childcare responsibilities impeding their ability to work, particularly due to school closures and limited access to childcare facilities (Casale & Shepherd, 2021).

The RSA Women's Report delves into various critical aspects of unpaid childcare, primarily within the South African context, offering valuable insights into the challenges faced by women in balancing their caregiving responsibilities with their economic participation. It addresses the deeply entrenched gendered norms of domestic labour, which historically placed the burden of unpaid household cleaning and childcare on women. These norms perpetuate gender inequalities and create barriers for women seeking full and equal economic participation in the workforce, demanding collective efforts to change them. Furthermore, in dual-income families in industrialized nations, a significant issue highlighted is that fathers often outsource childcare responsibilities to women, thereby reinforcing the gender gap in unpaid caregiving. There are limitations of parental leave policies which may discourage individuals from taking leave or participating in the labour force (Mokomane et al., 2020).

The childcare sector often suffers from low status and low pay with marginalized groups, especially black women, heavily relied upon (ILO & WIEGO, 2020). The weight of childcare duties negatively affects women's workplace performance, with cultural beliefs contributing to perceptions about employee commitment (Kanji & Cahusac, 2015).

¹⁰ World bank and ILO, https://data.worldbank.org/indicator/SL.UEM.TOTL.ZS?locations=NA

Income inequalities exacerbate the gender gap in time spent on care work (Craig & Mullan, 2011). This underscores the importance of actively challenging gender identity norms and achieving fairer distribution of paid and unpaid work as this can have multiple benefits for society, from reducing the double shift women work to supporting a greater variety of household forms and enhancing gender equality (United Nations, 2015).

2.5. Financial Inclusion

2.5.1. Financial Literacy

Financial inclusion is an important national agenda, referring to the delivery of financial services and products in a way that is accessible and affordable to all segments of society. Data on current financial literacy levels is scanty in Namibia. Financial behaviour is best predicted by variables that measure someone's access to financial resources: monthly income, inclusion in the formal banking system, and being employed as well as being personally interested in financial affairs. Two main variables are used to measure financial literacy: financial knowledge and financial behaviour. The Financial Literacy Index (FLI) conducted in 2013 viewed financial knowledge as the knowhow about money and broader financial matters that relate to money. These included money basics which consist of measures such as: knowledge of the time value of money and its purchasing power, and knowledge of personal financial accounting concepts. In addition, it also reviewed borrowing i.e. bringing future resources into the present by means of instruments such as credit cards, personal loans and home loans; and investing in terms of saving present resources for future use through instruments such as savings accounts, investment accounts, and mutual funds as well as protecting existing resources by means of insurance or risk management techniques and services.

The Financial Literacy Initiative (FLI) was launched to enhance financial education for individuals and small businesses, and narrow the financial exclusion gap. The financial literacy of the average Namibian above the age of 16 was last estimated at 42,75% in 2013. According to the Namibia Financial Inclusion Survey (NFIS) of 2017, 22% of individuals in Namibia were financially excluded, meaning they were neither served formally (banked/non-banked) nor informally (relying solely on informal financial products and services). Out of the 22% that were financially excluded in 2017, the rate is higher for the male population at 23.9%, while 20.2% were females. Out of the total male eligible population, 65.4% are banked, while the rate is higher for the female population at 70%.

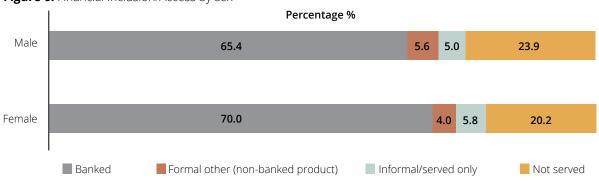


Figure 6: Financial Inclusion/Access by sex

Source: Access by Sex (Namibia Financial Inclusion Survey, 2017)

It is worthwhile noting that the 2013 FLI survey did not use a nationally representative sample size. Notwithstanding, the data showed that Namibians, while generally having higher levels of knowledge of financial concepts, (score of 51.2% on Financial Knowledge), scored significantly lower on the financial behaviour elements of financial literacy (score of 32.4% on Financial Behaviour). By gender, there was little difference between men and women, but women lagged in financial behaviour. This pointed to underlying social norms that perpetuate inequality. The survey showed that:

- Majority (62%) of respondents had difficulty keeping up with financial commitments as individuals;
- About half (50%) kept a budget;
- 34% had borrowed money in the past 6 months preceding the survey, and often borrowed from family members;
- 49% did not have any money left after paying for living expenses;
- 83% did not save for old age;
- 75% did not own insurance which most indicated as expensive. Of those with insurance, it was mostly for funeral (31%) life (24%) and vehicle (11%) cover;
- Most relied on spouses and relatives for financial advice;
- 14% of respondents were self-employed, and three quarters of these were not registered business owners; and
- Less than a fifth had knowledge on business related fraud, non-delivery and credit card fraud.

The single most important factor that has a negative effect on financial literacy is socio-economic vulnerability. FinScope (2007) reported that 42% of adults in Namibia worry about financing their old age, but only 10% had retirement products, 37% of adults did not know much about 'money and finance,' 43% were banked and 68% of non-banked adults did not trust banks. These results were also supported by the FLI baseline survey of 2013.

2.1.2. Banking

The Banking Sector in Namibia comprises eight banking institutions: seven commercial banking institutions; and a branch of a foreign banking institution. These banking institutions are the primary mobilisers of funds from the public and the main sources of financing, which support business operations and economic activities in Namibia. A Credit Information Sharing System in Namibia is regulated by the Credit Bureau Regulations, 2014. The Regulations empowers credit bureaus to collect and sell credit performance information for individuals and businesses. The dissemination of credit performance information by credit bureaus make it easier for credit providers to determine the credit worthiness of customers and make appropriate credit decisions.

There is a sound banking sector in Namibia. Banking is profitable and adequately capitalized, with a low non-performing-loan ratio. Five main commercial banks (of the eight) hold more than 95% of assets and deposits. There are also four autonomous Government-owned entities designed to broaden access to specific financial products. The 2021 Global Findex, a World Bank database on financial inclusion, reported that 71% of Namibians had accounts at financial institutions. The number of women recorded to have bank accounts was 69%. Although bank coverage is good, a limited number of people make use of the banks to access credit. The 2021 Global Findex found that about 56% of Namibians overall save, with 27% saving at financial institutions, while only 7% borrow from financial institutions; the driver for banking services is transactional and savings products. Information from the Agribank report of 2016 states that "a total of 2 089 women had access to credit facilities between 1990 and 2015, compared to 5 059 men" - which means that about 29% of these loans go to women. However, figures provided by Agribank in 2017 paint a different picture when loan amounts are taken into consideration, with women accounting for 22% of all loans, but only 10% of total loan amounts.

2.1.3. Micro-Finance

Microfinance, which is widely recognised as a strategy to fight poverty, has long been considered as having its roots in the women's/ gender equality movements. Hannig A and Katimbo-M (2000) states that while this is true for the evolution and development of microfinance in many countries, today it has more of finance and less of gender in its overall scheme of things. Yet, a significant proportion of the billion poor people worldwide who still lack access to financial services are women, and any attempt to tackle poverty and address the most important Millennium Development Goal (MDG) must focus on them. In Southern Africa, Namibia is ranked as the 2nd in terms of its financial systems and is relatively developed. There are four commercial banks and one microfinance bank.

The micro-lending market is divided into formal lenders registered with the MoF and the Namibia Financial Institutions Supervisory Authority (NAMFISA). A study conducted by the UNDP in 2002 identified six categories of institutions that are engaged in the provision of microfinance. These are banking institutions regulated by the central bank, non-bank financial institutions regulated by NAMFISA, public financial corporations, registered under special acts, savings and credit cooperatives regulated by the Ministry of Agriculture Water and Rural Development, non-governmental organisations (NGOs) and informal institutions that are not regulated. Most of the MFIs are salary based and therefore restricted to the formally employed, and semi-formal and informal micro-lenders, who are either only registered with MoF for tax purposes or not registered at all. A survey conducted by the Bank of Namibia in 2021 examined over 100 Micro Financial Institutions (MFIs) of all categories in Namibia. Most of the clients of these MFIs were in urban areas (61%) and were primarily people with full-time employment who were excluded from commercial loans. Women constituted 44% of MFI clients but accounted for only 36% of the loan portfolio, suggesting that their loans are smaller. MFI loans were used for trade/commerce and service activities (12.1% and 12.7%) followed by manufacturing (7.4%). Other activities included loans for consumption and education. Most loans were offered for three months only, while only 10% were long-term. Loans were between US\$16 and US\$320. Interest rates varied between 2% and 35%. Most NGO MFIs only offer credit, not being allowed by law to offer saving and insurance services. An exception is the Shack Dwellers Federation of Namibia, which operates on a group based, compulsory savings basis. Another NGO, Women's Action for Development educates community members on how to save but does not directly handle money. Savings and credit cooperatives are also legally entitled to take deposits from members, but of 103 cooperatives only two were fully registered and only 15% offered saving and credit services. Some MFIs also offer training, budget, and debt planning to their clients. Several small local non-profit Microfinance Institutions, which are funded by international donors, are trying to reach women entrepreneurs specifically and offer short term loan using group-based guarantees.

Saving & Credit Cooperatives: A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. In 2016, there were about 146 co-operatives registered in Namibia with a total membership of approximately 11,988 persons. About 73,9% of co-operatives in Namibia are engaged in the agricultural sector, 8,2% in manufacturing activities, 5,5% in arts and crafts, 3,4% in small scale mining and 1,3% in construction. Only 6,8% of total co-operatives are engaged in financial services (savings and credit).

Household Debt: In 2021, the ratio of household debt to disposable income constituted 77.4% of disposable income, lower than the 87.7% recorded in 2020. The lower ratio was driven by disposable income increasing at a faster pace than debt, boosted by increased economic activity after the COVID-19 pandemic. There is however need for disaggregated data, to assess total indebtedness of women contrasted to male counterparts, as an indicator of the access to credit and capital by women.

2.5.4. Entrepreneurship and Business

According to the Africa Human Development Report (2016) between 2006 and 2013, approximately 33% of small and medium enterprises (SMEs) in Namibia had female participation in ownership. An enterprise survey conducted between April 2014 and February 2015 indicates that during that time, 41% of business enterprises had female participation in ownership, with majority female ownership in 26%. Moreover, 27% of firms in Namibia had a female top manager, compared with 16% in Sub-Saharan Africa.

Barker and Nelson (2005) define an entrepreneur as a person who is skilled at identifying and starting a new business. The entrepreneur provides products, renders services, markets the products, and arranges financing operations. This definition implies that an entrepreneur categorises, organises, controls, and manages the risk of a business enterprise.

According to the Namibia Business Intellectual Property Authority (BIPA), there are a total of 26,616 female owned businesses on the national register. Women-owned entities by type:

| Closed Corporation | 20,178 |
|--------------------|--------|
| Companies | 6,425 |
| Foreign Entities | 13 |
| Grand Total | |

2.5.5. Main financial inclusion issues

In 2016, World Bank¹¹ conducted various assessments on financial inclusion in Namibia. Work focused on both individuals and enterprises. The assessments concluded that 'the financial system is relatively well-developed compared to regional peers and is dominated by non-bank financial institutions (NBFIs). Key Banks are South African owned. The assessments found out that compared to other countries in the region, Namibia is well-banked, but there was serious inequality in distribution of location of banking institutions. Rural areas remain poorly banked, and the large size of the country and small population means that only pockets of the country have access to banking. Mobile banking which could increase coverage, is not as available in the poorly banked areas. Most products that are available focus on savings, with fewer on credit. Cost of these services, especially micro-lending and insurance, are high. Financial data on costs is not readily available to consumers. Access to finance, especially working capital is regarded as the top problem by enterprises of sizes. For medium to small enterprises, lack of collateral is the main impediment to accessing financing. Most of these are not registered and do not have adequate capacity to keep regular financial accounts.

2.6. Informal Economy

The informal economy is a major source of employment and livelihoods in many countries and interacts closely with the formal economy. Like any other country in Africa, Namibia also faces key developmental challenges such as the growing informal economy. The Namibia Labour Force Survey of 2018 shows that the informal sector created about 36.7% of all employment. The formal/informal employment definition is based on provision or availability of some form of formal social protection. Employees were categorized as being in formal employment if their employer was reported to provide at least a pension scheme, medical aid or social security. The table below shows a representation of those in informal employment with 57.7% of the employed population in informal employment. This comprises 54.1% of males and 61.2% females. On average, more females were in informal employment than males-a key inequity issue. In addition, 41.8% of the employed population is in urban areas and as much as 78.9% of employees in rural areas were in informal employment.

Table5: Proportion of informal employment

| | Both sexes | | | Male | | | Female | | |
|---------|------------------------|--------------------------|------|------------------------|--------------------------|------|------------------------|--------------------------|------|
| | Informal employment | Total employ- ment | % | Informal employment | Total employ- ment | % | Informal employment | Total employ- ment | % |
| Namibia | 418,674 | 725,754 | 57.7 | 195,656 | 361,508 | 54.1 | 223,018 | 364,234 | 61.2 |
| Rural | 173,835 | 415,588 | 41.8 | 80,050 | 211,594 | 37.8 | 93,786 | 160,240 | 58.2 |
| Urban | 244,839 | 310,154 | 78.9 | 115,606 | 149,914 | 77.1 | 129,233 | 203,994 | 63.4 |

Source: Namibia Labour Force Survey (2018)

Further studies conducted by LaRRI and the Social Security Commission in conjunction with the Ministry of Labour and Industrial Relations (2017) showed that informal economic activities differed from region to region. Regions like Khomas, Ohangwena, Oshana and Omusati have a significant number of informal activities. Most of these activities are in the agriculture, manufacturing, wholesale and retail trade and repair of motor vehicles. The informal

¹¹ Financial Inclusion In Namibia: Summary, Note October 2016

economy is structured in such a way that it has more operators (85,302) than workers (47,305). The majority of the informal economy operators (47%) are involved in the wholesale and retail sector, which focuses on the buying and selling of goods, manufacturing of food products and beverages (18.9%) and agriculture (11%) which includes growing crops, market gardening, horticulture, farming with livestock and other agricultural activities. Mostly women are involved in these sectors. The study further detailed:

- Most own account workers are young adult females (69.3%) who have completed junior secondary education, compared to a male own-account worker population of 30.7%. Majority of own account workers (63.9%) were never married and nearly a quarter 24.5% were married.
- The majority of businesses were sole-ownership (92.1%) and about 7% are partnerships.
- Predominantly, 85% of the businesses were in the non-agriculture sector. Close to 60% of businesses were operating at home. Only 19% had business premises with a fixed location that was independent from home.
- Employment in the sector was without contracts for most employees and they work excessive hours, between 9 to 13 hours for most. Sick leave benefit is accessible to less than 40% of the employees and less than 30% enjoyed annual leave. Majority were permanent employees with fixed monthly salary of average wage N\$1,554.95. 88,9% of informal enterprises and 84.3% of employees were not registered with the Social Security Commission.

2.7. Asset ownership

The 2013 Demographic and Health Survey investigated women's ownership of a house or land (for women between the ages of 15 and 49). House and land ownership was sub-categorized by sole ownership, joint ownership and both sole and joint ownership. It was noted that 31%% of women owned a house and just 21% owned land at the time of the survey. Different factors determined these numbers and were different depending on age, residence, region, educational level, and household wealth. Women between the ages of 45 and 49 were most likely to own a house (70%) or land (51%). House ownership by women was slightly higher in urban areas (32%) compared to rural areas (29%), while land ownership was higher in rural areas (24%) compared to urban areas (19%). By region, women in Zambezi were most likely to own a house or land, while in Omusati only 20%% of women owned a house and in Hardap only 15% of women owned land. Interestingly, women with no education were most likely to own a house (at 42%) or land (at 29%).

As for household wealth, women in the lowest wealth quintile were also most likely to own a house (at 39%) or land (at 34%). This could be because most of the land in Namibia is referred to as 'communal' land and roughly half of the land is held under freehold title. No communal land can be sold and mortgaged, since it is held under customary tenure controlled by traditional authorities, who are paid a fee for allocating usufruct rights. In rural areas these rights are generally granted to a man because he is often perceived to be the head of the household. According to a 2016 press report in September 2016, 5 231 individuals benefited from Namibia's resettlement programme from its inception to that date, of which 1 405 were female 27%, while 2 039 were male¹².

2.7.1. Data/information related to (single) women-headed-households

Households headed by women constitute a significant portion of the food insecure. Definitions of what constitutes a household, as well as criteria for determining if the head is a female, vary widely. Some surveys have distinguished between de jure heads, women recognized within civil or customary law as the official head, and de facto heads, women who are in charge in the absence of a male head. Although comprehensive data is limited, regional figures and the national census suggest that between 30 and 50% of households are effectively female headed (FAO, 1994). According to the Demographic and Health Surveys (2013) Female Headed Households data was reported at 43.9%.

¹² The Government of Namibia implements the Resettlement scheme whereby the Government acquires commercial farms and makes them available to Namibian citizens particularly those who have been socially, economically, or educationally disadvantaged by past discriminatory laws and practices.

This records a decrease from the previous number of 44 % for 2007.

Table 6: Household headship

| Household headship | Urban | Rural | Total |
|--------------------|-------|-------|-------|
| Male | 59.5 | 52.3 | 56.1 |
| Female | 40.5 | 47.7 | 43.9 |

Source: Demographic and Health Surveys (2013)

1.7. Income disparities by gender and sector

According to the Namibian Labour Force Survey (2018), the average wage is N\$6,429 per month, an increase fromN\$6,267 in 2021. The NLFS (2018) stated that the average monthly wage was a bit higher for males (N\$7,045) than females (N\$5,813). Across industries the highest average wage is N\$20,459 per month which is earned by persons in the Financial and insurance industry, while the lowest is N\$1,387 per month earned by persons employed in the Private households.

Table 7: Mean wages by industry and sex. Average monthly wage for employees (N\$)

| Industry | Both sexes | Males | Females |
|--|------------|--------|-----------------|
| Agriculture, forestry & fishing | 3,393 | 2,700 | 5,768 |
| Mining and quarrying | 17,963 | 18,315 | 15,936 |
| Manufacturing | 5,749 | 6,045 | 5,081 |
| Electricity & related industries | 17,795 | 14,529 | 26,234 |
| Water supply & related industries | 11,512 | 11,711 | 10 , 996 |
| Construction | 5,441 | 5,423 | 5,623 |
| Wholesale and retail trade | 4,019 | 4,623 | 3,338 |
| Transportation and storage | 7,957 | 6,697 | 14 , 467 |
| Accommodation and food service activities | 2,819 | 4,810 | 2,143 |
| Information and communication | 17,139 | 17,192 | 16,967 |
| Financial and insurance activities | 20,459 | 28,215 | 16,296 |
| Real estate activities | 3,395 | 5,753 | 1,396 |
| Professional, scientific, and technical activities | 14,965 | 13,895 | 15,945 |
| Administrative and support service activities | 4,744 | 4,911 | 4,520 |
| Public administration, defense, compulsory social Security | 12,580 | 13,194 | 11,508 |
| Education | 15,380 | 18,144 | 14,138 |
| Human health and social work activities | 14,900 | 16,147 | 14,430 |
| Arts, entertainment, and recreation | 3,818 | 4,712 | 3,415 |
| Other service activities | 5,100 | 6,605 | 3,857 |
| Private households | 1,387 | 1,426 | 1,373 |
| Extraterritorial organization & bodies | 9,624 | 7,827 | 13,698 |
| Not recorded | 7,112 | 1,000 | 12,500 |
| Namibia | 7,935 | 8,052 | 7,789 |

Source: Namibia Labour Force Survey, 2018

Below is a representation of the average wages of workers by Industry as well as by age as of 2018. The wages are different depending on industry.

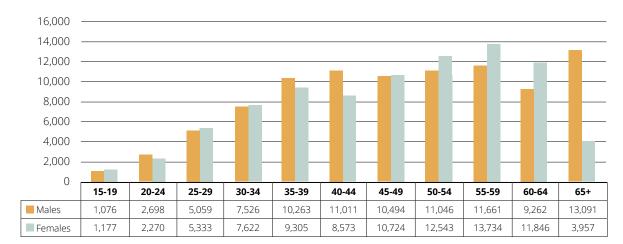


Table 8: Average monthly wages of employees by age group (N\$)

Source: Namibian Labour Force Survey, 2018

2.9. Key Findings

- Namibia has made legislation supporting women's equal right to work, equal benefits, including equal pay for equal work. However, data seems to show that women remain marginalized.
- Poverty persists in Namibia, and most measures do not adequately reflect the inequalities associated with poverty.
- There are more females in informal employment than males.
- Data on financial literacy is not consistently collected. Existing information shows that financial literacy is low, especially in the rural areas.
- There is lesser development in rural areas and fewer financial institutions and services.
- There are loopholes and policy restrictions on microfinancing, hindering the inclusion of women.
- Fewer women than men have sole ownership of houses and land.

3. HEALTH

3.1. Access to sexual reproductive health services

According to the National Policy on Sexual, Reproductive and Child Health (2013), Namibia has a goal of attaining the highest possible standard of sexual, reproductive and child health through the provision of equitable, accessible and affordable health and nutrition information and services. Namibia has four (4) categories of family planning services available to women and adolescent girls or the relevant age groups. These services are free of charge in all public health facilities across the country. Free services include hormonal contraceptives (oral and injections), condoms (Male & Female), intrauterine contraceptive devices (copper bearing and hormonal devices), and voluntary female and male sterilization.

The Namibian Government funds domestic resources for the provision achieving great milestones, having means 94 % of people who are HIV who know their status, 96% are on 96% are virally suppressed.

(MoHSS, 2019).

The United Nations (UN) in 2015 reported that, despite progress during the Millennium Development Goals (MDGs) period (2000-2015). It is estimated that half of women in Sub-Saharan African (SSA) do not have access to essential health care during pregnancy. Contraceptive use remains low and insufficient, with only 28% prevalence in 2015 among women who are married or in union (UN, 2015). As in other regions in the world, universal health coverage (UHC) has not been achieved for most of the health services and interventions, including maternal health.

Since independence Namibia invested substantial efforts and resources in aligning its Sexual, Reproductive Health and Rights policies and legislation to match its international SRHR related obligations. Namibia has one of the most progressive and comprehensive Constitutions in Africa (NGP 2010). According to Article 144 of the Constitution international agreements form a part of Namibian law if they are binding under the Constitution. Since independence Namibia has been getting appropriate guidance for the management of SRHR from international and regional conventions. Some of these relevant International and Regional convention and Instruments include:

- International Conference on Population & Development Programme of Action Sexual & reproductive rights,
- Convention on the Rights of the Child
- United Nations Convention on the Elimination of all Forms of Discrimination against Women
- Optional Protocol to the Convention on the Elimination of All Forms of Discrimination against Women
- Sustainble Development Goals 2030
- SADC Protocol on Gender and Development

- Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa
- Protocol to Prevent, Suppress and Punish Trafficking in Persons, especially Women and Children
- SADC Sexual and Reproductive Health Strategy (2006 2015)
- Strategy for Sexual and Reproductive Health and Rights in the SADC Region 2019-2030

The 1994 International Conference on Population and Development (ICPD) Programme of Action Sexual and Reproductive Rights (SRR) clearly defines SRH as universal, indivisible, and undeniable rights that concern the human reproductive system. SRHR is anchored in other essential human rights, including the right to health, the right to exercise one's sexuality without cohesion, violence or discrimination, the right to determine the number and spacing of one's children, the right to privacy and the right not to be subjected to torture or ill-treatment. SRHR includes access to sexual and reproductive health care and information, as well as autonomy in sexual and reproductive decision-making.

Namibian sexual and reproductive health rights policies and legislation are comprehensive in that they provide for the protection of women against harmful practices which are detrimental to sexual, reproductive health. Regardless of the strides achieved through the law, there is need for further reform for prohibition of marriage with under 18's. The legislation protects women and adolescent girls from forced and child marriages. However, marriages for the under 18's is permissible with parental consent and written Ministerial permission. Marrying off children who are under 18 is a punishable criminal offense. Regardless of the law being progressive it is not aligned with the African Charter on the Rights and Welfare of the Child which requires States to prohibit all marriages for children under age 18.

Harmful practices often inflict many forms of violence against women and children including physical, sexual, mental and emotional. A 2013 Namibia Demographic Health Survey showed that 33% of Namibian women aged 15-49 had experienced some form of gender-based violence. In 2019, Namibia recorded 200 cases of domestic violence month (Hendrick Olivier, 2019).

The SRHR legal framework in Namibia has explicit legal prohibitions that provide a sound foundation to protect, prevent as well as address gender-based violence against women and girls. For instance, Combating of Rape Act gives greater protection to girls and boys and provides stiffer penalties for stiffer minimum penalties for perpetrators of rape. The act also criminalises non-consensual sexual act in marital set ups hence protecting married women's right to protection against sexual violation. The law on sexual abuse of minors is comprehensive. The Combating of Immoral Practices Act, 2000 protects minors against adults engaging in consensual sexual activities with minors. The age of sexual consent is 16 years and consensual sex with children under 16 is tantamount to Statutory rape.

3.1.1. Constitutional provisions for SRHR

Numerous Articles (8(1) 8(2b)10(1&2) 14 1\&223 (2) and $66(1&2)^{13}$, of the Namibian Constitution lay the foundation for SRHR. In line with its international and regional obligation, the Constitution specifically prohibits discrimination (Article 10). Article 23 acknowledges that women and children among other classes have been socially, economically, or educationally disadvantaged by past discriminatory laws or practices and to address the imbalance the Constitution authorizes as affirmative.

In any judicial proceedings or in other proceedings before any organ of the State, and during the enforcement of a penalty, respect for human dignity shall be guaranteed (Art. 8 (2) (a)). No person shall be subject to torture or to cruel, inhuman or degrading treatment or punishment (Art. 8(2) (b)). All persons shall be equal before the law (Art. 10 (1)). No persons may be discriminated against the grounds, inter alia, of sex (Art. 10 (2)). Men and women of full age, without any limitation due to race, colour, ethnic origin, nationality, religion, creed or social or economic status shall have the right to marry and to find a family (Art. 14 (1)). Marriage shall be entered into only with the free and full consent of the intending spouses (Art. 14 (2)).

¹³The dignity of all persons shall be inviolable (Art. 8 (1)).

Laws can be passed providing directly or indirectly for the advancement of persons within Namibia who have been socially, economically or educationally disadvantaged by past discriminatory laws or practices, or for the implementation of policies and programmes aimed at redressing social, economic or educational imbalances in the Namibian society arising out of past discriminatory laws or practices (Art. 23 (2)). Both the customary law and the common law of Namibia in force on the date of Independence shall remain valid to the extent to which such customary or common law does not conflict with this Constitution or any other statutory law (Art. 66 (1)).

Child marriage is widespread across Sothern Africa region, with approximately 36 per cent of girls married before the age of 18 (Laws and Polices UNFPA, 2018). Article 14 of the Constitution enshrines the right against child and forced marriage. This right is protected Married Persons Equality Act by and Child Protection Act. The legislation clarified the confusion that existed due to the existence of common law and customary law. The age of consent to marriage is now set at 18 both customary and common law regardless of gender. Child marriage threatens girls' lives and health, and it limits their future prospects. (UNFPA 2022)

3.1.2. The Legal and Policy Framework and SRHR

Over the years Namibia managed to create a progressive and enabling legal environment for the enjoyment of SRHR by women and girls in Namibia. Namibia has legislation and policies that aim to enable access to SRH services for all women and young people without discriminating based on age and gender. Chapter 3.5 of The National Policy on Sexual, Reproductive and Child Health provides for the provision of access to accurate information and medical treatment irrespective of age, gender, sexual orientation and socio-economic status amongst other things. Access is free in public health facilities for all sexually active women and adolescent girls without the need for parental consent (except for surgical procedures). The right includes the right to be fully informed about family planning options and methods as well as the right to receive the family planning of their choice irrespective of marital status. This is liberating for both women and girls as it gives them options to make informed decisions and the liberty to see treatment. Regardless of the provisions, teen pregnancies still remain high and the rate of teenage pregnancy in Namibia has increased over the past five years.

A number of policies have been put in place to establish viable medical and legal systems and programmes that facilitate indiscriminate access to Sexual and reproductive health services. Some of the policies include the National Gender Policy, National Policy on Sexual, Reproductive and Child Health, National Development Plan 5, Education Sector Policy for the Prevention and Management of Learner Pregnancy, and the National Plan of Action on Gender Based Violence 2012-2016. The Domestic Violence Act protects women and girls against all forms of violence in a domestic setup by spouses, ex-spouses, parents, legal guardians or relatives among others. The Combating of Trafficking Persons Act gives effect to the United Nations Protocol to Prevent, Suppress and Punish Trafficking in Persons, especially Women and Children and criminalises such trafficking and related offenses. It seeks to protect and assist victims of trafficking in persons, especially women and children. The other relevant laws include Child Care and Protection Act and Married Persons Equality Act.

The right to access information and medical treatment in Namibia extends the right to HIV counselling and treatment (HCT). The legal age for consent to HCT is 16 years. However, young people under 16 years of age who are pregnant, parents, or engaged in behaviour that puts them at risk or have an STI should be considered "mature minors" who can give consent for HCT. The provision removes barriers in accessing health information and services for young people. AIDS is still the leading cause of death among adolescents in Africa. Adolescents are the only age group in which deaths due to AIDS are increasing. (Law and Policies 2018). This outlines the immense need to eliminate barriers for this age group to access quality health services and medical treatment. Giving adolescents access to sexual and reproductive health information and services to allow them to make informed choices may delay early engagement in sexual behaviour.

Section 2 of the Combating Rape Act decriminalizes consensual sexual activities among adolescents and young people. This is in line with the approach set out in international treaties that recognize adolescents' evolving capacities (UNCRC, Article 5)). Decriminalizing consensual sexual acts among adolescents enables and empowers young people to make informed choices about their SRHR and their needs (UNFPA 2017). It removes the fear impediment that delays or prevents young women from seeking contraception and prevents unintended pregnancies, HIV or other. On the contrary criminalization stigmatises and may result in adolescents and young people not seeking sexual and reproductive health services in fear of prosecution. (UNFPA 2020)

3.1.3. Legislative Action Ahead

The Namibian Government has committed to the establish a sexual offender registry as part of the Domestic Violence Act. An investigation into open and pending cases is already underway as well as the compilation of data on offenders to track and identify repeat offenders throughout the country. The government will also utilize existing court infrastructure to create sexual and gender-based violence courts to try offenders. Additionally, a review of the sentencing laws will take place as the maximum sentence for sexual offenders is currently at 37.5 years. Victims will receive psycho-social support and education on their options moving forward from assault and possible trial. The government will also expand armed patrols to 24/7 along with the creation of a special operations team. The response includes a plan to draw more financial support toward these measures. The cabinet has approved these policies and has made clear they expect to follow through with urgency.

Namibia is certainly on the road to curbing sexual and gender-based violence. Already present in Namibia was the Gender-Based Violence Prevention Unit as well as counseling and education for women involved in gender-based violence cases. There is a willingness to change Namibian culture and the adoption, implementation and reform of policies concerning gender-based violence are essential to expedite the alterations. Despite the number of organizations and work being put in to fight against GBV, violence against women and girls is on the rise, and in the same breath, more victims are withdrawing rape cases. From a policy perspective, it may be time we start to treat rape cases as a criminal act against the state rather than the victim. This will give the state the power to prosecute the perpetrator regardless of whether the cases is withdrawn or not. This will ensure that cases are not withdrawn, protect the victim and address some of the underlying issues that force victims to withdraw cases, finances being one of the factors.

3.2. Teenage/adolescence pregnancy

Being a universal problem, Teenage Pregnancy (TP) is a phenomenon affecting both developed and developing countries. The fact that teenagers are sexually active makes Teenage Pregnancy a public health issue. According to UNICEF in 2021, an estimated 14% of adolescent girls and young women give birth before age 1814. Approximately 95% of teenage pregnancies occur in developing countries (WHO, 2015). Santelli and others, (2017), investigated the efficacy of abstinence in preventing pregnancy and sexually transmitted infections (STIs) and concluded that abstinence is not effective in the prevention of HIV in many young people as they fail to practise it. Other interventions that are important for the prevention of HIV among this population group include increasing knowledge about HIV, and promoting awareness about HIV and risk perceptions. Social behaviour-change communication programmes, which promote safer behaviours, increased service use, HIV disclosure, risk perception, reduced gender-based violence and positive changes in social and gender norms, through sexuality education, may assist in combating HIV infections (Global Fund, 2017).

¹⁴ https://data.unicef.org/topic/child-health/adolescent-health/

Table 9: Percentage distribution of teenagers who experienced teenage pregnancy by their background characteristics

| Characteristic | Percentage (%) or mean |
|----------------------------------|------------------------|
| Secondary education (%) | 61.9 |
| Urban Residence (%) | 41.8 |
| Richest Households (%) | 27.8 |
| Ever Married (%) | 25.7 |
| Contraceptive Use (%) | 39.4 |
| Access to Radio (%) | 74.6 |
| Access to TV (%) | 43.7 |
| Access to newspaper (%) | 48.4 |
| Household head Female | 55.6 |
| Median age at 1st sex (median) | 16 years |
| Median age at 1st birth (median) | 17 years |

Source: Indongo, N. (2020).

Table 8 shows the percentage distribution of teenagers who experienced teenage pregnancy by their background characteristics. Spatial distribution of teenage pregnancy showed that it is more prevalent in Kavango region with 15% followed by Ohangwena with 11.6%. The region with the least teenage pregnancy was Oshana with 3.4% prevalence. Most teenagers who experience pregnancy live in rural areas (58.2%). The proportion of teenagers who experienced pregnancy increased with the level of education. It was high among those with secondary education (61.9%) and low among those with no education (6.1%). Close to 56% of teenagers who experienced teenage pregnancy live in households headed by women; and majority (72.2%) belong to households with poor wealth index. Only 14.8% of teenagers reported being employed.

The median age at first sex among teenagers who experienced pregnancy was 16 years; and on average they experienced 1st birth at the age of 17 years. It is also of interest to note that teenagers on average have partners who on average are older than them. Overall, only 39% of teenagers who experienced pregnancy were using contraceptives. Majority of them were using injections (71.8%) followed by condom (16.8%) and pill (9.4%). There is a significant relation between region of residence and contraceptive use among teenagers, as well as age of first sexual debut. Ohangwena has the lowest proportion of teenagers using contraceptives (13.6%) while 43.3% of teenagers in Kunene region reported using contraceptives. Thirty percent of teenagers in Kunene region were using injections. Condom use was more prevalent in Khomas, Oshana and Oshikoto regions. More than 50% of teenagers in Omusati, Oshikoto, /Kharas, Ohangwena, Hardap and Erongo regions had their first sexual debut before the age of 15 years.

Table 1.2 below presents results of the multi-variable multi-level logistic regression analysis. We included the following variables into the regression model: age, place of residence, education, wealth, marital status, exposure to media, sex of household head, age at first sexual debut and contraceptive use. The regression analysis identified several factors that are associated with teenage pregnancy and motherhood. Age of respondent and age at first sex are positively associated with teenage pregnancy and motherhood.

Table 10: Multi-level analysis of the association between variables and teenage pregnancy in Namibia, NDHS 2013

| Variable | Estimated coefficient | Odds Ratio (OR) | | |
|--|-----------------------|-----------------|--|--|
| Secondary education | -0.314 | 0.703* | | |
| Household wealth status | -0.395 | 0.673** | | |
| Contraceptive use | -0.402 | 0.669** | | |
| Ever Married | 1.625 | 5.076*** | | |
| Access to newspaper | -0.642 | 0.526*** | | |
| Age | 0.413 | 1.511*** | | |
| Age at 1st sex | 0.123 | 1.131*** | | |
| Chi-square = 39.486, P<0.001; * = P<0.05; **P<0.01; ***P<0.001 | | | | |

Source: NHDS, 2013

The above results in table 9 show that older teenagers (above 15 years of age) were more likely to experience teenage pregnancy than the younger ones (OR=1.511). In addition, teenagers who had their first sex at older teen ages have a higher likelihood of experiencing teenage pregnancy than those who had their first sex at more young teen ages (OR=1.131). With regards to family structure or living arrangement, the results show that married teenagers had higher odds of early motherhood. Teenagers who were married were 5 times more likely to have teenage pregnancy than those who were single.

Educational attainment, household wealth, exposure to media and contraceptive use status were significantly associated with teenage pregnancy. Those with at least secondary education, those from wealthy households and those using contraceptives and having access to newspapers are less likely to experience teenage pregnancy. Having secondary and above education reduced the odds of teenage pregnancy by 30%; while coming from a wealthy household, using contraceptives and having access to newspapers reduced the odds of teenage pregnancy by 33%, 34% and 48%, respectively.

Ahinkorah and others (2021) undertook a secondary analysis of cross-sectional data from Demographic and Health Surveys conducted in 32 sub-Saharan African countries between 2010 and 2018 to analyse the prevalence of first adolescent pregnancy and its associated factors in sub-Saharan Africa and Namibia was also part of the study. Namibia has the prevalence of first pregnancy of 21% with the highest in sub-Saharan Africa being Congo (44.3%) and lowest Rwanda (7.2%). For those adolescents who had ever had sex the prevalence for Namibia increases to 42.2% (Ahinkorah et al., 2021).

Ahinkorah and others (2021) also went further to analyse and identify individual level predictors for first adolescent pregnancy in Namibia and other sub-Saharan African countries. The demographic health survey data indicated that, the odds of having first adolescent pregnancy increased with age, with those aged 19 years having approximately 13 times higher odds of experiencing first pregnancy compared to those aged 15. The married/cohabiting or previously married adolescents were 8 times more likely to have first pregnancy compared to never married adolescents. Those adolescents who were working had a 9% increase in odds of having first pregnancy compared to those who were not working (Ahinkorah et al., 2021).

The same study also found a 38% increase in odds of having first pregnancy among adolescents with primary education only compared to those with secondary or higher education. Adolescents who had no exposure to media (television, newspaper, or radio) had 8% greater chance of having first pregnancy compared to those who had media exposure. The odds of having first pregnancy tripled among adolescent girls who had first sex before age 16 and those who had no unmet need for contraception but decreased by 30% among those who had knowledge on either

modern or traditional contraceptives. And the poorest adolescents were 2 times likely of having first pregnancy compared to those of the richest wealth quintile. (Ahinkorah et al., 2021:8).

Namibia experiences a high rate of teenage pregnancies in most regions, but adolescent health friendly services are only available in about half of the districts. Only 21% of the health facilities have youth-friendly HIV testing services and there is poor quality of counselling services for the youth (WHO, 2019). Namibia also experiences a high level of sexual and gender-based violence, while experiencing a shortage of facilities that cater to victims of these violent crimes. Communities are also unaware of the role and operations of gender-based violence units in the district hospitals, leaving many of those affected by the violence to deal with the resulting issues on their own (WHO, 2019).

Muyenga, M., Amakali, K., and Wilkinson, W. (2017), conducted a study on the delivery of the Adolescent Friendly Health Service standards by Nurses in the Otjozondjupa region of Namibia. The study was conducted on the premise that, even though Namibia has been implementing the National Standards for Adolescent Friendly Health Services (AFHS) towards the prevention among others of teenage pregnancy, the problem continues to rise across the regions. The results of this study indicated that 90% of the health facilities had no spaces that were designated for the adolescent health services. Only 14% of the registered nurses that were trained in AFHS conduct health education at schools which is an indication that two components of the AFHS are not being properly implemented. Besides that, 30% of the registered nurse-midwives compared to 75% of the enrolled nurses who implement the AFHS were formally trained in adolescent reproductive and sexual health issues (Muyenga et al., 2017).

Based on WHO's recommendations, the Namibian government adopted and implemented the AFHS standards in 2011 in line with the National Policy on Reproductive Health. The Namibian Ministry of Health and Social Services implemented the components of Adolescent Friendly Health Care Providers and Adolescent Friendly Environment in all 14 regions of service delivery in line with the National Policy on Reproductive Health (MoHSS, 2011). These components are mainly implemented by nurses at the primary health care level of the health services. Despite implementation of the AFGS standards, the average rate of teenage pregnancy in Otjozondjupa region before and after the implementation of the AFHS standards showed no significant difference as it only changed from 5.9% in 2008 to 5.3% in 2012 respectively (MoHSS, 2012).

One of the major constraints to the implementation of health promotion on reproductive health activities is the lack of behaviour change communication strategies under each of the reproductive, maternal, newborn, child, adolescent health, and nutrition programmes aligned to the respective goals and objectives. The outcome of health promotion action across all maternal health and nutrition programmes do not adequately include a performance framework to measure results in this key area, where indicators have been defined, these are not measured, hence the need to strengthen performance measurement. Another challenge that continues to perpetuate teenage pregnancy among young people is the lack of parental involvement. Many of these issues are still referred to as taboo and hence hardly spoken about in the home. This calls for parent support care initiatives so that parents can be educated and supported on how to broker honest and non-judgmental conversations with their children. One other issue is that teenage pregnancy is viewed as a girl problem. Boys and men are excluded from taking responsibility for the role they play and until this is addressed, men and boys would not understand, neither take responsibility for their role and consequent responsibilities.

Case study- Teenage pregnancies

Garoes was only 17 when she became pregnant by a man who was ten years older than her. When she first learned about the pregnancy, she felt scared and devastated and did not know what to do. Garoes shared her experience of being a teen mother during the Namibian launch of the 'Let's Talk - Early and Unintended Pregnancy' (EUP) campaign early 2020 at the UN Plaza in Katutura. The "Let's Talk" campaign is a social and behaviour change campaign to reduce EUP across 21 countries in the East and Southern Africa region. It is a collaboration between the United Nations Population Fund (UNFPA), United Nations Educational, Scientific and Cultural Organisation (UNESCO), key line government ministries and civil society organisations. Fortunately, Talitha Garoes was encouraged to continue with school after delivering her baby and she thanks her supportive mother who was by her side throughout her pregnancy. Another important enabler was the supportive policy environment in Namibia: the country has a learner pregnancy policy that allows girls to return to school after delivery. In her talk she left a message for young girls "We are not able to handle the consequences of unprotected sex. Let us build a better future for ourselves so that we may be important and respectable women in society one day." (UNFPA Namibia)

3.3. HIV/AIDS and malaria disease burden

UNAIDS in 2022 reports that up to 3915 million people worldwide were living with the human immunodeficiency virus (HIV) and 53% of them were girls and women, constituting more than half of the total people living with HIV. Despite several available methods and strategies for preventing HIV, about 4,200¹⁶ adolescent girls and young women aged 15-24 years are newly infected with the virus every week around the world in 2020. Sub-Saharan African contributes to 59% of all new infections in the world, making it the region with the highest HIV incidence rate (UNAIDS, 2020).

Table 11: HIV Indicators

| HIV Indicator | Female | 95% CI | Male | 95% CI | Total | 95% CI | | | |
|----------------------|------------|-----------|------|-----------|-------|-----------|--|--|--|
| Annual incidence (%) | | | | | | | | | |
| 15-24 years | 0.99 | 0.30-1.68 | 0.03 | 0.00-0.14 | 0.51 | 0.16-0.86 | | | |
| 15-49 years | 0.67 | 0.27-1.05 | 0.15 | 0.00-0.32 | 0.40 | 0.19-0.61 | | | |
| 15-64 years | 0.59 | 0.25-0.94 | 0.13 | 0.00-0.28 | 0.36 | 0.18-0.55 | | | |
| Prevalence (%) | | | | | | | | | |
| 0-14 years | 1.1 | 0.7-1.5 | 1.0 | 0.6-1.4 | 1.0 | 0.8-1.3 | | | |
| 15-24 years | 5.4 | 4.6-6.2 | 2.5 | 1.9-3.1 | 4.0 | 3.4-4.5 | | | |
| 15-49 years | 14.8 | 13.7-16.0 | 8.0 | 7.2-8.8 | 11.5 | 10.7-12.4 | | | |
| 15-64 years | 15.7 | 14.5-16.8 | 9.3 | 8.5-10.1 | 12.6 | 11.7-13.5 | | | |
| Viral load suppr | ession (%) | | | | | | | | |
| 15-64 years | 81.7 | 79.1-84.3 | 69.6 | 65.2-74.0 | 77.4 | 74.8-80.0 | | | |

Source: 2017 NAMPHIA Report

In Namibia, an increase in new HIV infections was reported in the age group 15-19 while all other groups reported a decline (NAMPHIA, 2017). There are several methods of HIV prevention such as condom use, abstinence and one faithful sexual partner, however these need to be intensified to successfully prevent the transmission of HIV amongst young women at risk. When it comes to the status of Health for Women and Girls in Namibia, the main health challenges are HIV/AIDS, malaria and tuberculosis with new and relapse cases affecting twice as many males as females in most age groups according to 2015 recorded cases (Republic of Namibia, 2020). In Namibia the prevalence of HIV infection is still high by international standards, it has been substantially reduced. Malaria cases

¹⁵ https://www.unaids.org/en/resources/fact-sheet

¹⁶ https://www.childrenandaids.org/node/1477

in Namibia were reduced by 98% and deaths from malaria by 95% between 2001 and 2015, although some regions still see periodic resurgences of malaria in the rainy season (Republic of Namibia, 2020).

Namibia has done exceptionally well in ensuring that HIV-positive people have access to health care. Among challenges faced is the stigma and discrimination which is a cause of suffering for many and causing many to resort to living in isolation. This is how silence, victim blaming, fear of rejection, stigma and discrimination bring harm. It is isolating people which makes them vulnerable to many social issues including GBV and substance abuse.

The Namibian Government funds 65% of its HIV/AIDS campaign with domestic resources for the provision of quality HIV services, a key element of the National Strategic Framework for HIV and AIDS. Namibia is achieving great milestones as is indicative from the Namibian Population-Based HIV Impact Assessment (NAMPHIA) 2017, having reached the 94-96-95 triple goals. This means 94 % of people who are HIV positive know their status. Of those who know their status, 96% are on treatment and of those on treatment, 96% are virally suppressed (MoHSS, 2019). This was a notable achievement towards the UNAIDS Fast-track 90-90-90 target for 2020. Despite the progress, according to the Namibian Treatment Advisory Committee, a high level of pre-treatment HIV drug resistance (exceeding WHO threshold of 10%) was observed, prompting review of the first line ART to include integrase inhibitors. In 2019, the Committee resolved to introduce and transition HIV treatment towards Dolutegravir-containing regimens. The country officially introduced low dose Efavirenz 400 mg-containing ARVs in 2018 with approximately 60% of those on treatment having transitioned to this ARV combination by the first quarter of 2019 (MoHSS, 2019). Recommendations: Advocate for sustained domestic allocations of budgetary resources towards the fight against HIV/AIDS. Intensify HIV case finding, for Key Populations who need services most such as adolescents living with HIV/AIDS, homosexual communities and other marginalized groupings. Propogate for standard health packages that include SRHR services. Increase awareness about HIV prep-exposure prophylaxis (PrEP) and Post-Exposure Prophylaxis (PEP). Address lack of mental health services at health facilities, schools, workplaces and communities in general. Empower young people living with HIV academically and professionally.

Namibia has managed to reduce malaria through implementation of malaria control interventions which may eventually eliminate the disease. These have been among others, the prophylactic and therapeutic use of antimalarial medicines, the availability and use of mosquito nets including indoor residual spraying of dwellings with insecticides and collection for diagnostic tests for children with fever (MoHSS, 2014). With the country now aiming to eliminate malaria, the burden of sub patent infections has not been well-characterized (MoHSS, 2010).

Sub-patent malaria infections, or low-density malaria infections below the detection threshold of standard rapid diagnostic tests (RDT) or microscopy, may be responsible for at least 20 to 50% of malaria transmission in preelimination and elimination settings (Tadesse et al., 2015). As such, they are a key target for countries like Namibia aiming to reduce or interrupt transmission (Tietje et al., 2014). These infections have generally been considered asymptomatic or minimally symptomatic, but there is also increasing data to suggest they are associated with adverse health effects including recurrent episodes of symptomatic parasitaemia, chronic anaemia, maternal and neonatal mortality, co-infection with invasive bacterial disease, and cognitive impairment (Chen et al., 2016).

Although transmission rates are low in Namibia, malaria remains one of the major causes of death in infancy, childhood, and pregnant women (DHS,2013). In the 2013 Demographic and Health Survey, 3% of children aged 6-59 months had indications of possible malarial infection (MoHSS and ICF International, 2014). These low transmissions suggest that elimination of malaria in Namibia is possible. It is estimated that more than 65% of the population lives in the ten northern regions considered malaria endemic, where low malaria transmission occurs (MoHSS, 2009). Between 2001 and 2011, reported malaria cases from health facilities declined from 562,703 to 14,406, and deaths attributed to malaria fell from 1,747 to 36, signifying a reduction of 97.4% and 98%, respectively (Smith Gueye et al., 2014). The country has thus moved from malaria control to an elimination approach.

HIV/AIDS

Every year in Namibia, over 6,400 people are infected with HIV and there are more than 3,000 HIV/ AIDS-related deaths. More than one in ten people in Namibia are infected with HIV. Each of these people has a story to tell. One of these stories is Josephine's story. Josephine tested HIV positive when she was 41 years old. When she started to feel sick, she was afraid, but she knew she had to get tested, explaining that whether she liked it or not, she knew the virus was there. Once diagnosed, she spoke of how "it was heavy at first" to tell her family and her friends, but day by day it became easier. She has come a long way since her diagnosis, first coming to accept her diagnosis and learning to manage her treatment regimen and to always take her medication, then becoming a "passionate" for DAPP (a volunteer who supports the work of DAPP field officers) and finally becoming a field officer for DAPP. She is now able to say with confidence, "it's in me but it won't kill me.... I'm walking with confidence, I'm proud; my positive must be my positive only". (Development aid from People to People 2018)

3.4. Infant and maternal mortality

The Sub-Saharan African region accounts for roughly two-thirds of all maternal deaths in the world with a maternal mortality ratio (MMR) of 536 maternal deaths per 100,000 live births compared to the rest of Africa which is at an average of 210 maternal deaths, with Namibia having a higher ratio of 215 (World Bank 2020 estimates maternal deaths per 100,000 live births). Total fertility rate is at 3.4 births per woman, 6.9% of young women (20 to 24 years of age) get married before the age of 18. Namibia's Adolescent birth rate is at 63.6 per 1,000 women aged 15 to 19 years with a maternal mortality ratio of 195 per 100,000 live births while, the neonatal mortality rate is 19.1 per 1,000 births (WHO, 2021).

According to the World Health Organization (2020), an estimated 5 million children do not reach the age of five of which more than half of these deaths are taking place in the sub-Saharan Africa region. As if this is not enough, 210 million women a year experience serious pregnancy-related injuries and disabilities which most of the time lead to long-term morbidity (WHO, 2018). In sub-Saharan Africa, it is estimated that the lives of 4 million women, newborns and children could be saved with appropriate intervention coverage such as emergency obstetric care, treatment of infections such as diarrhea, pneumonia and breastfeeding counselling (Friberg et al., 2010).

According to World Bank during 2021, the reported Infant Mortality Rate (IMR) in Namibia was 29 deaths per 1,000 live births, which implied that for every 1,000 live births there were 29 deaths among children aged less than a year. The figures for Namibia are much higher than those of South Africa (26) and Zimbabwe (36).¹⁷ A disparity in IMR can be observed for Urban and Rural areas with 37 and 48 deaths per 1,000 live births respectively. At regional level, it is worth noting that Zambezi and Kavango had the highest IMR of 74 and 70 respectively.

¹⁷ https://data.worldbank.org/indicator/SP.DYN.IMRT.IN?locations=NA

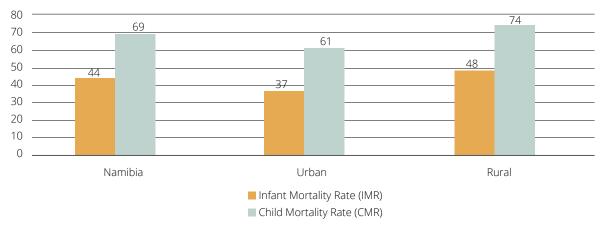
Table 12: Mortality Indicators and Deaths, Reported in 2011 Census

| Area | Total Reported Deaths | Infant Mortality Rate (IMR) | Child Mortality Rate <5 (CMR) |
|-------------------|--------------------------|--------------------------------|----------------------------------|
| National / Region | | | |
| Namibia | 22 668 | 44 | 69 |
| Urban | 7 858 | 37 | 61 |
| Rural | 14 810 | 48 | 74 |
| Area Specific | | | |
| Zambezi | 1 063 | 74 | 110 |
| Erongo | 1 069 | 32 | 50 |
| Hardap | 1 033 | 46 | 74 |
| Kharas | 826 | 40 | 59 |
| Kavango | 3 268 | 70 | 112 |
| Khomas | 2 361 | 30 | 48 |
| Kunene | 1 095 | 55 | 81 |
| Ohangwena | 3 059 | 41 | 67 |
| Omaheke | 805 | 41 | 65 |
| Omusati | 2 797 | 39 | 60 |
| Oshana | 1 950 | 41 | 61 |
| Oshikoto | 1 863 | 36 | 55 |
| Otjozondjupa | 1 486 | 38 | 59 |

Source: Namibia Statistics Agency (NSA). (2014a).

The reported CMR for Namibia is 69 deaths per 1,000 live births, which implies that for every 1,000 live births there were 69 deaths among children aged below 5 years. A disparity in CMR can be observed for Urban and Rural areas with 61 and 74 child deaths per 1,000 live births respectively. At regional level, it is worth noting that Kavango and Zambezi had the highest CMR of 112 and 110 respectively.

Figure 8: Infant and Child Mortality rate for under 5 years by region



Source: Namibia Statistics Agency (NSA). (2014a).

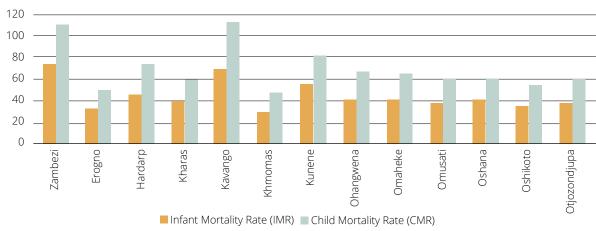


Figure 9: Infant and Child Mortality rate for under 5 years by Area

Source: Namibia Statistics Agency (NSA). (2014a).

1.5. Fertility rates

The Total Fertility Rate for Namibia in 2023 was 3.2. This means that if 1,000 women in Namibia were to have the same birth rate in each 5-year age period, they would bear the total number of about three children by the time they reached the end of their childbearing years. When looking at the urban/rural differentials, fertility is higher in the rural areas than in the urban areas (4.6 and 3.2 respectively). Kunene has the highest TFR of 5.3, whereas Khomas has the lowest.

Table 11 below is a comparison of census data from 1991 to 2011 for the Total Fertility Rate of Namibia by area.

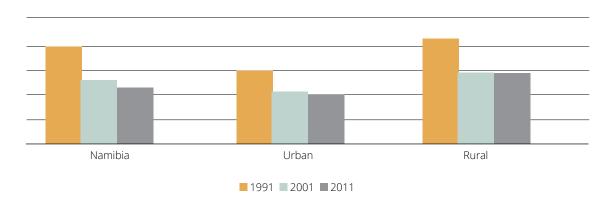
Table 13: Total Fertility Rate Comparisons across Census Years 1991, 2001 and 2011

| Area | Year 1991 | Year 2001 | Year 2011 |
|---------------|-----------|-----------|-----------|
| Region | | | |
| Namibia | 6.1 | 4.1 | 3.9 |
| Urban | 4.7 | 3.4 | 3.2 |
| Rural | 6.8 | 4.6 | 4.6 |
| Area Specific | | | |
| Zambezi | 6.7 | 3.8 | 4.3 |
| Erongo | 5.1 | 3.2 | 3.2 |
| Hardap | 4.9 | 3.6 | 3.7 |
| Kharas | 3.8 | 3.1 | 3.3 |
| Kavango | 7.1 | 5.5 | 4.7 |
| Khomas | 4.1 | 3.3 | 3 |
| Kunene | 6.2 | 4.7 | 5.3 |
| Ohangwena | 7.7 | 5.3 | 4.9 |
| Omaheke | 6.1 | 4.7 | 4.7 |
| Omusati | 5.7 | 4 | 4.1 |
| Oshana | 5.6 | 3.7 | 3.2 |
| Oshikoto | 6.7 | 4.6 | 4.3 |
| Otjozondjupa | 5.7 | 4.1 | 4.3 |

Source: Namibia Statistics Agency (NSA). (2014b).

From above Table 11, it is observed that the national TFR has decreased from 6.1 in 1991 to 4.1 in 2001 and to 3.9 in 2011. The TFR in rural areas is higher (4.6 children) compared to urban TFR (3.2 children). This implies that on average women in rural areas have two children more than women in urban areas that only have 3 children on average. The difference in fertility rates between urban and rural women can be attributed to differences in socio-economic characteristics of women whereby urban areas tend to have better educated and employed women, better income and access to family planning information and services as indicated in the 2013 Namibia Demographic and Health Survey. It is worth noting that the level of fertility in rural areas as indicated by the TFR remained unchanged for the periods of 2001 and 2011. It is also worth noting that at regional level, Kunene and Zambezi regions have the highest increase in TFR between the two censuses (2001 and 2011) years of 0.5 (4.7 to 5.3) and 0.6 (3.8 to 4.3) respectively.

Figure 10: Total Fertility Rate based on census data



Source: Namibia Statistics Agency (NSA). (2014b).

Key Findings

- Namibia has not yet attained universal access to reproductive health services specifically contraceptive, antenatal, and postnatal care.
- Although 71% of women aged 15 to 49 years can make their own decisions regarding health care, contraception and sex, access remains low.
- Contraceptive coverage is low: 50% of girls and women (15 to 49 years) are using a modern method of contraception
- The prevalence of teenage pregnancy is high at 20.4%
- The total fertility rate is high at 3.6 births per woman.
- The Maternal Mortality rate is high at 265 deaths per 100 000 live births while the Infant mortality rate is also high at 39 deaths per 1 000 live births
- The HIV burden among women is high at 17.2 % prevalence among adults aged 15 to 49.
- Malaria incidence is significant at 21 persons per 1 000 population.

GENDER-BASED-**VIOLENCE**

4.1. GBV rates by Gender, Age, Region

Gender-based violence is defined by the United Nations Multilingual Terminology Database, as physical, mental or social abuse (including sexual violence) that is attempted or threatened, with some type of force (such as violence, threats, coercion, manipulation, deception, cultural expectations, weapons or economic circumstances) and is directed against a person because of his or her gender roles and expectations in a society or culture. "In circumstances of GBV, a person has no choice to refuse or pursue other options without severe social, physical, or psychological consequences. Forms of GBV include sexual violence, sexual abuse, sexual harassment, sexual exploitation, early marriage or forced marriage, gender discrimination, denial (such as education, food, freedom) and female genital mutilation" (GBV Namibia brief: 2020). GBV is rooted in structural inequality in power relations between women and men.

The Namibia Demographic Health Survey (2013) reported that over one third (32%) of ever-partnered women reported having at some time experienced physical or sexual violence at the hands of an intimate partner, with 32% reporting physical violence and 7% sexual violence. 20% of ever-partnered women reported experiencing physical or sexual violence during the past 12 months. Injuries inflicted by a partner, 31% of the women who experienced physical violence by their partners reported having been injured; among these, 36% reported being injured in the past year. The most common forms of injuries reported included: abrasions and bruising; ear and eye injuries; and cuts, punctures and bites. 6% of the ever-pregnant women interviewed were beaten during at least one pregnancy. Of these women, 49% had been punched or kicked in the abdomen. For 27% of the women beaten during pregnancy, the physical violence started when the woman was pregnant. The remaining 73% were also beaten before pregnancy. 19% of respondents reported that someone other than a partner had been physically violent towards them since the age of 15 years, whereas 6% reported sexual violence by a non-partner. The perpetrators of physical violence included teachers (26% of women reporting such violence), boyfriends (28%), fathers (19%) and female family members (19%). The most mentioned perpetrators of sexual violence were boyfriends (55%). The study further showed that 21% of women reported sexual abuse before age 15 years. About 6% of women reported that their first sexual experience was physically forced. Of those who reported having their first sexual experience before age 15 years, 33% were physically forced.

Case Study: Gender-Based-Violence

A ZAMBEZI woman (40) died in January 2022 after her husband allegedly killed her. Regional police spokesperson inspector Kisco Sitali said the couple were allegedly fighting at their homestead at Nsheshe village and the deceased was assaulted by her husband, upon which their seven-year-old son alerted their neighbours. The neighbours reportedly found the woman dead with multiple injuries. A case of murder was opened at the Sangwali Police Station and investigations continue. (New era 2022)

Women and girls and in particular adolescent girls continue to experience gender-based violence, teenage pregnancy, restrictive socio-cultural norms limiting full exercise of human and women's rights. Of particular concern is the sexual and gender-based violence (SGBV) especially intimate partner violence against women and girls, sexual violence by non-partners and femicide. The Namibia Demographic Health Survey (2013) indicates that 33% of ever married women aged 15-49 years have experienced physical, sexual, and/or emotional violence from their partner. Thirty-two% (32%) of adolescent girls aged 15-19 and 35% of young girls aged 20-24 have experience physical violence from a partner. During 2012-2016, the Namibian Police identified five (5) top prevalent violence reported in the country as assault grievous bodily harm (22,174 reported cases); assault common (18,054); rape (2,839); attempted murder (1,138) and murder (734).

We must put more emphasis on a preventative bottom-up approach rather than response when it comes to fighting SGBV and our interventions must be informed by those that are faced with the problem. Additionally, communities must take local ownership by committing to fight against SGBV rather than making it a problem to be addressed by the government only. There is also need to strengthen and coordinate collaboration between grassroots organizations, the government, private sector and other non-state-actors.

4.2. Experience of different forms of violence

The table below presents information on the experience of various forms of violence among women aged 15-49. Thirty-three percent of women had experienced physical or sexual violence, with 26% having experienced only physical violence and 2% having experienced only sexual violence. The percentages of women who have experienced physical or sexual violence are high in all age groups, ranging from 30 to 36 percent.

Table 14: Different forms of Violence

| Age | Physical violence only | Sexual violence only | Physical and sexual violence | Physical or sexual violence | Number of women |
|-------|------------------------|----------------------------|------------------------------|-----------------------------------|-----------------|
| 15-19 | 26.9 | 3.0 | 4.5 | 34.4 | 426 |
| 15-17 | 25.6 | 3.6 | 4.8 | 34.1 | 254 |
| 18-19 | 28.8 | 2.0 | 4.1 | 34.9 | 173 |
| 20-24 | 31.3 | 0.8 | 4.0 | 36.1 | 401 |
| 25-29 | 23.5 | 1.5 | 5.0 | 30.0 | 365 |
| 30-39 | 25.4 | 2.3 | 6.4 | 34.1 | 605 |
| 40-49 | 24.3 | 1.6 | 5.8 | 31.7 | 429 |
| Total | 26.2 | 1.9 | 5.3 | 33.4 | 2,226 |

Source: Demographic and Health survey (2013)

An Eagle FM report released in September 2020 reported that about 36 women and children in Namibia were killed between January and July 2020, at the onset of the COVID-19 public health emergency and more than 500 women and girls had been raped during the same period. According to their report, about 1,604 rape cases were reported nationally, between January 2019 and June 2020.

The table below shows the number of reported rape cases from 2002-2005. In the years recorded 1,100-1,200 cases of rape and attempted rape were reported each year - amounting to about 60 reported cases per 100 000 people in Namibia. In 2005, reported rapes and attempted rapes of men amounted to about 8 per 100 000 male population while reported rapes and attempted rapes of women amounted to about 110 per 100 000 female population - a stark measure of the gendered nature of the crime. Recent police statistics indicate that just over onethird of all victims of rape and attempted rape are under age 18. This proportion holds true for both male and female victims. There are currently approximately 45 reported rapes and attempted rapes per 100 000 juvenile population each year. Each region's share of rape and attempted rape cases has remained broadly similar over the last six years. Each region's share of both adult rape and juvenile rape has also remained surprisingly constant over the last three years – except for a disturbing increase of juvenile rape cases in Ohangwena. Overall, Kavango, Ohangwena and Omusati have low rates of reported rapes and attempted rapes relative to their populations, while Hardap has a relatively high rate of reported rapes and attempted rapes. But this could be the result of factors that influence whether or not rapes are reported, rather than a result of the number of rapes which actually take place.

Table 15: Monthly Reported cases of rape per region (Average), 2002-2005

| Regions | 2002 | 2003 | 2004 | 2005 |
|--------------|------|------|------|------|
| Caprivi | 34 | 30 | 25 | 25 |
| Oshikoto | 53 | 47 | 51 | 48 |
| Kunene | 28 | 33 | 28 | 52 |
| Kharas | 47 | 48 | 59 | 55 |
| Omusati | 23 | 44 | 55 | 55 |
| Erongo | 67 | 72 | 74 | 56 |
| Kavango | 40 | 47 | 48 | 58 |
| Oshana | 101 | 118 | 100 | 68 |
| Hardap | 43 | 58 | 77 | 71 |
| Omaheke | 52 | 58 | 77 | 76 |
| Otjozondjupa | 45 | 68 | 68 | 102 |
| Ohangwena | 50 | 77 | 73 | 111 |
| Khomas | 174 | 161 | 180 | 154 |
| Total | 763 | 861 | 915 | 931 |

Source: NAMPOL Crime Prevention Unit, 2002 - 2005.

In Namibia, 7% of women aged 15-49 have experienced sexual violence since the age 15 and 4% experienced sexual violence within the 12 months of the Demographic Health Survey of 2014. A 2006 rape study in Namibia noted that girls, adolescents and children are the most common targets of rape. 63% of rape complainants were under the age 21, 51% were under the age 18, 41% were under the age 16; while 28% were under the age 14. Rape or Sexual Violence rates in DHS were high 7% (15-49 years) DHS 2014. 7% of women aged (20-24) were married before the age of 18[and 7.8% of Women or men aged (20-49) first married before age of 18. Cultural practices in Namibia perpetuate gender inequality and the notion that girls are the property of men. Early sexual initiation is common among the San community for girls between 13 and 14 years. Stakeholder consultations revealed that the Himbas also hold the view that once the girls are initiated, they are ready for marriage, thereby contributing to child marriages.

Key Findings

- Overall, 33% of ever-married women aged 15-49 report ever having experienced physical, sexual, and/ or emotional violence from their spouse.
- Over 1000 persons are raped each year; 90% are women.
- 6 % women reported experiencing physical violence during pregnancy.
- 15% GBV survivors never seeking support services.
- 6% women who do not access health services due to not getting permission.
- 18.4% girls married by age of 18.

4.3. Online Violence Against Women and Girls in Namibia

In 2020, the Internet Society Namibia Chapter, in collaboration with the Web Foundation, initiated Namibia's Women Rights Online project, which aimed to evaluate the gender gap, relevant online content, and women's empowerment using specific indicators across five key categories. In terms of Internet Access and Women Empowerment, less than 50% of women in Namibia have access to the internet. Notably, there is no national policy or ICT instrument that recognizes ICT as tools for addressing gender inequalities or establishing clear targets to overcome gender and poverty divides in internet use. Gender-specific documents such as the 2010-2020 National Gender Policy do not recognize the gender gap in access to technology and digital knowledge (Women Rights Online Report).

The issue of Affordability is significant, with data costs consuming over 8% of the average monthly income in Namibia. This challenge is further corroborated by the country's low ranking in the Affordability Driver Index of 2019, which contributes to low internet connectivity (A4AI Affordability Report, The Patriot). Regarding Digital Skills and Education, only 30% of Namibian schools have internet access, and this situation worsened during the COVID-19 pandemic. The digital divide across the nation poses significant challenges to the uptake of digital education, particularly with regard to gender dimensions in accessing education and technology (AllAfrica, Namibian).

When it comes to Relevant Content and Services for Women, there is a glaring lack of specific laws criminalizing online cyber violence in Namibia. Gender-specific documents and policies do not recognize the gender gap in access to technology, digital knowledge, and ICT skills, nor do they set clear targets to empower women in this domain (Women Rights Online Report).

Online safety is a pivotal factor related to women's rights online, although the Namibia Police Service and the Gender-Based Violence Investigation Units have received no training on ICT-based violence against women and girls. Furthermore, Namibia has no specific laws in place to criminalize online violence. More simply stated, the rights that people enjoy offline are not enforced nor protected online. The Women Rights Online report concludes that only 47% of Namibian women have access to the internet, with approximately 15% of women personally using mobile financial services. In response to these challenges, the report points out the power of the internet in empowering women and girls in Namibia. It underscores the importance of utilizing the internet as a crucial tool to challenge gender stereotypes, intersecting forms of discrimination, prejudices and unequal gender-based power relations. The internet has been instrumental in giving a voice to young Namibian women and activists who chose to create agency and take back power from sexual offenders. The report highlights instances of online movements, such as the #MeTooNamibia and #ShutltAllDown movements which originated with a single tweet and evolved into a organic, nameless, faceless social movement that shed light on online violence (Reuters).

Digitally enabled violence such as Child pornography, Grooming (under- aged flirting by paedophiles) and revenge porn which defined as non-consensual image sharing of explicit or sexual content, have become a common practice in Namibia and are extensively covered in the imminent Cyber Crime Bill. Vulnerable populations, including OvaHimba and KhoiSan women and girls are particularly affected. The report points out that this form of online violence perpetuates patriarchal norms and misogyny (Various sources).

In conclusion, the report sheds light on the challenges faced by women and girls in Namibia in accessing the internet, relevant content and online safety. It emphasizes the need for policy changes and specific legal measures to address online violence and improve internet access and digital education for all, regardless of gender.

4.4. Depression rates by age, gender, region

The Global Health estimates defines Depression or major depressive disorder, as a mental health disorder that negatively affects how a person feels, thinks and acts. There is a paucity of epidemiological data on mental illnesses in Namibia. WHO (2017) defines Depressive disorders as characterized by sadness, loss of interest or pleasure, feelings of guilt or low self-worth, disturbed sleep or appetite, feelings of tiredness, and poor concentration. Depression can be long-lasting or recurrent, substantially impairing an individual's ability to function at work or school or cope with daily life. At its most severe, depression can lead to suicide. Depressive disorders include two main sub-categories: major depressive disorder / depressive episode, which involves symptoms such as depressed mood, loss of interest and enjoyment, and decreased energy; depending on the number and severity of symptoms, a depressive episode can be categorized as mild, moderate, or severe; and dysthymia, a persistent or chronic form of mild depression; the symptoms of dysthymia are like depressive episode, but tend to be less intense and last longer.

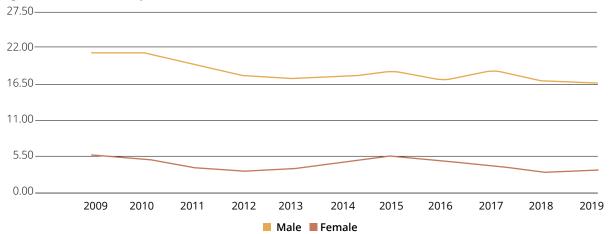
4.5. Suicide rates in Namibia and Africa

WHO (2014) defines suicide as the act of deliberately killing oneself while the MoHSS (2011) further defines it as "to kill yourself on purpose and so to end you own life". Namibia is ranked fourth in Africa and 11th globally in terms of suicide rate per capita. Suicide mortality rate is the number of suicide deaths in a year per 100,000 population. The table below shows the suicide rate in Namibia from 2009 -2019 Namibia suicide rate for 2019 was 9.70, a 2.02% decline from 2018. In 2018 there was a 9.17% decline from 2017. In the year 2017 was rate was 10.90, a 1.87% increase from 2016 and there was a 7.76% decline from the 2015 rate.

Table 16: Namibia Suicide Rate - deaths per 100,000 population

| Table 10. Harrison Salence Nace deaths per 150,000 population | | | | | | | | |
|---|-------|-------|--------|--|--|--|--|--|
| Namibia Suicide Rate in deaths per 100,000 population - Historical Data | | | | | | | | |
| Year | Total | Male | Female | | | | | |
| 2019 | 9.70 | 16.70 | 3.20 | | | | | |
| 2018 | 9.90 | 17.00 | 3.10 | | | | | |
| 2017 | 10.90 | 18.40 | 3.90 | | | | | |
| 2016 | 10.70 | 17.20 | 4.60 | | | | | |
| 2015 | 11.60 | 18.40 | 5.30 | | | | | |
| 2014 | 10.90 | 17.70 | 4.60 | | | | | |
| 2013 | 10.20 | 17.30 | 3.50 | | | | | |
| 2012 | 10.20 | 17.60 | 3.30 | | | | | |
| 2011 | 11.40 | 19.50 | 3.80 | | | | | |
| 2010 | 12.90 | 21.30 | 5.00 | | | | | |
| 2009 | 13.10 | 21.30 | 5.50 | | | | | |

Figure 11: Suicide rates by sex



The Namibian police with Namibia Media Holdings revealed that in 2019, a total of 486 suicides took place in the country. Over the first seven months of 2020, from January to 31 July, the police recorded 266 suicides. Men remain most at risk of suicide, with 409 dying by suicide in 2019, followed by 58 adult women. Eight male youths and 11 female youths under the age of 18-years also died by their own hand in 2019. Adult men accounted for 222 of the suicides between January and July in 2022, followed by 31 adult women, six male youths and seven female youths under the age of 18-years-old. The Khomas region reported the highest suicides by July, totaling 48. In the Omusati region, 42 lives were felled by suicide, and 29 in the Otjozondjupa region. In 2021, the highest number of suicides, 66, was reported in the Omusati region, followed by 62 in Ohangwena and 51 in Khomas.

4.6.Gaps

- Namibia should periodically conduct nationally representative surveys about crime which give particular attention to rape and other forms of gender-based violence, as a method of determining the incidence of such crimes more accurately.
- Finalize policy framework to guide mental health issues, including suicide prevention, treatment, management and coordination. Use such policy framework to inform the development of the new strategic plan on suicide prevention and response.
- Strengthen police, social worker and related grassroots / community responses to critical risk situations that may lead to suicide, or actual suicide attempts.
- Strengthen support networks of suicide survivors and enable links between support networks and social workers, both public and private sector. An emphasis should also be put on ensuring that society in general, is educated about the underlying causes of mental health problems that lead to suicide and challenge mental health stigma. Address the issue of a lack of public mental health facilities especially in rural areas.

EDUCATION

5.1. Education policy

The world today has seen several women groups advocate for equal opportunities in education and the recognition of women in different sectors of the world's economies. Namibia continues to make visible strides towards improving the status of women in education. Prior to independence, Namibia went through different stages and phases in its education system with each phase influenced by the political situation of the time. In 1884, Namibia was colonized by Germany until 1915 and in the year 1920 it was assigned to South Africa which ran its administration. According to Becker, H. (1993) these different governments had different education systems that shaped the kind of education that was found in Namibia, with some based on race and others social stratification. According to Cleaver, T and Marion W, (1990.) education in Africa existed in both formal and informal man-



ner, long before independence and colonization. Informal learning took place through observation: where younger generations observed what the elders, siblings or older members within a community were doing. Most scholars argue that education was not solely introduced through colonization and informal education was accessible to both men and women, but they were taught different things altogether with the focus of women being taught domestic work primarily. Becker, H. (1993) states that because of the colonial rules' women did not have access to education as compared to male counterparts, as educational and occupational roles usually corresponded to one's economic and then social status.

After attaining independence in March 1990, the government worked on an educational policy of moving Toward Education for all. In operationalizing this policy, the Ministry of Education and Culture identified the four broad goals which are Access, Quality, Equity and Democracy, making primary education compulsory until it is completed or until the child turns 16, whichever comes first. It also requires that primary education at State schools must be provided for at cost to the State. Namibia accords greater priority to education as enshrined in Article 20 of the Constitution which guarantees the right to education. The Education Sector has received a consistently high national public expenditure allocation of 25 percent on average, over the period 2015-2020. Indications are that this share of allocation is adequate (in relation to GDP per Capita) albeit that the bulk 85% of this budget is spent on personnel, implying less funding for key educational development needs such as teaching and learning resources, infrastructure rehabilitation and development, information technology, continuous professional development, monitoring and evaluation, etc. Education is a process that requires continuous management and monitoring and evaluation so as to ensure its all-time relevance to Namibia's development priorities and continuous reforms are thus necessary in ensuring attainment of this ideal.

The basic education sector has recorded three major reforms to date, with the first undertaken immediately after independence and followed by the 2004 to 2006 reform. The most recent reform followed after the June 2011 National Conference on Education which culminated into a Cabinet Directive of 2014 for the curriculum to be revised, in order to respond to the country's socio-economic needs and challenges. The following significant improvements have been carried out over the years:

- 1. National Education Statistics (2019) depict steady increase in leaner enrolments which increased from 462,350 leaners in 1992 to 839,579 leaners in 2022, an overall increase of 81.59% over the past 3 decades.
- 2. Over the same period (1992 2022) the number of schools increased from 1,326 to 1,966, an increase of 641 schools or annual average increase of 21 schools per year. The number of teaching staff (teachers) increased from 15,257 teachers to 31,421 teachers - overall increase of 105.94%.
- 3. The introduction of the Universal Primary Education (UPE) in 2013 and Universal Secondary Education (USE) in 2016, added significant impetus to enabling the attainment of education for all.

Millennium Development Goals Interim Progress (2013) reported that in the first decade of tracking the MDGs, Namibia had already achieved higher school enrolment rates for females than for males in all four levels of education - primary, secondary, tertiary, and adult literacy. As noted in the first MDG Report [2004], one reason for the much greater access to education for girls and young women at Independence was the fact that more young men than young women fought in the war of Independence, so it took the next decade for the school enrolment of boys to catch up with that of girls. This greater presence of girls in primary and secondary school had also led to a higher literacy rate among female youth than among male youth. According to Van der Westhuizen, Goga & Oosthuizen, (2007) unlike many African countries facing the MDG education-gender challenge for females, Namibia needed to create a balance by encouraging a greater number of males to enrol in school, while maintaining the number of female students. From 1999 to 2004, nationwide, there were 100 females for every 100 males in primary school, but this dropped slightly in 2005, and further decreased to the current (2012) figure of 96 girls per 100 boys. Since 1992, girls have always been in the majority in the nation's secondary schools, with the most recent figure (2019) standing at 112 females for every 100 males. However, there are significant differences in this ratio between regions, and at different grades within secondary school.

UNICEF report (2013) states that Namibia has almost achieved universal primary education, but 9% of children aged 6-16 years have never been to school. These children are from the most disadvantaged communities, including language minority groups. Education quality and learning outcomes are unsatisfactory, as reflected in high repetition rates, and only 44% of children starting grade 1 reach grade 12. The 2011 Census found that the total school enrolment rate was 62%, with slightly higher total enrolment for females than males. Enrolment rates were above 80% for both girls and boys between the ages of 7 and 14 (inclusive) and declined steadily thereafter, with a sharp decline from age 17. While not disaggregated by sex, the total enrolment rate was slightly lower in urban areas (62%) than in rural areas (64%). The regions with the highest enrolment were Omusati and Ohangwena (both above 70%).

5.2. Enrollment

Out of a total of 756 994 enrolled learners, 73.1% were primary school learners and 26.6% were secondary school learners and 0.3% other grades. Female learners constituted 48.4% of learners at the primary level and 52.6% of learners at the secondary level. This was generally consistent across regions, where female primary enrolment (compared to males) ranged between 48% and 51% and female secondary enrolment ranged between 48% and 54%. At the senior secondary level, while female learners constituted 53.5% at the national level, the proportion of female learners was noticeably lower in Kavango West (24.1%), Oshikoto (25%) and Zambezi regions 28.6%.

Table 17: Percentage of female learners by school phases in each region

| Region | Total | Primary | | Secondary | | | |
|--------------|-------|---------|-------------------|----------------|-----------|------------------|------------------|
| | | Primary | Junior primary | Senior primary | Secondary | Junior secondary | Senior secondary |
| Kharas | 51.00 | 50 | 49 | 51.2 | 54.1 | 53.4 | 55.1 |
| Erongo | 51.40 | 50.4 | 49.4 | 51.5 | 54.1 | 52.3 | 56.7 |
| Hardap | 51.60 | 49.6 | 48.7 | 50 | 54.4 | 54.2 | 54.8 |
| Kavango East | 49.70 | 49.5 | 48.5 | 50.5 | 50.3 | 50.6 | 49.8 |
| Kavango west | 49.00 | 48.9 | 48.1 | 50.5 | 49.5 | 50.7 | 47 |
| Khomas | 51.80 | 48.8 | 50.9 | 50 | 54.6 | 54.1 | 52 |
| Kunene | 49.70 | 50.9 | 50.7 | 51.3 | 49.1 | 49.4 | 48.3 |
| Ohangwena | 49.80 | 49.9 | 48.5 | 48.9 | 52.7 | 51.9 | 54.1 |
| Omaheke | 50.10 | 48.8 | 49.1 | 49.1 | 52.7 | 53.4 | 51.1 |
| Omusati | 49.50 | 49.3 | 48.1 | 49.1 | 52.1 | 51.1 | 53.6 |
| Oshana | 50.80 | 48.6 | 49.7 | 49.7 | 53 | 51 | 55.6 |
| Oshikoto | 49.30 | 49.7 | 48.3 | 49.7 | 52.3 | 51 | 54.1 |
| Otjozondjupa | 50.80 | 48.1 | 49.5 | 48 | 53.5 | 53.2 | 54.3 |
| Zambezi | 49.50 | 48.8 | 48.4 | 50.6 | 52.9 | 51.3 | 50.3 |
| National | 50.20 | 49.4 | 49 | 49.1 | 52.6 | 51.9 | 53.5 |

Source: EMIS report (2019)

5.3. School Leaving rates

The table below shows the school leaving rate which has historically been high in Grade 10 for many years, this was because of most learners leaving school after writing the Junior Secondary Certificate exam, but this rate decreased after 2010 due to all learners being allowed to repeat Grade 10, and further declined following the 2016 curriculum reforms that introduced a dual academic and vocational track.

Table 18: School leaving rates from 2012 to 2018

| Year | | | | | | | | | |
|-----------|----------|-------|-------|-------|-------|-------|-------|-------|--|
| | Grade | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | |
| Junior | Grade 1 | 1.6% | 1.5% | 1.0% | 1.2% | 1.3% | 1.9% | 1.6% | |
| Primary | Grade 2 | -0.5% | -0.6% | -0.3% | 0.6% | -1.3% | 0.7% | 0.5% | |
| | Grade 3 | 0.4% | 0.3% | -0.4% | 0.9% | -0.6% | 1.3% | -0.1% | |
| Senior | Grade 4 | 0.3% | 0.3% | -0.4% | 0.9% | 0.6% | 2.7% | 2.2% | |
| Primary | Grade 5 | 2.5% | 2.5% | 3.4% | 3.6% | 2.0% | 3.0% | 2.4% | |
| | Grade 6 | 2.7% | 2.6% | 2.4% | 2.4% | 2.3% | 4.0% | 3.3% | |
| | Grade 7 | 3.8% | 3.8% | 2.7% | 1.6% | 3.3% | 6.0% | 3.3% | |
| Junior | Grade 8 | 8.9% | 8.9% | 9.2% | 8.1% | 8.0% | 9.9% | 5.3% | |
| Secondary | Grade 9 | 7.9% | 7.9% | 7.2% | 6.5% | 5.0% | 6.4% | 1.5% | |
| Senior | Grade 10 | 32.7% | 32.7% | 29.4% | 31.2% | 27.8% | 29.7% | 40.6% | |
| Secondary | Grade 11 | 1.6% | 1.6% | 1.9% | 2.2% | 0.4% | 0.8% | 1.1% | |

Source: EMIS report (2019)

The school-leaving rates in Grades 8 and 9 are higher than in Grade 7 (the last year of Primary phase) showing that there are a number of learners who do not proceed to secondary school.

Table 19: School dropouts by region and gender

| Region | Male | Female | Total |
|--------------|------|--------|-------|
| Kharas | 205 | 143 | 348 |
| Erongo | 308 | 239 | 547 |
| Hardap | 337 | 244 | 581 |
| Kavango East | 687 | 750 | 1437 |
| Kavango west | 706 | 772 | 1478 |
| Khomas | 517 | 506 | 1023 |
| Kunene | 702 | 595 | 1297 |
| Ohangwena | 783 | 832 | 1615 |
| Omusati | 617 | 639 | 1256 |
| Oshana | 200 | 249 | 449 |
| Oshikoto | 512 | 479 | 991 |
| Otjozondjupa | 506 | 460 | 966 |
| Zambezi | 273 | 381 | 654 |
| National | 6771 | 6604 | 13375 |

Source: EMIS report 2019

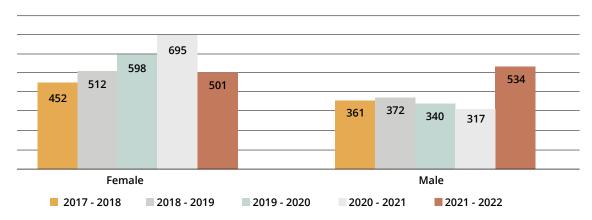
The table shows the number of school dropouts by gender and region, some regions the number of school dropouts are higher for females than it is for males. In a survey carried out by the National Statistical Agency in 2012, drop-out rate for primary education for Namibia was 9.4 %. Though Namibia drop-out rate for primary education fluctuated substantially in recent years, it tended to decrease through 1993 - 2012 period ending at 9.4 % in 2012.

5.4. Post-Secondary School Enrollment

National oversight of certification and linkages between various education and training sectors was promulgated during the formulation of government education and training policies post-independence. Government set up the Namibia Qualifications Authority (NQA) through enactment of 1996 legislation. This central body mobilises national stakeholders towards specifying the types and levels of competences needed in qualifications, evaluating training offered by public and private providers and determining whether required knowledge, understanding and skills were being developed.

Data from the NQA is presented below. At diploma level, females generally obtain more certificates than males, although there were more males (534) compared to females (501) in the years 2021-2022.

Figure 12: Breakdown of Diploma qualifications in Namibia by Gender



At Bachelor's and Maters degree levels, more female graduate compared to males. During the 2021-2022 academic year, 429 females and 205 males obtained Bachelors certificates, and about the same number (430 females and 194 males) obtained Masters certificates. In general, there is an increase in the number of females obtaining certificates, while that of males has remained fairly static. The implications of this on gender relations should be further investigated.

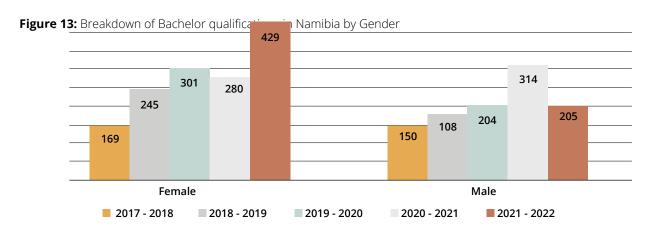


Figure 14: Breakdown of Masters qualifications in Namibia by Gender

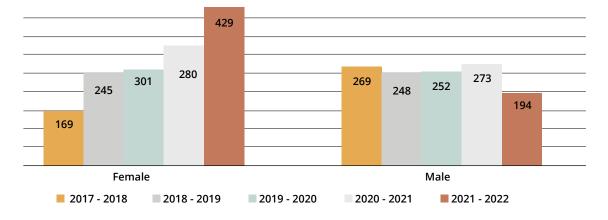
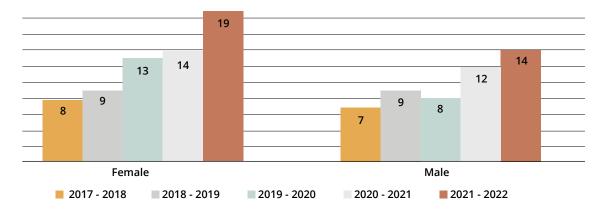


Figure 15: Breakdown of PHD qualifications in Namibia by Gender



Source: Breakdown of PHD qualifications in Namibia by Gender, University of Namibia

Over the course of five academic years, the distribution of PhD candidates by gender enrolled in the University of Namibia is shown in Figure above. In the academic year 2017-2018, there were 8 female and 7 male PhD candidates. The following year, 2018-2019, the number of female PhD candidates remained steady at 9, while the number of male candidates increased to 9. In the academic year 2019-2020, there was a notable increase in the number of female PhD candidates, with 13, while the number of male candidates remained at 8. The subsequent academic year, 2020-2021 witnessed further growth in the number of female candidates, totaling 14, while the number of male candidates increased to 12. The most recent academic year, 2021-2022, displayed the highest number of female PhD candidates, with 19, and 14 male candidates. This data illustrates the evolving gender distribution among PhD candidates over these academic years with a consistent presence of both female and male candidates and a notable increase in female candidates in recent years.

5.5. Employment rates of women

The participation of women in the labour force in Namibia has increased significantly since independence. The economy of Namibia continues to grow and it has since been classified an upper middle-income country with a per capita income of US\$5 693.13 (Namibia's National Planning Commission, 2015). In the Namibia 2011 Population and Housing Census (Namibia Statistics Agency, NSA, 2012) report the number of females added up to 1,091,165 compared to 1, 021,912 males. Women thus constitute 51.6% of the population. Although Namibia has experienced an increase in the participation of women there are still gaps in the labour force as it shows that more men are likely to be in the labour force than women. The NLFS of 2018 shows that the labour force participation rate of women was 47.4% compared to 62.0% for men. Women's participation in the urban labour force has risen over the past ten years, with a corresponding decline of participation in rural areas. In the Gender Analysis Report (2017), it was noted that Unemployment is particularly acute for rural women. Just over 44% of the female rural labour force was unemployed in 2016 compared to 34% in urban areas (a 10% spread); for men, the 2016 unemployment figures were 34% in rural areas compared to almost 27% in urban areas (a 7% spread). This suggests that women migrate to urban areas in search of employment.

According to the 2023 World Economic Forum Gender Gap Index, Namibia is ranked 19th globally for economic participation and opportunity, with 56% of technical workers and 43.6% of senior officers being women.

As noted in the Country Gender profile (2006) there are mainly three primary sectors of employment in Namibia, agriculture (commercial), mining and fishing. Ekström (1998) states that there is no equal representation of gender in these industries and mainly because of traditional stereotypes whereby women are seen as not fit enough to perform the tasks thus they are not fully trained to do so. Most commonly women are involved in the informal sector where they venture into activities like street market vending. Most of them are left to deal with domestic work and reproducing at home.

Approximately 70% of Namibia's population is directly or indirectly dependent on the Agriculture, Forestry and Fishing sector for its livelihood (NSA). The 2018 Namibia Labour Force Survey indicates that the agriculture sector was the largest employer in the country, accounting for about 23% to total direct employment. Notably, 95% of farming households only farm for subsistence purposes, leaving only 5% that farm commercially, while 70% of communal farmers are women. Key interventions are required to ensure women in rural areas are not left behind. Policy and legislative reforms such as mechanisms that seek to enhance access to finance by converting title deeds into tradable leaseholds, could be transformational by enabling increased participation by women, especially for communal farmers, while training and capacity building is required for new and existing women entrepreneurs.

The table below further explains the number of women against men and the gaps in some of the industries. Males dominated the Agriculture, forestry and fishing sectors (24.9% to 21.2%), Construction and Wholesale & retail trade both with (11.6% to 0.9% and 10.7%), transportation and storage (6.1% to 0.8%), mining and quarrying (2.8% to 0.6%) among others while their female counterparts were more dominant in the Accommodation & food services activities (17.5% to 5.3%), Activities of households as employers (14.2% to 5.7%), education (9% to 4%) and Financial and insurance activities (2.5% to 1.3%). There were very few women in the industries that are dominated by men (19% versus 8%) and the number of men in senior management positions was twice as that for women.

Table 20: Employment by gender

| Industry | Both sea | kes | Male | | Female | |
|--|----------|------|---------|------|---------|------|
| | Number | % | Number | % | Number | % |
| Agriculture, forestry, and fishing | 167,242 | 23.0 | 90,076 | 24.9 | 77,166 | 21.2 |
| Mining and quarrying | 12,087 | 1.7 | 9,943 | 2.8 | 2,144 | 0.6 |
| Manufacturing | 45,057 | 6.2 | 28,209 | 7.8 | 16,848 | 4.6 |
| Electricity, gas, steam and air condition | 3,278 | 0.5 | 2,517 | 0.7 | 760 | 0.2 |
| Water supply; sewerage, waste management | 4,095 | 0.6 | 2,898 | 0.8 | 1,197 | 0.3 |
| Construction | 45,057 | 6.2 | 41,759 | 11.6 | 3,298 | 0.9 |
| Wholesale and retail trade | 80,852 | 11.1 | 41,882 | 11.6 | 38,969 | 10.7 |
| Transportation and storage | 24,710 | 3.4 | 21,976 | 6.1 | 2,735 | 0.8 |
| Accommodation and food service activities | 83,056 | 11.4 | 19,156 | 5.3 | 63,900 | 17.5 |
| Information and communication | 7,141 | 1.0 | 5,583 | 1.5 | 1,558 | 0.4 |
| Financial and insurance activities | 13,861 | 1.9 | 4,688 | 1.3 | 9,173 | 2.5 |
| Real estate activities | 1,050 | 0.1 | 403 | 0.1 | 647 | 0.2 |
| Professional, scientific and technical | 8,648 | 1.2 | 4,195 | 1.2 | 4,453 | 1.2 |
| Administrative and support service activities public administration and defense; communication | 29,951 | 4.1 | 16,987 | 4.7 | 12,964 | 3.6 |
| | 34,174 | 4.7 | 21,213 | 5.9 | 12,960 | 3.6 |
| Education | 46,923 | 6.5 | 14,302 | 4.0 | 32,621 | 9.0 |
| Human health and social work activities | 19,527 | 2.7 | 5,484 | 1.5 | 14,043 | 3.9 |
| Arts, entertainment, and recreation | 4,910 | 0.7 | 1,263 | 0.3 | 3,648 | 1.0 |
| Other service activities | 20,865 | 2.9 | 7,886 | 2.2 | 12,979 | 3.6 |
| Activities of households as employers; | 72,185 | 9.9 | 20,441 | 5.7 | 51,744 | 14.2 |
| Activities of extraterritorial organisations | 1,035 | 0.1 | 627 | 0.2 | 408 | 0.1 |
| Not elsewhere classified | 37 | 0.0 | 17 | 0.0 | 19 | 0.0 |
| Namibia | 725,742 | 100 | 361,508 | 100 | 364,234 | 100 |

Source: Namibia Labour Force Survey, 2018

In a study carried out by the Namibia Statistics Agency (2012) about 54% of the total population aged 15 or older participated in the labour force, while in 1991 it was 58%. In 2001 this rate was slightly higher for men (60%) than for women (50%), with men's rate of participation having declined while women's rate remained relatively unchanged. However, overall employment levels for women (64.1%) are still lower than for their male counterparts (73.2%). Den Dulk & De Ruijter, (2008) indicated that most employed people work in the private and government sectors. Although women have lower participation rates than men in the private sector (35.7% versus 48.2%), they have slightly higher participation rates in government. Studies also showed that women dominated all employment categories without cash remunerations, while men dominate in the same sectors when payment is involved. Society has for years ascribed positions for women like teaching and nursing resulting in a high number in those areas than you would find men. In addition, the classification of domestic duties (work for own family) as economically inactive underestimates women's contribution to the nation's growth.

Women face hurdles when competing for employment these include discrimination, lack of work experience, lack of childcare support and deficiencies in skill-specific training and education. Hence the gap in women participating in work. Another hindrance to the participation of women in the industry is the general rise in unemployment in Namibia. Geeta K and John K (2005) noted that unemployment could be because of insufficient effective demand for goods and services in the economy, which in turn implies that there is insufficient demand by firms to hire workers at the going market wage.

5.6. Employment status by level of education (demographic characteristics)

Due to the increase in education status and level for most Namibian women and the population in general, the least educated persons have suffered greater likelihood of unemployment. As of 2004, the LFS reported that only 11.9% of the employed had less than a year of education, 4.9 percentage points less than in 1997, with women showing particularly improved attainment levels. The number of employed persons with only primary education declined from 36.9% in 1997 to 27.8% in 2004, while the number of those employed with junior or senior secondary education increased notably: from 23.3 and 13.8% to 29.8 and 20% respectively, over the period (1997-2004). Among the unemployed, educational attainment improved as well, although to a somewhat smaller extent. The number of the unemployed without education declined by 3.1% to 7.5% and the number of unemployed with only primary education by 8.3% to 30.1. Meanwhile, the number of unemployed with junior or senior secondary education increased from respectively 33.8 and 15.9% to 40.4 and 19.8% over the period 1997-2004. Mufune (2013) highlighted that the likelihood of a woman being given occupation varies with education. Thus, among legislators, senior officials and managers, 87% have secondary or tertiary education and among professionals 68% have tertiary education. On the other hand, 74% of skilled agricultural and fishery workers have primary education or less.

The employment-to-population ratio, also known as employment absorption rate as an indicator for examining the ability of persons with different categories to be employed or absorbed by employment, for example, by levels of education. The employment-to-population ratio is calculated as the percentage of all persons in each category of interest that are employed. According to LFS for Namibia (2018), 47.4% of the population aged 15 years and above is absorbed in employment, which is an increment of 1.6% from the 45.8% reported in 2016. Males have a higher absorption rate of 49.6% compare to females (45.3%) which is further reflected across the urban/rural areas. Generally, the employment absorption rate increases with higher level of education. For example, persons with Postgraduate qualification such as: Certificate, Diploma or Degree has the highest absorption rate of 83.8 percent, followed by those with a University Certificate, Diploma or Degree with (76.4%). Persons with the lowest absorption rate were those who are currently at university with 41.1%. Furthermore, the difference in the EPR between persons in urban and rural areas is notably large with the urban proportion at 50.2% while the rural areas lurking at 44.1 percent. People with tertiary education are more employable in rural areas compare to urban areas. Women with primary education, no formal education and those who do not know their educational status are more employable in rural areas. When comparing the employment to population ratio (EPR) by educational qualification complete it is noted that employment absorption rate (EPR) increases with level of education completed, (Labor Force Survey, 2018).

Figure below shows that persons who completed Junior and Senior Secondary education in total makes up the largest proportion of the employed persons, accounting for 51.8 percent, followed by those with Primary education with 20.1 percent. Persons without formal education constitutes 11.8% while those who completed tertiary education (Technical/ Vocational Certificate/Diploma, University Certificate, Diploma or Degree, (Completed year 1 or 2 or 3) together make up 14.6 % of the total employed population. The percentages of the unemployed are higher for those with no formal schooling at all and those who completed Primary education only.

Table 21: Employed persons by level of education

| Level | Number | Percentage |
|--|---------|------------|
| None | 85,352 | 11.8 |
| Primary | 146,089 | 20.1 |
| Junior secondary | 229,259 | 31.6 |
| Senior secondary | 146,874 | 20.2 |
| Vocational/technical certificate/diploma | 16,292 | 2.2 |
| University degree/diploma | 59,328 | 8.2 |
| Postgraduate certificate/degree | 18,378 | 2.5 |
| Unknown | 11,576 | 1.6 |

5.7. Digital literacy and digital inclusion

Every nation the world over is digitalising to improve on its political and economic status, Namibia is no exception and has thus far played a pioneering and visionary role in Africa, in investments into ICT infrastructure and education. According to the World Economic Forum Global Information Technology Report, Namibia ranks 78th out of 115 economies using the networked readiness index (NRI) which measures the degree of preparation of a nation to participate in and benefit from ICT developments. Nashilongo G, (2021) states that in 2014, 35.5 in every 100 inhabitants had a mobile broadband subscription and by 2018 the figure had risen to 59.3 in every 100. Namibia has been called "one of the frontrunners in Africa on ICT development" the Measuring the Information Society Report. In a bid to improve its technology and offer its people internet access, the (Telecommunications Policy and Regulatory Framework, 1999) of Namibia drafted a bill which provided for the regulation of telecommunication activities including the use and allocation of radio spectrum and the establishment of an independent Namibian Communications Authority. In addition to that a vision 2030 was developed by the telecommunications regulatory national plan to "improve the quality of life of the people of Namibia to the level of their counterparts in the developed world by 2030." Its aim was to transform Namibia into a healthy and food-secure nation, in which all preventable, infectious, and parasitic diseases (including HIV/AIDS) are under control, and where people enjoy a high standard of living, good quality life and have access to quality education, health and other vital services.

Education and digital inclusion case study

The Ministry of Education, Arts & Culture Executive Director, Sanet Steenkamp, acknowledged there is still a long road to attain inclusive digital learning; however, the Ministry will begin to slowly implement the system. "The issue of digitalisation has become very topical, especially the fact that so many of the rural areas do not have network coverage – and it is also for that reason that the ministry has decided to only focus now on our Advanced Subsidiary (AS) schools and provide them with the required license and the whiteboard," she told New Era. Steenkamp further noted that at the moment, there are about 81 AS schools that will be assisted with the necessary digital technologies. "At this stage, we are still in communication with a telecommunication company to see how best we can work on specific packages, but everything will all depend on the availability of resources and how much funds will be allocated to the ministry this year," she explained. Considering the inequality in terms of network coverage in many areas, especially during the Covid-19 pandemic, Steenkamp said some schools have embraced the challenge; however, others had difficulties reaching their learners. She added that the hybrid system has shown that face-face learning remains crucial. "As the world is celebrating International Education Day, one of the key issues is transforming lives – and we can still transform the lives of our children with good quality education if we start with the basics and build on that in order to excel," she said. Steenkamp indicated that the ministry and its development partners are working on the finalisation of the ICT policy.

The Namibian Newspaper

To achieve Vision 2030, the country launched a system which was to operate a totally integrated, unified, flexible and high-quality education and training system that would especially help Namibian learners to take advantage of a rapidly changing global environment, including developments in science and technology. Arising from the overall capacity-building investments, Namibia will be transformed into a knowledge-based society. It also aims to improve access to ICTs to enhance learning and administration including making ICT a subject and a cross-curricular tool, staff training in ICTs, and developing support services and structures for deployment and maintenance.

The Inclusive Internet Index reported that Namibia's gender gap in internet access stands at 14.1%, with 64 of males and 55% of females being internet users. In 2012 only 25.8% of women had an internet-enabled mobile phone compared to 36.9 of men. A community of women in technology exists in Namibia, although the area continues to be male dominated. However, female developers are reported to be part of the Google and Facebook developers' circle. Recently a group of women hackers won an innovation challenge held by UNDP. The Women's Rights Online Report Card on Namibia gave the country a score of 29% based on its assessment in the categories of internet access and women's empowerment; relevance of content and services; online safety; affordability; and digital skills and education. The report indicates that only 47% of Namibian women have access to the internet and that there is no national policy recognising technology as a tool for fighting gender inequalities (Nashilongo, G, 2021)

The most common initiative towards digital inclusion by Namibia was Schoolnet, it is an association with membership open to individuals, corporations, and institutions with an interest in information technology and its application in the field of education. It was started on a modest scale in 1999 and began to receive financial support from Sida in 2001. Shihomeka, S.P (2021) indicated that the main objectives of Schoolnet are to explore and implement creative ways of ensuring the sustainability of school networking activities, low-cost and appropriate solutions that extend the democratisation of access, especially to rural areas, to develop local applications and educational content, and encourage the critical role of ICT champions and mechanisms to ensure sustainability and to monitor and evaluate the impact of the use of ICTs on education, increase awareness and understanding of the potential of ICTs in education, share information on best practices in school networking and in developing partnerships, and to encourage relationships and build trust among the key players that enable such networking.

By November 2002, about 160 schools had been connected by Schoolnet, with about 2000 installed computers. All computers have been donated to Schoolnet by Namibian companies and organisations, or through international NGOs. Most schools have a Linux server connecting a varying number of PCs in a Local Area Network. There are two main tertiary institutions in Namibia: The University of Namibia and the Polytechnic of Namibia. In addition to those, there are seven Vocational Training Centres (VTCs), four Colleges of Education, three Agricultural Colleges and one Police Training College. There are also parastatals such as NAMCOL (Namibian College of Open Learning) and Private Colleges like Damelin and the Higher Education Institute, which offer a variety of programmes in collaboration with external institutions. The University of Namibia (UNAM) has 690 staff, 5,000 fulltime and 4,000 distance students, the latter mainly located in the Oshakati region. It has three full-time programmes relating to ICT (Miller 2004).

This issue is especially common in STEM, many companies prefer hiring men over men. One of the ways we can bridge this gap in access to and in the use of technology in both urban and rural Namibia is by making it a priority for policymaking.

Key issues

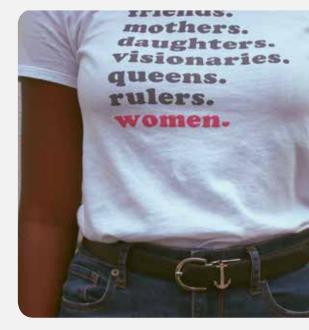
- Teenage pregnancies and long distances to school still one of the leading causes of school dropouts in Namibia.
- Less females were employed in the workplace because of lack of education
- Unequal care burden was the number one cause of unequal representation in the workplace.
- Inequitable gender norms and gender stereotyping was also found to be a major barrier to equal representation in the work force
- Namibia's technology sector is hindered by a lack of affordable access, and poor-quality service
- COVID-19 pandemic brought about many challenges and raised issues to do with technology

• POLITICAL INCLUSION AND EMPOWERMENT

6.1. Women's political representation (Executive, Legislature)

The role of women in politics has been in discussion world over with various women's groups advocating for equality in all areas. In Namibia the restrictions imposed by the colonial governments had such a great effect on the participation of women in politics. As stated by Nangula Shejavali, (2015) in most traditional African societies, women were and in some instances are still subject to male dominance, colonialism did not make it any easier for them to speak up and be seen in the society. Western colonial ideas impacted gender relations by altering previous cultural beliefs and practices. Women were seen as minors and thus would rely on their men for policy and decision making.

According to the Namibia Gender Analysis, (2017) report Namibian Parliament consists of two houses, the National Assembly, and the National Council. Bills are initiated in the National Assembly and reviewed by the National Council. If the National Council proposes amendments, the bill is returned to the National



Assembly for further consideration. If the National Council disapproves of the principle of a bill, it can be passed over these objections by the National Assembly only by a two-thirds majority. The National Assembly is composed of 96 elected voting members elected on a party list system, and eight non-voting members appointed by the President. The National Council is composed of three representatives from each of Namibia's 14 regional councils, elected by the members of each such council.

As of March 2020, 47% of all members of the National Assembly were women (49 female out of 55 males), while only 12% of the members of the National Council were women (5 females and 36 males). This means that on average, 30.5% of the Namibian Parliament is female. This represents an increase from 11.3% in 1995. As of June 2019, 11 women are serving as Head of State and 12 are serving as Head of Government. With the Right Hon. Saara Kuugongelwa-Amadhila as Namibia's first female Prime Minister, and Hon. Netumbo Nandi-Ndaitwah as the first Deputy Prime Minister since 2015, Namibia is one of the 12 States with a woman leading government. Rwanda has the highest number of female parliamentarians worldwide, where women have won 61.3% of seats in the lower house. Only 3 countries have 50% or more women in parliament in single or lower houses: Rwanda with 61.3%, Cuba with 53.2% and Bolivia with 53.1%; but a greater number of countries have reached 30% or more, including Namibia. In Africa (and the world), Namibia features among the top countries with respect to the percentage of women in parliament. According to the IPU, Namibia ranks 17th in the world, and 2nd in Africa for female representation in Parliament.

In a report by the SADC Gender and Development Monitor (2016), Amendments to the Namibian Constitution in 2014 expanded the size of Parliament, with the National Assembly increasing from 72 to 96 elected members, and the number of appointed non-voting members increasing from six to eight. This produced a total of 104 members. At the same time, the National Council increased from 26 members (two from each of Namibian's 13 regions) to 42 members (three from each of Namibia's now-14 regions). From the 2014 previous general election (for President and National Assembly) and the local and regional elections conducted in 2015, 40 women and 56 men took their seats from the party lists (41.7% women amongst the voting members), while the President appointed four women and four men, producing a total of 44 women and 60 men in the National Assembly (42% women overall). After the 2015 election, there were 10 women compared to 32 men in the National Council (23.8%).

Table 22: Women in cabinet since independence

| Women in Cabinet since Independence | | | | | | | | |
|-------------------------------------|-------|-----|-------|-------|-------|-------------|--|--|
| 1995 2000 2006 2009 2012 2015 | | | | | | | | |
| 10% (2/20) | 14.2% | 27% | 22.7% | 22.7% | 22.2% | 37% (10/27) | | |

Source: SADC Gender and Development Monitor

As of the recent elections held in 2019 as published by the (Gender links and equality for justice, 2020) Women now constitute 47% of Namibia's National Assembly, up by six percentage points from the previous one. Namibia and South Africa are now tied for the highest representation of women in parliament in the Southern African Development Community (SADC). Women comprise 85% of the deputy ministers (17 out of 20 Deputy Ministers in Namibia are women), including a young woman only 23-years of age appointed Deputy Minister of Information and Communication Technology. Women comprise on average 30.5% of elected MPs in the current parliament. If President Geingob had nominated all women to parliament, they would have constituted 53 representatives or 51% of the total. However, in keeping with the fifty-fifty Ruling SWAPO Party principle for equitable representation, the President nominated four women and four men, including a 21 year old woman. Five political parties had 50% or more representation of women amongst the elected candidates. These are SWAPO (52%), Landless People's Movement (LPM) - 50%, National Unity Democratic Organisation (NUDO) - 50%, Republican Party of Namibia (RP) - 50% and United Democratic front of Namibia (UDF) – 50%. SWAPO garnered 63 seats in the National Assembly, down from 77 seats in the 2014 elections. There are four women amongst the 15 permanently appointed High Court judges (which is four women out of 20 superior court judges overall, or 20%). Women comprised 18% of the judiciary in 2017, 15% in 2012 and 17% in 2010.

6.2. Women in Parliament

Table 23: Proportion of women in parliament

| Year | Total seats | Women's seats | % Women |
|------|-------------|---------------|---------|
| 2019 | 104 | 49 | 47 |
| 2014 | 96 | 43 | 45.3 |
| 2009 | 72 | 16 | 22.22 |
| 2004 | 72 | 18 | 25 |
| 1999 | 72 | 18 | 25 |
| 1994 | 72 | 13 | 18.1 |
| 1989 | 72 | 5 | 6.94 |

The 2014 election had 1,241,194 people who voted with most of them being women 53.3% who registered to vote. There were some disparities depending on region, but in most parts the greater number of voters recorded are female. This shows that there is no discrimination when it comes to participation of voting and choosing who one wants to be their representative in parliament.

Key issues

- 50/50 representation has never been reached in the Namibian Parliament.
- There are several society stereotypes when it comes to the participation of women in Politics.
- Knowledge gaps on politics for both voters and women politicians.

6.3. Policy and legislative frameworks: (children, women and human rights)

Since independence, the Namibian Government has been concerned with improving the status of women and addressing the negative effects of the colonial era. Therefore, it has made progress on gender-related policies and programmes by the introduction and engagement of international instruments, national policies, and gender-related law reform (Colleen Lowe Morna et al 2004). In 1990 the Women's Desk was established, which was upgraded to the Department of Women Affairs (DWA) in the Office of the President in 1997, further upgraded to the Ministry of Women's Affairs and Child Welfare (MWACW) in 2000 and renamed to the Ministry of Gender Equality and Child Welfare (MGECW) in 2005. Currently the MGECW is the lead organisation for coordinating national gender initiatives and the National Gender Machinery (NGM), although supported by other stakeholders. The structure of the MGECW is designed to develop and coordinate gender programmes; constitute Gender Sectoral Committees; organise GFPs; coordinate international affairs and multi-bilateral relations; facilitate gender research; and contribute to gender sensitive and/or gender-related legislation. In addition, the National Coordination Division within the MGECW coordinates nationwide gender activities through regional offices and Gender Sectoral Committees. The MGECW has also appointed an overall Development Planner for all Gender Sectoral Committees to make them more efficient in coordination efforts. The main divisions of the MGECW address three issues: (i) gender issues; (ii) children's issues; and (iii) community development. Within the MGECW the sections dealing with women's issues are the National Coordination, GSCs, Training Programme Development, Ministerial, GFPs, International Affairs, and Research and Legislation.

The Namibian Constitution guarantees that all citizens who are 18 years of age or older have the right to vote, and that all citizens who are 21 years of age or older have the right to be elected to public office, except for the President. To be elected President, the candidate must be a Namibian citizen by birth or descent and be at least 35 years of age (Articles 17 and 28).

The Constitution guarantees that all citizens, male and female, have a constitutional right "to participate in peaceful activity intended to influence the composition and policies of the Government to form and join political parties and subject to such qualifications prescribed by law as are necessary in a democratic society, to participate in the conduct of public affairs, whether directly or through freely-chosen representatives"

To continually support issues of gender the Namibian government has taken part in the ratification of international documents, such as the Convention on the Elimination of All forms of Discrimination against Women (CEDAW) in 1992, the CEDAW Optional Protocol (2000), the SADC Declaration on Gender and Development, the Beijing Platform for Action, the African Regional Platform for Action (1997), the African Charter on Women's Rights (2004), the African Youth Charter (2006), as well as National Policies and Gender sensitive legal reform.

Furthermore, there was the Cabinet decision of 1998 which gave the then MWACW a mandate to appoint Gender Focal Points (GFPs) in all ministries and government organisations. Ministries selected one of their own staff to receive gender sensitive training and to act as a facilitator for gender mainstreaming within their ministries. Responsibilities of GFPs include raising gender awareness within their respective ministries, reviewing their ministries policies and programmes for gender sensitivity, reporting back to the MGECW, and drawing up an annual gender budget for their ministries. The primary aims of GFPs are to address past gender imbalances and to ensure implementation of gender mainstreaming within ministries (Legal Assistance Centre (LAC). 2004.)

Article 23(3) of the Constitution of the Republic of Namibia: in the enactment of legislation and the application of any policies and practices contemplated by Sub-Article (2) hereof, it shall be permissible to have regard to the fact that women in Namibia have traditionally suffered special discrimination and that they need to be encouraged and enabled to play a full, equal and effective role in the political, social, economic and cultural life of the nation.

In line with the Constitution the (Affirmative Action (Employment) Act (AAA) 1998) focuses on previously disadvantaged groups, including women. The Act identifies affirmative action as a set of measures to ensure that all Namibians have equal employment opportunities and are equitably represented in the workforce. The AAA further establishes the Employment Equity Commission (EEC), with the primary objective of overseeing implementation of the AAA.

The Namibian constitution in Article 10 which talks about equality and Freedom from Discrimination states that All persons shall be equal before the law and No persons may be discriminated against on the grounds of sex, race, color, ethnic origin, religion, creed or social or economic status.

6.4. Women's rights

Married Persons Equality Act (No. 1 of 1996). This Act specifies equality of persons within civil marriage and does away with the legal definition of a man as head of the household. The Act also provides women who are married in community of property equal access to bank loans and equal power to administer joint property. It stipulates that immovable property may be registered in both spouses' names.

Labour Act (No. 11 of 2007). This law provides for maternity leave (with the addition of maternity benefits under the Social Security Act No. 34 of 1994) and prohibits discrimination on the basis of pregnancy, as well as providing stronger protection against sexual harassment in the workplace.

The Combating of Domestic Violence Act (No. 4 of 2003) makes domestic violence a specific crime and has a broad definition of domestic violence that includes physical abuse, sexual abuse, economic abuse, intimidation, harassment and serious emotional, verbal, or psychological abuse.

The Act provides for the issuing of protection orders in domestic violence matters; creates the offence of domestic violence; provides for police duties in respect of domestic violence incidents; and amends the Criminal Procedure Act, 1977 about domestic violence. The Act is accompanied by Regulations which outline the manner of application for a protection order and other procedures under the Act

The Combating of Rape Act (No. 8 of 2000) is a progressive law on rape. The Act gives greater protection to young girls and boys against rape, provides for stiffer minimum sentences for rapists and defines marital rape as an offence in the eyes of the law. Marital rape is explicitly criminalised in Article 3, and Sections 5 to 7 disallow a negative inference due to a delay between the alleged act and the complaint.

1.5. Children's rights

The Child Care and Protection Act 3 of 2015 and attendant National Agenda for Children (2012-2016) aims to achieve the key child development outcomes defined in the Sustainable Development Goals (SDGs) and Vision 2030 and to strengthen multi-sectoral collaboration to that end. The agenda recognise the need for government and partners to collaborate and collectively coordinate their endeavors to achieve the desired outcomes, which cannot be achieved solely through a vertical response. The results and strategies outlined in the agenda derive from government and partner sector plans, and consultative discussions in which key gaps were identified.

Article 15(1) of the Constitution provides that Children shall have the right from birth to a name, the right to acquire nationality and, subject to legislation enacted in the best interests of children, as far as possible the right to know and be cared for by their parents.

Article 20 states that all persons shall have the right to education, primary education shall be compulsory, and the State shall provide reasonable facilities to render effective this right for every resident within Namibia, by establishing and maintaining state schools at which primary education will be provided free of charge. Children shall not be allowed to leave school until they have completed their primary education.

Article 95(b) According to the provision concerned, the state is called to enact - ... legislation to ensure that the health and strength of the workers, men and women, and the tender age of children are not abused and that citizens are not forced by economic necessity to enter vocations unsuited to their age and strength.

Article 19 of the Constitution provides the rudiments of a new cultural approach to customary law: Every person shall be entitled to enjoy, practise, profess, maintain, and promote any culture, language, tradition, or religion subject to the terms of this Constitution and further subject to the condition that the rights protected by this Article do not impinge upon the rights of others or the national interest.

The Children's Status Act (No. 6 of 2006). This Act provides for equal treatment of children born outside marriage in relation to those born in a marriage, especially on issues of inheritance. The Act also provides for equal guardianships and custody for unmarried parents.

ASSESSMENT OF GAPS AND PRIORITY **POINTS FOR ACTION**

7.1. Key Gaps

The National Gender Policy (2010-2020) stands as the main point of reference that is used in Namibia to put into action the issues affecting women. The policy seeks to create an enabling environment for sectors to mainstream gender in line with National Development Plans (NDPs). It identifies who will be responsible for the implementation of the policy and who will be accountable for gender equality results. In particular the Fifth National Development Plan (NDP 5)'s priority was a social transformation with a "gender equality strategy" which will aim to enhance "financial and human capacity of service providers"; to "strengthen implementation of gender responsive budgeting and planning" and to "mainstream informal businesses led by women". It identifies who will be responsible for the implementation of the policy and who will be accountable for gender equality results. The government also adopted the 50/50 representation in parliament policy that aimed at having women in political positions too. Although Namibia has adopted a National Gender Policy and all other supporting legislature a lot still needs to be done with regard the implementation of this policy.

The structures that have been used to implement the policies are not very effective, mainly due to the negative attitudes on gender issues among some people and budgetary provision for gender programmes within sector ministries are not always available. There have not been enough awareness campaigns to enlighten people on gender issues even from the government itself. There is lack of knowledge of gender issues by Permanent Secretaries, Financial Advisors and Officers in Ministries/agencies and this affects the budget allocation to the disadvantage of women, due to the insensitivity in mainstreaming gender in the process of budgeting.

The effective implementation of programmes by NGO's working in partnership with the government on gender issues is hampered by lack of funds; most of the NGO's are not well funded making it difficult for them to operate. Neither are Civil Society Organisations in Namibia adequately organized into umbrella bodies, and accountable to government. The potential for cooperation between NGOs and government for greater impact has not yet been realised.

There are still high rates of poverty to be overcome. Although Namibia is food secure at the national level, many households are still vulnerable to chronic or acute food insecurity due to low agricultural production, recurrent drought, low incomes and limited off-farm employment opportunities due to the loss of productive labour forces at the household level.

Several laws and regulations have been enacted to deal with domestic violence and rape, but the incidences of gender-based violence are still escalating. There are also insufficient shelters for battered/abused women and children. There are very few programmes targeted at the perpetrators of GBV. Women in many communities are still in subordinated positions making them more vulnerable to HIV infection. Furthermore, some of them are poor forcing them to indulge in unprotected sex and hence they are vulnerable to disease. Ignorant attitudes towards women's health and reproductive rights also renders women more vulnerable to sexual infections including HIV.

Financial institutions have not fully opened to women who need loans, most women are still experiencing problems with collaterals and security for acquiring loans as Financial Institutions in most cases have negative attitudes towards women. This is a major challenge that needs to be addressed as these hinder women's economic independence and progress. Namibia being a patriarchal society is also characterized by the patriarchal male domination attitudes which play a major role in the extent that women participate in decision-making positions. Hence, gender gaps in decisionmaking positions are still highly visible. A lot is still required to be done to remove social and legal barriers that impede women's full and equal participation in all developmental activities at all levels.

7.2. Priority Action points

We cannot fight against GBV without addressing issues such as poverty, the socialization of men, and gender inequality. Our action is based on the foundation of addressing gender inequality as a policy issue as it should be. The only way we can create an inclusive, equitable and sustainable society is by ensuring full participation of women in both national and international decision -making process and interventions which is clearly highlighted in the priority action points below.

- Enable women to have access to land and affordable housing, including in communal agricultural areas. This can be realised by, among others, removing all obstacles to access which have so far hindered women's ability to obtain land and housing.
- Develop and revise laws, policies, and other practices to ensure that gender perspectives are incorporated into all aspects of economic policy-making, including planning and programming, to ensure equal rights and access to economic resources, in order to eradicate poverty.
- Review, analyse and modify policies and programmes on poverty reduction to ensure that these take women, and particularly rural women, into account, effectively.
- Enhance the access of women, including women entrepreneurs, in rural and remote urban areas to financial services by strengthening links between the formal banks and intermediary lending organisations and agencies to be established within reach of the rural communities.
- Address barriers/obstacles that keep women from actively and effectively participating in politics. Such obstacles include stereotypes in society, financial impediments, mobility and public safety, intimidation, and violence, etc.
- Political parties should mainstream gender into their policies (e.g., constitution, manifestos, etc) more effectively with increased focus on implementation of policies should happen.
- Voter education should include gender as an important theme not only with regards to the presence of women in decision-making structures, but more specifically on the important role of gender equality in democracy building.
- Civil society and publics at large should hold government accountable for its own policies, and advocate for the type of change that would allow the nation to meet its targets and obligations (e.g., 50/50 in decision making per the National Gender Policy, 50/50 per the SADC Gender protocol etc).
- There is need for further sexual reproductive health emphasis and strategies aimed at preventing pregnancy and assisting teenage mothers to continue with some sort of education as well as parenting.
- Review entry level requirements of Heigher Education Institutions to address the high out-of-school youth rate, making sure children remain in school until they complete or until they attain the age of 16 years old as per constitutional requirement.
- Government to build more schools in regions where learners must travel for longer distances. Integrating extramural activities in public schools will support children and keep them engaged.
- Enforce the implementation of existing gender equality legislation to overcome legal discrimination,

gender norms and stereotypes, and women's unequal care burden.

- Provide state-funded childcare and elderly care and encourage private sector employers to provide onsite childcare facilities and support, as well as Invest in infrastructure and labour-saving initiatives that reduce the burden of care work. Campaign for and incentivize more equitable distribution and male involvement in unpaid care work.
- The MPEGESW as well as active civil society organisations, should be informed of and sensitized to the baseline status of women in Namibia to strengthen legislation and policies. They should also campaign for implementation of such policies particularly in the workforce.
- Collecting of gender disaggregated statistics should be standardised. Women's work in the informal economies and businesses should be recognised in national statistics. Research should be carried out on the impact of women in all the industries that contribute to the economic performance of the country.
- All stakeholders (Government, Private Sector, Educators, the Media, civil society organisations, NGOs and churches) must work together to create an enabling environment in which gender stereotypes and harmful cultural practices can be openly discussed, challenged and redressed.
- Intensify prevention efforts to address social norms, attitudes and behaviors that perpetuate inequalities and gender-based violence. The roles of women within traditional authority structures need to be examined and harmonized.
- To address both gender-based violence and HIV prevention as well as many other social ills.
- Increase the involvement of men and boys in preventing and responding to GBV using a human-rights based approach.
- Strengthen MPEGESW coordination mechanism to address bottlenecks; support community led mitigating interventions; develop and fully finance national action plan on GBV

8. INDICATORS

| Indicator | Namibia | Southern African Countries | Sub-Saharan Africa | World |
|--|-----------------------------|---|-----------------------------|-----------------------------|
| Poverty Indices | | | | |
| Poverty headcount ratio at national poverty lines (% of population) | 26% (NSA,2021) | Angola (44%) Lesotho (31%) Mauritius (10.3%) Seychelles (25.3%) Tanzania (38%) Zimbabwe (42%) (poverty- check) | 40.4% (2018, World Bank) | 9.7% (2017, World Bank) |
| Inequality (Equity) Gini-Coe | fficient | | | |
| Inequality (Gini Coefficient / Index) | 0.59 (2015, World Bank) | Botswana-0.533, Zambia-0.571 (2015, World Bank) | 0.446 (2017) | - |
| Unemployment | | | | |
| Unemployment, total (% of total labor force) | 33.4% broad (2018, NSA) | Angola-10.2%, Botswana-20.7,%,), Lesotho-18%, South Africa-29.8%, (2022) (World Bank) | 6.7% (2022, World Bank) | 5.8% (2022, World Bank) |
| Female Unemployment Rate for Persons of Age 15 Years and Above | 52.3%, (NSA, 2018) | Angola-9.1%, Botswana-22.8%, Lesotho (27.1%), South Africa (30.3%), (2019, World Bank) | - | - |
| Employment rates of wome | en | | | |
| Employment in industry, female (% of female employment) | 7.9% (2019, World Bank) | Angola-0.9%, Malawi-2.9%, Mozambique-3.2%, Zambia-4.3%, Zimbabwe-1.9% (2019, World Bank) | 8% (2019, World Bank) | 15.5% (2019, World Bank) |
| Employment in services, female (% of female employment) | 72% (2019, World Bank) | Angola-42.3%, Malawi-15.1%, Mozambique-17%,- Zambia-41%, Zimbabwe-28.6% (2019, World Bank | 40%(2019, World Bank) | 59.1% (2019, World Bank) |
| Employment in agriculture, female (% of female employment) | 20.1% (2019, World Bank) | Angola-56.8%, Malawi-82%, Mozambique-79.8%, Zambia-54.7%, Zimbabwe-69.5% (2019, World Bank) | 53% (2019, World Bank) | 25.3% (2019, World Bank) |

Health

| Women making their own informed decisions regarding sexual relations, contraceptive use and reproductive health care (% of women age 15-49) | 71.2%, (2013) (World Bank) | Angola-62%, Malawi-46.7%, South Africa-64.9% (2016, World Bank) | - | - |
|--|-------------------------------|--|---------------------------|---------------------------|
| Proportion of teenage/ adolescence pregnancy | 19% (2020, UNFPA) | Angola-35%, Madagascar-39%, Malawi-32%, SouthAfrica-16%, Tanzania-26%, (2016, World Bank) | - | - |
| Women's share of population ages 15+ living with HIV (%) | 64.1% (2020, World Bank) | Angola-65.1%, Bostwana-58.7%, Lesotho-61.4%, Malawi-64.3%, Tanzania (62.7%), Zambia-61.8% (2020, World Bank) | 61% (2020, World Bank) | 54% (2020, World Bank) |
| Infant mortality rates (per 1000 live birth) | 30.1 (2019, UNICEF) | Angola-49.9, Lesotho-71.4, Malawi-30.1, Tanzania-35.8, (2019, UNICEF) | 52 (2019, UNICEF) | 28.1 (2019, UNICEF) |
| Under-5 mortality rates (per 1000 live birth) | 40 (2020, UNICEF) | Angola-71, Lesotho-90, Malawi-39, Tanzania-49 (2020, UNICEF) | 24.5 (2020, UNICEF) | 9.5 (2020, UNICEF) |
| Maternal deaths per 100,000 live births | 195 (2017, UNICEF) | Malawi-349, Mozambique-289, Seychelles-53, Zambia-213, (2017, UNICEF) | 533 (2017, UNICEF) | 211 (2017, UNICEF) |
| Fertility rates (Fertility rate, total (births per woman) | 3.3 (2019, World Bank) | Malawi-4.1, Mozambique-4.8, Seychelles-2.3, Zambia-4.6, (2019, World Bank) | 4.7 (2018, UNICEF) | 2.5 (2018, UNICEF) |
| Early childbearing - percentage of women (aged 20-24 years) who gave birth before age 18 | 14.9 (2013, UNICEF) | Angola-38.4 (2016), Malawi-28.9 (2020), Zambia-30.9(2019), Zimbabwe-24.1 (2019) (UNICEF) | - | |
| GBV | | | | |
| Women who believe a husband is justified in beating his wife when she argues with him (%): | 11.5% (2013, World Bank) | Angola-15.2%, Malawi-6.7%, SouthAfrica-2.2%, Tanzania-42% (2016, World Bank) | - | - |
| Proportion of women subjected to physical and/or sexual violence in the last 12 months (% of women aged 15-49) | 20.2% (2013, World Bank) | Angola-25.9%, Malawi-24.3%, Tanzania-29.6% (2016, World Bank) | - | - |

| Women who believe a husband is justified in beating his wife when she neglects the children (%) | 19.9% (2013, World Bank) | Angola-16.3%, Malawi-8.8%, South Africa-3.8%, Tanzania-47.9% (2016, World Bank) | - | - |
|--|------------------------------|--|---------------------------|-----------------------------|
| Women who believe a husband is justified in beating his wife when she goes out without telling him (%) | 12.9% (2013, World Bank) | Angola-14.5%, Malawi-6.9%, SouthAfrica-2.1%, Tanzania-40.9% (2016, World Bank) | - | - |
| Women who believe a husband is justified in beating his wife (any of five reasons) (%) | 28.2%, (2013, World Bank) | Angola-25.2%, Malawi-16.3%, South Africa-5.5%, Tanzania-58% | - | - |
| Depression prevalence rate | 4.4% (2022, W.H.O) | Angola-3.6%, Bostwa- na-4.7%, Malawi-4.1%, Tanzania-4.1%, Zam- bia-4%, Zimbabwe-4% (2022, W.H.O) | - | - |
| Suicide mortality rate per 100,000 population | 9.7 (2019, World Bank) | Angola-6.1%, Bostwana-16.1%, Eswatini-29.4%, Mozambique-13.6%, South Africa-23.5%, Zimbabwe-14.1% (2019, World Bank) | 7 (2019, World Bank) | 9.2 (2019, World Bank) |
| Suicide mortality rate, female (per 100,000 female popu- lation) | 3.2 (2019, World Bank) | Angola-2.3%, Botswana-6.4%, Eswatini-4.7%, Mozambique-5.7%, South Africa-9.8%, Zimbabwe-8.8% (2020, World Bank) | 3.3 (2019, World Bank) | 5.7 (2019, World Bank) |
| Education | | | | |
| Children out of school, male (% of male primary school age) | 4.9% (2019, World Bank) | Mozambique-1.1%, Seychelles-2.3%, South Africa-11.4% (2019, World Bank) | 18% (2020, World Bank) | 8% (2020, World Bank) |
| Children out of school, female (% of female primary school age) | 2.7% (1997, World Bank) | Seychelles-14.1%, | South Africa-9.8% | |
| Tanzania-14.5% (2019, World Bank) | 22% (2020, World Bank) | 10% (2020, World Bank) | | |
| Primary completion rate, female (% of relevant age group) | 91.2% (2018, World Bank) | Mauritius-95.4%, Mozambique-61.3%, Seychelles-95.6%, Tanzania-65.4%, Zim- babwe-89.1%, (2020, World Bank) | 72% (2020, World Bank) | 90.3% (2020, World Bank) |

| Primary completion rate, male (% of relevant age group) | 96.9% (2018, World Bank) | Mauritius-97.4%, Mozambique-55%, Seychelles-108%, Tanzania-72%, Zim- babwe-90.9%, World 89.9%, (2020, World Bank) | 69% (2020, World Bank) | 89.9% (2020, World Bank) |
|---|---------------------------------------|---|---------------------------|-----------------------------|
| Political inclusion & empowerment | | | | |
| Proportion of seats held by women in national parliaments | 47% (2020, Namibian Parliament) | Angola-30%, Malawi-22.9%, Mauritius-20%, Mozambique-42.4%, Tanzania-36.7%, Zimbabwe-31.9% (2020, World Bank) | | 25.6%(2020, World Bank) |

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