



# FEEDING CITIES IN CRISIS: GENDER, INFORMAL SECTOR AND COVID-19 IN NAMIBIA

# Feeding Cities in Crisis: Gender, Informal Sector and COVID-19 in Namibia

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Cover photo: Informal food vendors awaiting customers in Windhoek on August 17, 2020 (Credit: Imago/Alamy)

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# EXECUTIVE SUMMARY

The COVID-19 pandemic presented numerous challenges to public health, the economy, and society across Namibia. Although the country initially recorded few cases, successive waves, and particularly the Delta-driven third wave, produced relatively high transmission and mortality rates. Urban centres such as Windhoek became the epicentre of infections, while low-income and informal-settlement households faced disproportionate exposure to health risks, loss of income, and food insecurity. The Namibian government implemented public health measures, including lockdowns, mobility restrictions, and the temporary closure of markets, schools, and many businesses. Although these efforts slowed transmission, their social and economic consequences were severe. Comprising over half of national employment and disproportionately employing women, Namibia's informal sector was significantly impacted by restrictions on public gatherings, market closures, and reduced customer demand. Pandemic-induced shocks also reinforced pre-existing gender inequalities, widened poverty, intensified food insecurity, and exposed gaps in social protection systems. This policy audit synthesizes current research, national statistics, and other materials to assess the gendered and socioeconomic impacts of COVID-19, with a particular focus on food security and the urban informal sector.

## Key Findings

### Public Health Impacts

- Namibia experienced one of the highest COVID-19 burdens in Africa relative to its population size.
- Transmission was concentrated in urban regions, due to high density, mobility patterns, and the presence of large informal settlements, where crowded living conditions made compliance with public health measures difficult.

### Economic Impacts

- The economy contracted by 8% in 2020, with nearly 30% of households reporting job losses and 23% reporting business closures.
- Poverty and unemployment increased significantly, severely affecting households that rely on wage labour or informal income.

### Gendered Impacts

- Although infection rates were higher among men, women experienced greater job losses and work deficits, especially in the informal sector.

- Gender-based violence increased, particularly during Namibia's first lockdown, with 1,706 cases recorded between March and July 2020.
- None of the government's 14 COVID-19 relief measures was gender-responsive.
- Women faced increased vulnerability due to more unpaid care work, income loss, and exposure to market disruptions.

### **Impacts on Food Security**

- COVID-19 intensified Namibia's pre-existing high food insecurity through income shocks, mobility restrictions, and food-price inflation.
- By early 2021, over 60% of households consumed limited food types or worried about food shortages, while 36% went a whole day without eating.
- Residents of informal settlements and low-income urban households were disproportionately affected.

### **Impacts on the Informal Food Sector**

- The informal economy employed close to 419,000 people (58% of Namibia's workforce) before the pandemic, with women constituting 61% of the participants.
- Initial lockdown regulations did not classify informal food vending as an essential service, leading to significant income losses, stock spoilage, and increased food insecurity.
- Support measures, including the one-time NAD750 emergency income grant, reached some but were insufficient and poorly targeted, excluding many small-scale traders.

## **Key Recommendations**

### **Build Shock-Responsive Social Protection**

- Institutionalize emergency cash-transfer systems that reach both formal and informal workers.
- Introduce gender-responsive support, including childcare subsidies, targeted grants for women traders, and gender-based violence protection services during crises.

### **Support the Informal Sector as a Critical Component of Urban Food Systems**

- Formally recognize informal food vending as an essential service in emergencies.



- Simplify permit processes and provide safe and serviced trading spaces with sanitation, lighting, and water.
- Expand digital platforms that link vendors with consumers, building on existing pilot initiatives.

### **Strengthen Food Security Interventions**

- Scale up urban agriculture programmes, especially in informal settlements.
- Enhance the affordability of staple foods through targeted subsidies or price-monitoring mechanisms during times of crisis.
- Expand integrated food relief systems that combine cash, vouchers, and targeted food programmes.

### **Mainstream Gender in All Emergency Policy Frameworks**

- Collect gender-disaggregated data on employment, income loss, and food insecurity to inform policy.

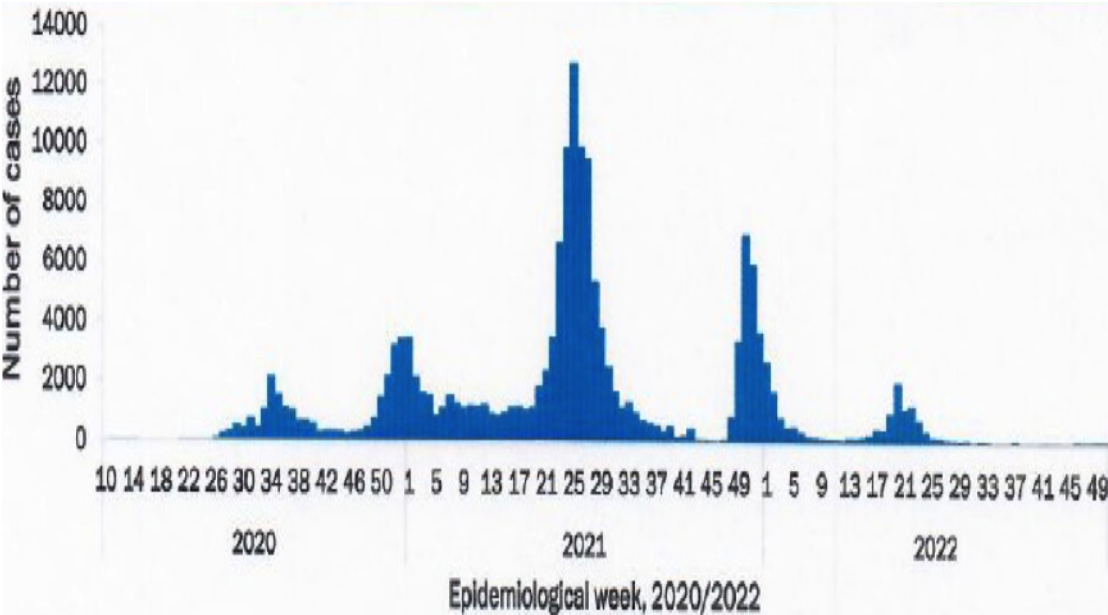
## **INTRODUCTION**

The COVID-19 pandemic represents one of the most significant public health and socio-economic crises in the post-independence history of Namibia. First detected on 13 March 2020, COVID-19 accelerated into successive waves that put an enormous strain on the Namibian health system, economy, and society. Although early containment measures temporarily slowed transmission, the pandemic exposed underlying structural vulnerabilities, including socioeconomic inequality, widespread informal employment, gender disparities, and persistent food insecurity. Namibia's urban landscape is characterized by rapid urbanization, expanding informal settlements, and unequal access to services and played a central role in shaping the spread and consequences of the coronavirus. The country's COVID-19 hotspot was the capital, Windhoek, where overcrowded living conditions and reliance on informal-sector income created greater risks for low-income communities and households. This report provides a comprehensive policy audit of the gendered impacts of the pandemic on the informal sector and food security in Namibia. Drawing on national surveys, academic analyses, and sectoral studies, the audit explores (a) how public health measures influenced economic outcomes; (b) how gender impacted vulnerability and resilience; and (c) how disruptions to the informal food economy affected household access to food.

# COVID-19 IN NAMIBIA

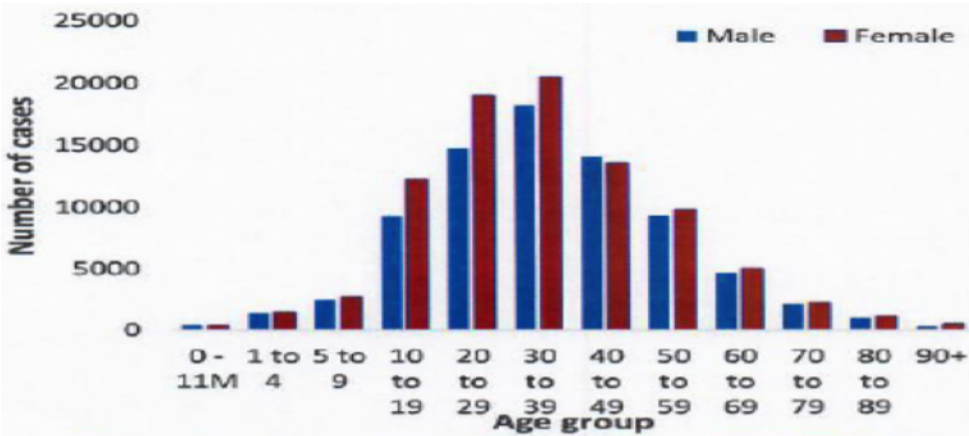
On 13 March 2020, Namibia’s Minister of Health and Social Services announced that two tourists had tested positive for the coronavirus the previous day (MoHSS, 2020). A series of public health measures was introduced a week later. On 17 March 2020, the President declared a state of emergency under Article 26(1) of the Namibian Constitution (Amesho et al., 2020; Shafuda et al., 2023). By the end of March, the number of confirmed cases had risen to 11, with no deaths reported (WHO, 2020). No COVID-19 cases were identified between 6 April and 20 May. However, cases began to increase again due to local transmissions (Figure 1). The risk of infections rose in July 2020 as restrictions were eased in some regions (Amukeshe, 2022). The first death was documented 116 days after the initial case (Evalina et al., 2020) and the daily death toll peaked at 79 during the third wave in June 2021, driven by the Delta variant. By December 2020, confirmed cases exceeded 18,000, with over 170 deaths (IMF, 2019; Orkoh et al., 2024; Shafuda et al., 2020), and by the end of 2022, 167,170 confirmed cases and 4,082 deaths had been recorded (WHO, 2022). Of the total confirmed cases, 60% were in the 20–49 age group (Figure 2). At least 5% of the total population had been infected by late 2022, with a relatively high case fatality rate of 2.4% (WHO, 2022). Seventy percent of those who died had co-morbidities. By mid-2023, Namibia ranked 16th among African countries in cumulative cases and 10th in total COVID-19 fatalities (Table 1). Namibia reported 172,389 confirmed cases and 4,106 deaths at the latest count in early 2024.

**FIGURE 1: Epi-Curve for Confirmed COVID-19 Cases in Namibia, 2020-2022**



Source: WHO (2022)

FIGURE 2: Age and Sex Distribution of Confirmed COVID-19 Cases



Source: WHO (2022)

TABLE 1: Confirmed COVID-19 Cumulative Cases and Deaths in Africa, 28 May 2023

Country	Cases	Deaths
South Africa	4,076,463	102,595
Morocco	1,274, 180	16,297
Tunisia	1,153, 261	29,415
Egypt	516, 023	24,613
Libya	507,262	6,437
Ethiopia	500,890	7,574
Reunion	486,588	921
Zambia	343,995	4,058
Kenya	343,074	5,688
Botswana	329,862	2,801
Algeria	271,835	6,881
Nigeria	266,675	3,155
Zimbabwe	264,848	5,690
Mozambique	233,417	2,243
Ghana	171,657	1, 462
Namibia	171, 310	4,091
Uganda	170,775	3,632
Rwanda	133,194	1,468
Cameroon	125,036	1,972
Angola	105,384	1,934

Source: WHO (2023)

Table 2 shows the regional breakdown of confirmed cases, deaths, and deaths due to co-morbidities by the end of 2022. The highly urbanized Khomas Region (which includes Windhoek) had the highest number of confirmed cases (33%) and deaths (19%). Other regions with a major urban centre and high numbers of confirmed cases and deaths included Erongo (Swakopmund) and Oshana

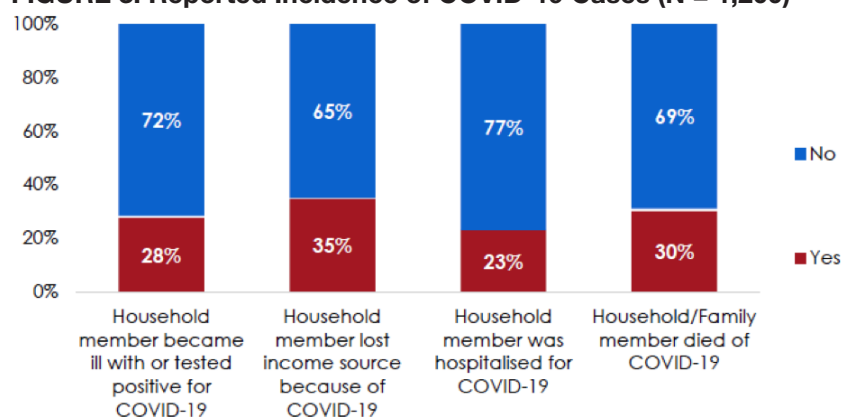
(Oshakati). Despite public health efforts to contain its spread, SARS-CoV-2 spread to every region of the country, including the most rural, and the actual number of infections and deaths is unknown. However, one national survey in 2021 reported that 28% of households had a member who was ill with or tested positive for COVID-19 and 30% had a family or household member who had died (Figure 3). COVID-19 was the leading cause of death in Namibia in 2021, followed by HIV/AIDS and tuberculosis. The COVID-19 death rate was 186 per 100,000 overall, but 157 per 100,000 for females and 218 per 100,000 for males (WHO, 2022).

**TABLE 2: Regional Breakdown of Confirmed COVID-19 Cases and Deaths, December 2022**

Region	Confirmed cases (excluding re-infections)	Deaths	Deaths due to co-morbidities
Khomas	54,967	911	706
Erongo	23,946	431	355
Otjozondjupa	13,226	288	196
Oshana	10,929	405	244
// Kharas	10,781	163	138
Hardap	8,809	265	168
Oshikoto	8,224	212	160
Omusati	8,062	346	211
Kavango East	6,708	230	132
Ohangwena	6,292	220	127
Omahake	5,410	291	205
Kunene	5,293	162	110
Zambezi	3,658	135	77
Kavango West	865	23	21
Total	167,170	4,082	2,850

Source: WHO (2022)

**FIGURE 3: Reported Incidence of COVID-19 Cases (N = 1,200)**



Source: Kuelder & Koomsom (2022, p. 3)

# PANDEMIC CONTAINMENT MEASURES

## Public Health Interventions

To limit the spread of COVID-19, the Namibian Government implemented containment measures including lockdowns, suspension of gatherings, border closures for non-residents, and comprehensive restrictions on cross-border travel and inter-regional movement. The measures were initially introduced on 27 March 2020 in two regions, Erongo and Khomas, except in commuter towns such as Okahandja and Rehoboth. Later, the measures were extended nationwide (Evalina et al., 2020). The lockdown protocols were carried out in five stages, beginning in March 2020 and continuing until the end of the state of emergency in December 2020 (Amesho et al., 2020; Evalina et al., 2020; WHO African Region, 2021). The stages involved different levels of restriction (Figure 4).

Stage 1 meant strict lockdown measures, including a stay-at-home order and the closure of schools, services, and businesses (Amesho et al., 2020). Most institutions and service providers were closed, except for essential medical and pharmaceutical services, banks, financial institutions, payment services, medical aid funds, and supply chain operations. Only essential workers were permitted to go to work. Social distancing was enforced to reduce person-to-person contact. The lockdown also involved the cancellation of international and domestic flights and border closures (Evalina et al., 2020; WHO, 2021). Urban markets closed and public gatherings were banned, movements were restricted through curfews, and the sale of alcohol was prohibited (Amesho et al., 2020; WHO, 2021). Parliamentary sessions were suspended. The Ministry of Health and Social Services (MoHSS) issued regulations around various health and safety protocols, including social distancing, masking, hand washing, and face touching. The Stage 1 measures remained in place for five weeks, from 28 March to 4 May 2020 (Amukeshe, 2022; MoHSS, 2021) and shuttered many economic activities across the country (Amesho et al., 2020; Amukeshe, 2022).

With economic hardships mounting, reopening began during Stage 2 beginning on 5 May. But the relaxation of restrictions, which allowed travel between cities, towns, and regions within the country, contributed to the rapid spread of the virus throughout Namibia. Shopping malls, retail outlets, barber shops, restaurants, and markets resumed operations but had to follow social distancing regulations (Amesho et al., 2020). Stage 3 (from 2 June to 29 June) further eased lockdown restrictions, allowing high-risk places such as gyms, theatres, casinos, and clubs to reopen. Stages 4 and 5 followed, with the gradual lifting of emergency measures and phased reopening of borders to selected countries, with guidelines requiring passengers to present PCR-test results. Educational institutions reopened and regular flight services resumed (Amesho et al., 2020; MoHSS,

2020). However, the government only lifted the last restriction, which required international travellers to provide vaccination documents or negative PCR tests on arrival, when it ended the state of emergency in July 2022 (Amukeshe, 2022).

FIGURE 4: Stages of COVID-19 Lockdowns and Restrictions in Namibia, 2020



Source: Ministry of Health and Social Services, 2020

## Adherence to Public Health Measures

The pandemic heightened health risks as the virus spread, death rates increased, and the coronavirus evolved into various strains. Restrictions on public gatherings and educational institutions were reimposed during the second and third waves but a full lockdown was not (Figure 1). There were significant challenges in implementing and enforcing the public health measures to try to contain the spread of COVID-19, which were unpopular with many Namibians (Niikonondo & Awofolu, 2024; Shikwambi, 2023). Violations of lockdown regulations were especially evident during the initial lockdown in the Khomas and Erongo Regions, when 827 individuals were arrested and fined for breaching the state of emergency rules. Between 17 April and 4 May, another 884 people were arrested and fined across the country. According to the Namibian Police Force, 5,722 individuals eventually violated pandemic-related regulations (Shikwambi, 2023). Non-adherence or weak compliance was more common within informal settlements and poorer communities (Robinson et al., 2021). Compliance was also influenced by factors including residents' educational levels, cultural beliefs, and behavioural attitudes (Niikonondo & Awofolu, 2024).

Almost two-thirds of Namibians surveyed in 2021 approved of the measures the government put in place in response to the COVID-19 crisis (Kuelder & Koomsom, 2022). Although the survey report does not provide a demographic



breakdown of the 35% who said that government handled the pandemic “fairly badly” or “very badly”, we can infer from answers to other questions that they were likely from households where jobs and income had been lost, no government relief assistance had been received, or with generally low trust in government. Additionally, considerable vaccine scepticism and suspicion emerged from the survey with many fearing it was unsafe. As many as 43% of those surveyed indicated they were unlikely to be vaccinated, with an additional 29% considering it very unlikely. Vaccine hesitancy extended to members of the Namibian armed forces who refused mandatory vaccination. Also, some health workers were unwilling to be vaccinated (Konstantinus & Konstantinus, 2023; Mbathera & Ngatjiheuee, 2021; Niikondo & Awofolu, 2024).

Namibia launched its COVID-19 vaccination programme on 19 March 2021, following the receipt of donations of the Sinopharm BIBP vaccine from China (initially 100,000 doses) and the Covishield vaccine from India (30,000 doses) (IMF, 2019). Namibia’s Ministry of Health also paid USD1.6 million in November 2020 to acquire enough vaccine doses to vaccinate 20% of the population via the COVAX Facility and signed a financial commitment agreement for the remaining USD9.1 million. The first batch of vaccines through the COVAX Facility (24,000 doses) arrived on 16 April 2021, followed by a second batch of 43,000 doses a month later (IMF, 2019; Konstantinus & Konstantinus, 2023). Vaccines were administered on a first-come, first-served basis. By December 2021, 579,000 Namibians had received their first dose, representing 28% of the eligible population, and only 76,000 were fully vaccinated (WHO, 2022).

Most Namibians surveyed cited safety concerns as their main reason for not wanting to be vaccinated against COVID-19 (Kuelder & Koomsom, 2022). Others said that they were worried about receiving fake or inferior vaccines. They also expressed distrust in the government’s ability to ensure vaccine safety, especially since some vaccines had been developed very quickly. Additionally, some men and women were discouraged from vaccination by conspiracy theories about side effects, influence from friends, religious beliefs, and a general lack of information about vaccines (Shindinge, 2024). Vaccine hesitancy was higher among women (49% unlikely to vaccinate) and citizens experiencing high levels of poverty (48%) (Kuelder & Koomsom, 2022). Urban residents were less likely than rural citizens to want to be vaccinated. Some people’s reluctance was linked to a few media reports associating some individuals’ deaths with the COVID-19 vaccine (Niikondo & Awofolu, 2024). A study on vaccine uptake in Namibia found that hesitancy and low vaccination rates were related to factors such as misinformation, distrust, education levels, poverty, low-income status, and ethnicity (Konstantinus & Konstantinus, 2023).

Table 3 shows the level of adherence to COVID-19 public health measures including testing, vaccination, hand washing, and social distancing. Ninety-four

percent of residents nationwide, in both rural and urban areas, reported regularly or often washing their hands after they had visited public places in the past week. Compliance with social distancing was also relatively high, with 83% of households consistently practising it during that week. Urban residents (85%) were slightly more likely to observe social distancing than those in rural areas (82%). Willingness to receive COVID-19 vaccines was somewhat lower, at 61%, 69%, and 54% for residents nationwide, in urban areas, and in rural areas, respectively. Participation in COVID-19 testing was limited, with only 19% of households having been tested, possibly due to the limited number of testing facilities available. Testing rates were significantly lower in rural areas (13%), likely due to the dispersion of rural inhabitants and the limited capacity of health services.

TABLE 3: Adherence of Households to Public Health Measures, April 2021

COVID-19-related actions	Participating households (% share)		
	National	Rural	Urban
Households with members tested for COVID-19	18.6	13.4	22.9
Households willing to receive COVID-19 vaccines	60.6	68.7	53.7
Households unsure of receiving COVID-19 vaccines	16.6	13.8	18.9
Households whose members always and often washed their hands after returning home from a public place	94.1	94.0	94.1
Households whose members always and often maintained social distancing with others	83.3	81.5	84.5
Source: NSA (2021a)			

## PANDEMIC SHOCKS

Urban areas were more affected than rural areas by coronavirus infections. For example, Tabulingane et al. (2022) evaluated the impact of COVID-19 infections on population dynamics, urbanization, local temperature, and tourism in Namibia, and found that transmission was notably higher in urban areas. They recommended reducing social and economic contact activities in these zones to limit community spread. Similarly, Okano et al. (2022) analyzed surveillance data from Namibia and concluded that the pandemic initially spread to the most urbanized central and southern regions before expanding to rural areas.

Early situation reports from the government and the World Health Organization (WHO) showed the clustering of cases in Windhoek in the early months of the pandemic (Figure 5). Windhoek has numerous informal settlements, with an estimated two in every five urban residents living in these areas (Akuupa & Kandenge, 2021; Chigbu et al., 2024). The rapid spread of COVID-19 in Windhoek (and later in other urban areas) was higher among low-income households,



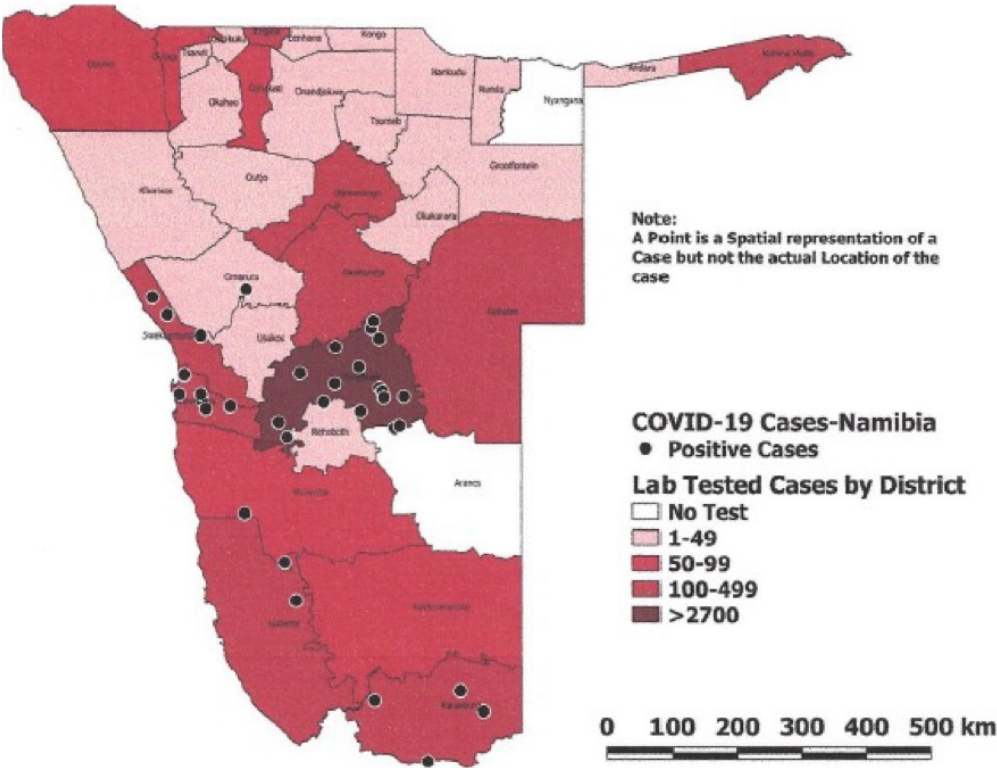
particularly those residing in the informal settlements in substandard housing and overcrowded conditions. The number of COVID-19 cases in Windhoek increased tenfold within two weeks after mid-March 2020, surging from 13 to over 150 (Terblanche, 2020). The number of cases continued to rise rapidly, prompting local authorities to impose a strict lockdown around Windhoek, Okahandja, and Rehoboth. A year later, Windhoek reinstated lockdown measures for 14 days, from 16 June to 30 June 2021, to try to control the swiftly increasing number of COVID-19 cases. The President of Namibia stated that Windhoek accounted for 52% of the country's COVID-19 cases, highlighting the need to make it the epicentre of the fight against the pandemic through lockdown measures including closing schools and banning contact sports (Chigbu et al., 2024; Chiripanhura, 2022).

In the first year of the pandemic, Namibia experienced its deepest economic recession since independence in 1990, with the economy contracting by 8% in 2020 (MGEPESW et al., 2023). The COVID-19 crisis worsened socioeconomic disparities by increasing poverty, as lockdown measures hindered people's ability to sustain their daily work and routines (Chiwara & Lombard, 2022). GDP growth dropped by 3.4 percentage points, and absolute poverty increased from 17.2% to 19.5%. Namibia's Human Development Index was revised downward from 0.645 to 0.417, with declines of 25% in education, 22% in health, and 53.6% in income in the early months of the pandemic (UNDP, 2024). The UN's socio-economic impact analysis for Namibia estimated that income shocks from the pandemic increased poverty by 4.4 points, indicating that 105,600 people, including 400 children, required urgent social protection (UN Namibia, 2020). The most recent Labour Force Survey confirmed the growth in unemployment from 33.4% in 2018, when the previous survey was conducted, to 36.9% in 2023 (NSA, 2024). Other reports estimated increases in poverty between 2.5 and 6.6 percentage points and a minimum 8.6% fall in consumption, especially affecting younger workers with low education and skills, larger households, and marginal households in urban areas (World Bank Group, 2021). The impact was especially severe for low-income households whose primary source of livelihood was waged employment (Devereux et al., 2020). There were cases of layoffs and dismissals by employers due to disruptions in production and supply chains.

According to Orkoh et al. (2024), across the 14 regions in Namibia, lockdown measures affected the income sources of a larger proportion of households in Omusati, Omaheke, Erongo, Ohangwena, and Kavango East than in Oshana, Oshikoto, Otjozondjupa, and Zambezi. However, the extent to which lockdown measures affected specific households depended on their region's socioeconomic characteristics. Households and individuals most impacted were located in areas with high poverty rates and many COVID-19 cases. Data from the Namibia Statistics Agency showed that Kavango East had the fewest active COVID-19 cases and deaths (NSA, 2021a), but the highest rate of monetary poverty (41.5%) and

the second-highest rate of non-monetary poverty (70.0%). Similarly, Omaheke had the third-highest rate of monetary poverty (34.2%) and the fifth-highest rate of non-monetary poverty (51.4%). Although Ohangwena had a relatively low monetary poverty rate (14.6%), it had the fourth-highest non-monetary poverty rate (56.6%). Erongo recorded the lowest monetary (3.7%) and non-monetary (16.6%) poverty rates but the highest number of active COVID-19 cases (3,373) and deaths (27 people) at the time of the survey.

**FIGURE 5: COVID-19 Cases in Namibia, June 2020**



Source: WHO (2020)

Table 4 shows the main types of pandemic shocks experienced by Namibian households in the first year of the pandemic, based on data from the National Statistics Agency’s COVID-19 Households and Jobs Tracker Survey. Nearly 60% of households were negatively impacted by rising food costs. On the employment front, 30% of households experienced job losses and almost a quarter of households had to close their businesses. Eighteen percent of households experienced a decline in the prices they could charge for their agricultural or business products, and 17% of households were negatively impacted by higher input costs for farming and business stock. Ten percent reported that the pandemic disrupted their farming, livestock, and fishing activities. In each case, the

proportion of businesses affected would have been much higher as not all households have a business operation.

**TABLE 4: Main Types of Pandemic Shocks in Namibia in 2020-2021**

Type of shock	Households affected (%)
Household was negatively affected by food inflation	59.1
One or more household members lost their jobs	29.4
Household experienced the closure of their business	22.6
Household negatively affected by fall in prices for farming or business outputs	17.6
Household adversely affected by increase in the price of farming inputs or business stock	17.2
Household negatively affected by pandemic-related disruption in farming, livestock and fishing activities	9.6
<i>Source: NSA (2021a)</i>	

Table 5 identifies the coping strategies employed by Namibian households during the first year of the pandemic, based on data from the National Statistics Agency’s COVID-19 Households and Jobs Tracker Survey. Nearly 56% of households surveyed adopted at least one of the listed coping methods. Fifteen percent reduced their food consumption, and 11% reported that household members had begun new income-generating activities. Ten percent received support from relatives and friends, while 6% borrowed from these social networks. Nine percent used their savings to meet household needs, and 2% sold assets for this purpose. Only 3% of households received pandemic relief assistance from the Namibian government. However, another survey in 2022 found that 44% had received assistance, which suggests that there was a major ramping up in the second year of the pandemic (Kuelder & Koomsom, 2022).

A National Statistics Agency survey of formal businesses in various sectors in late April and early May 2020 found that 90% had lost revenue due to lockdown measures and that over two-thirds (69%) reported decreased customer demand (NSA, 2020). A study of 517 small and medium enterprises and large business enterprises later in 2020 found that most had been severely impacted by the COVID-19 crisis (Keulder & Stoman, 2022). Eighty percent highlighted the “high” intensity of COVID-19 shocks on their operations. These businesses operated across various sectors, including agriculture, mining, construction, restaurants, retail, and hotels and tourism, and employed from fewer than 10 to over 250 workers. Nearly 40% had implemented wage cuts for their staff, and another 8% had similar plans. About 20% had shut down, particularly small businesses with a modest number of employees in the food, beverage, restaurant, hotel and tourism sectors.

**TABLE 5: Pandemic Coping Strategies of Households, 2020-2021**

Type of coping strategy	Households (%)
Household adopted no coping strategy	44.2
Household member(s) reduced their food consumption	15.2
Household member(s) engaged in additional income-generating activities	11.0
Household received assistance from relatives and friends	10.1
Household used their savings	8.9
Household member(s) reduced their non-food consumption	6.9
Household borrowed from family and friends	5.6
Household received assistance from government	2.6
Household member(s) sold their farming and non-farming assets	1.7
Household member(s) sold their agricultural harvest in advance	1.4
Source: NSA (2021a)	

# COVID-19 GENDERED IMPACTS

In 2021, Namibia ranked 8th in the World Economic Forum’s Gender Gap Index, which measures gender-based disparities in health, education, economy, and politics (MGEPESW et al., 2023). Namibia was also the leading African country according to the Africa Gender Index, which compares the labour force participation and employment of women and men. However, Namibia’s 2018 Labour Force Survey still showed that the Labour Force Absorption Rates (LFAR) and Labour Force Participation Rates (LFPR) were slightly lower for women (MGESPESW et al., 2023). The LFPR for women and men was 69.1% and 73.5%, respectively. Namibia’s Multidimensional Poverty Index Report for 2021 showed that female-headed households were more likely to experience multidimensional poverty, at a rate of 46% compared to 41% for male-headed households (NSA, 2021b). Children in female-headed households were also more likely to face multidimensional poverty than those in male-headed households.

COVID-19 had uneven gender-related effects, with higher infection and death rates among men. Albertin et al. (2024) note that by the end of October 2020, COVID-19 had infected more men (54.6%) than women (45.4%). Similarly, Orkoh et al. (2024) found that male-headed households (69.8%) were more affected by lockdown measures than female-headed households (61.9%) in terms of household income and expenditure. Conversely, Albertin et al. (2024) observed that women were more likely to experience employment losses and work deficits than men during the pandemic. Women were 6.7% more likely to face job loss and 6.9% less likely to be employed. Results from the 2023 Labour Force Survey show ongoing gender differences in unemployment across the

country (NSA, 2024). Men's unemployment rate was lower at 34.6% compared to 39.6% for women. Youth unemployment rates also showed gender disparities, with rates of 48.2% for women and 44% for men.

Other studies have shown that the pandemic's shocks were especially severe for female household heads with lower educational levels and those who were informally employed. Matomola (2023) highlighted that more women are involved in trading activities within the informal sector, and strict movement and trading restrictions during the lockdowns greatly disrupted these activities. Women traders had to exhaust their savings to survive on a limited budget, with no earnings. Furthermore, the effects of COVID-19 containment measures were gendered, particularly increased violence against women and a sharp rise in women's household responsibilities (Chigbu et al., 2024; Haihambo, 2021). A total of 1,706 cases of gender-based violence were recorded by the Namibian police between March and July 2020 alone (UN Namibia, 2020).

In their joint assessment of national gender statistics, the Namibian Ministry of Gender Equality, Poverty Eradication and Social Welfare and the UN East and Southern Africa noted that the country experienced a deterioration in key gender-based indicators in health, education, the economy, and politics, along with a slight increase in the gender gap by 2021 (MGEPESW et al., 2023). This decline was attributed to the pandemic's impact on women's economic participation and socioeconomic status (MGEPESW et al., 2023). However, detailed gender-specific evaluations of the various social, economic, and well-being outcomes of the COVID-19 crisis are limited due to the pandemic-related fiscal austerity measures adopted by the Namibian government and its impacts on the operations of the Namibia Statistics Agency.

The UNDP and UN Women's COVID-19 Global Gender-Responsive Tracker data indicate that out of the 14 measures introduced by the Namibian government for pandemic relief and mitigation, none were gender-sensitive (UN Women & UNDP, 2022). Although the government established COVID-19 task forces to manage the pandemic, with women constituting 40% of these committees, the leaders and co-leaders of these committees were predominantly men (UN Women, 2021). However, in response to the rise in domestic violence and other forms of maltreatment and discrimination against women and girls during the pandemic, the International Peace Youth Group, a non-governmental organization, collaborated with other activist groups, including the One Economy Foundation. They used online education to address surge in gender-based violence and also engaged young people on various issues affecting them during the pandemic. These virtual classrooms, which began in June 2020, covered topics such as sexual violence and aimed to empower youth to become impactful agents of change (Namibia Economist, 2020). The group also provided training to social workers and police on gender-based violence and, in

Windhoek, supported social workers in preparing witnesses for court in cases of rape and domestic violence against children, especially during the lockdown period when there was a greater need for protective services (UNICEF, 2021).

## PANDEMIC FOOD INSECURITY

In the years preceding the pandemic, approximately 430,000 people, or 18% of Namibia's population, experienced acute food insecurity (IPC, 2021a). Declines in agricultural production and livestock conditions, with the unpredictable rainfall, droughts, and water shortages often linked to climate change, were seen as leading causes of food insecurity by the Integrated Food Security Phase Classification (IPC) (2021a). Also, in 2020 and 2021, some regions experienced locust infestations, which caused significant damage to over 200,000 hectares of cropland and 700,000 hectares of grazing land for livestock (FAO, 2023; UN Namibia, 2021). High levels of food insecurity were also observed in urban areas, due to social and economic stresses such as unemployment and vulnerability to food-price fluctuations (Black, 2018; Crush & Frayne, 2014; Nickanor et al., 2023a).

Pre-pandemic food insecurity in Namibia was particularly high among residents of informal settlements (Crush et al., 2019; Iiyambo et al., 2023; Mbongo, 2017; Nickanor et al., 2023b), internal and international migrants (Kazembe et al., 2025; Nickanor et al., 2016; Tawodzera, 2024), female-headed households (Nickanor, 2014), and individuals with co-morbidities including people living with HIV (Hong et al., 2014; Kazembe et al., 2022). Over 60% of households in Windhoek's low-income neighbourhoods were severely food insecure (Nickanor et al., 2016), a figure that topped 80% in the informal settlements (Crush et al., 2019). In smaller towns in northern Namibia, almost 70% of households were food insecure (Nickanor et al., 2023a).

The onset of the pandemic had additional cascading effects on household food security, including economic shocks and food inflation (Global Network Against Food Crises and FSIN, 2022; Orkoh et al., 2024). These were compounded by recurring drought conditions, flash floods, and higher food import costs (Global Network Against Food Crises & FSIN, 2022; IPC, 2021b). Lockdown measures, border closures – especially between Namibia and its leading import partner, South Africa – and other COVID-19 containment strategies disrupted human movement, economic activities, livelihoods, and household food security (Orkoh et al., 2024). Labour shortages caused by illness, movement restrictions, and social distancing affected producers, processors, traders, and trucking/logistics companies within the food supply chain. Rising unemployment reduced the



incomes of vulnerable groups, particularly those in the informal sector, which affected their ability to afford food. Other studies have identified lockdowns, high food prices, and weak social protection measures as key factors contributing to urban food insecurity during the pandemic (Amukwelele, 2022). By November 2021, around 659,000 people, or 26% of the population, faced acute food insecurity (IPC, 2021b).

Economic activities and food security at the household level were affected by high pre-pandemic levels of inequality, poverty, and unemployment (Devereux et al., 2020). One study found that during the peak of the pandemic lockdown and stay-at-home orders, food was unaffordable and physically inaccessible for those who needed it most, particularly workers in the informal sector (Viviers, 2021). Rising unemployment and a stagnant economy further reduced food availability and affordability. This study concluded that the pandemic would likely lead to increased reliance on grants and food banks, adding pressure on relief aid and government feeding programmes. Activities that had contributed to food security in the informal settlements, including urban agriculture, were also weakened during the pandemic (Muzanima et al., 2024). However, others claim that urban agriculture was a “lifeline” in Windhoek’s poorest communities (Jona et al., 2025; Shivolo-Useb et al., 2025).

A phone-based survey conducted among 1,749 rural households in mid-2020 in Namibia, Kenya, and Tanzania indicated that COVID-19 control measures led to an increase in food insecurity for most households (Tabe-Ojong et al., 2022). In Namibia’s semi-arid Zambezi region, for example, 77% of households experienced higher food prices, 70% faced travel restrictions to markets, and nearly half went without food for at least one day. Additionally, 42% had sold some of their agricultural produce in a panic-selling effort to cope with COVID-19 shocks. When compared to Kenya and Tanzania, Namibians received the lowest levels of government assistance, including cash or food transfers.

Nickanor et al. (2023b) employed univariate probit and bivariate models to predict the relationship between the frequency of food purchases and household food insecurity in Windhoek during the COVID-19 lockdowns. They projected that the pandemic and stay-at-home orders would lead to a decrease in food purchases, which in turn would exacerbate household food insecurity. Food insecurity was projected to be especially severe among households in Windhoek’s informal settlements. Table 6 shows the proportion of households that changed their food consumption behaviour during March and April 2021. Food insecurity was a significant issue for many households, with 61% of households reporting that they had eaten a limited variety of food in the previous month. A similar proportion (60%) had worried about not having enough food or were unable to access healthy, nutritious options. Almost 60% had reduced their food

intake, and nearly half skipped at least one meal. As many as 47% had run out of food during the month and over one-third (36%) of household members went an entire day without eating.

**TABLE 6: Household Food Insecurity in Namibia in March-April 2021**

Type of food insecurity in the previous 30 days	Households (%)
Household consumed only limited types of food	60.8
Household members were worried about having enough food to consume	60.1
Household members were unable to consume healthy and nutritious food	59.9
Household members consumed less food than their regular quantity	55.5
Household members skipped a meal	49.7
Household members were hungry but did not eat a meal	47.3
Household ran out of food	46.8
Household members went without eating for the entire day	36.3
<i>Compiled from NSA (2021a)</i>	

# COVID-19 AND INFORMALITY

The informal sector is an integral part of the Namibian economy and a major source of livelihoods for urban and poor residents (NISO & FES, 2024). Informality contributes 25% of GDP and constitutes large segments of economic activity in key sectors, such as food and accommodation services in both rural and urban areas (Table 7). However, as the Namibian Informal Sector Organization (NISO) notes, “the informal economy is largely invisible in the country’s legal and policy framework” (NISO & FES, 2024, 17). Informal traders face numerous challenges in carrying out their business activities: lack of legal recognition; exclusion from labour law and social protection; unregulated business environments; underdeveloped technical and business skills; low and irregular earnings; limited access to information, markets, finance, and technology; few secure and visible spaces from which to operate their enterprises; inadequate municipal services; and mistreatment by police including physical abuse and arbitrary confiscation and disposal of stock (Bank of Namibia et al., 2025; NISO & FES, 2024).

The 2018 Namibia Labour Force Survey indicated that approximately 419,000 Namibians were employed in the informal sector, accounting for 58% of total employment (NSA, 2019). A greater proportion (61%) of women than men (54%) worked in the informal sector. In 2017, three-quarters of informal-economy participants were concentrated in urban areas, with 92% operating as sole proprietors (MLIREC, 2017). Around 85% of these businesses were in the non-agricultural sector, with more than 60% operating from home. In 2017,



89% of informal enterprises and 84% of their employees were not registered with the Social Security Commission. Workers aged 35–39 were the largest group of participants, at 18%, followed by those aged 30–34 at 17%, and those aged 40–44 at 16%.

**TABLE 7: Overview of the Informal Sector in Namibia**

Measure	%
Contribution to GDP	24.70
Informal employment in food and accommodation services	68.60
Informal employment in agriculture, forestry and fishing	87.60
Informal employment in rural areas	41.80
Informal employment in urban areas	78.90
Women's employment in informal sector	61.2
Source: Bank of Namibia et al. (2025) and NSA (2019)	

A 2016 survey of 3,461 respondents conducted in Namibia’s informal sector showed that over half of the enterprises (55%) were involved in wholesale and retail trade (Crush et al., 2023), followed by manufacturing (16%) and agriculture (15%). Women owned 69% of enterprises and 92% were sole owners. Only 23% of the companies had employees, and just 11% had been in business before 2000. The remaining 27% had started between 2000 and 2009, while 62% began between 2010 and 2016. Business enterprises in the informal sector were owned and managed by women and men of all ages who were aiming to improve their own livelihoods and those of their families and communities. Most informal workers have no choice but to find innovative ways to start a micro-enterprise to cover costs such as food, housing, health, and other essentials, while also facing various challenges (Chigbu et al., 2024; NISO & FES, 2024).

The Namibia Statistics Agency’s release of the Labour Force Module of the 2023 Population and Housing Census (NSA, 2024) did not include data about informal employment, which makes it difficult to assess the full impact of the pandemic on the informal sector and its prospects for recovery. The more recent Bank of Namibia diagnostic on the informal sector relied on data from 2018, so it too does not adequately address the question of how the pandemic affected the sector (Bank of Namibia, 2025). Before the Women Feeding Cities Project, there were no large-scale surveys of how the pandemic affected informal food vendors in Namibia. The two student theses examining the situation in Windhoek and Eenhana point to the disruptive impacts, but the small sample sizes make it impossible to generalize from their findings (Hawanga, 2024; Matomola, 2023).

# PANDEMIC RELIEF MEASURES

The Namibian government's stringent measures to curb the spread of COVID-19 in 2020 and 2021 did affect the operations of the informal food vending sector. During the lockdown and phased reopening, providers of non-essential services were banned from operating on the streets and other public spaces (Amesho, 2020; Evalina et al., 2020). In the early months of the pandemic, the informal food trade was not considered an essential service (Bamu & Marchiori, 2020). Exemptions were introduced later, after pressure from informal traders' organizations and other stakeholders. Additional requirements, such as permits for trading and time limits on customers in public markets, further affected the activities of food vendors in markets and other public spaces. There were also reports of harassment, arrests, and the confiscation of goods (Bamu & Marchiori, 2020). New policy guidelines were then developed to protect the health and safety of informal food vendors, traders, and their customers, particularly in market areas. These policies required local authorities to enforce social distancing and hand-washing protocols, clearly mark stalls to maintain physical distance, restrict and monitor access to markets or informal trading zones, and establish separate entry and exit points (UN-Habitat & WFP, 2021). However, their unintended consequences were a decline in demand for goods from informal traders, wasted excess stock, and income loss (Evalina et al., 2020).

Like governments worldwide, the Namibian government sought to mitigate the negative economic consequences of its public health response by providing financial support to affected businesses and individuals. Orkoh et al. (2024) note that the Ministry of Finance launched an economic stimulus and relief package totalling NAD8.1 billion (about USD486 million) to support job retention in the formal sector, including tax relief, new lines of credit, and enterprise grants. However, this intervention failed to address the urgent needs of the tens of thousands of workers operating non-VAT-registered enterprises in the informal sector who were precluded from accessing these relief funds. The only way in which informal food vendors could potentially access any government help was via their household. For example, the government distributed a one-time emergency income grant of NAD750 to unemployed citizens at an estimated total cost of NAD561.7 million. Grants were allocated to nearly 770,000 eligible citizens out of the total population of 2.4 million.

The Namibian government and the World Food Programme teamed up to address the food security consequences of the pandemic. With a contribution of NAD40 million from the European Union, food assistance was delivered to 30,000 vulnerable individuals in Namibia (WFP, 2020). This initiative supported severely food-insecure communities in informal settlements in the Khomas, Omusati, and Erongo regions through food distributions, cash

transfers, and vouchers. Additionally, the Namibian government distributed food to vulnerable households in both rural and urban areas through drought relief and COVID-19 food aid programmes, known as “Corona Parcels” (Orkoh et al., 2024). However, it is unclear how many informal-sector participants benefited from these household-level social protection measures.

The government eased its pandemic restrictions on the informal food sector in mid-April 2020 by reopening the open markets and allowing traders to sell certain essential goods. In Windhoek, the Ministry of Health, the City of Windhoek, and the Namibia Informal Sector Organization met to discuss the rights of informal-sector workers and traders. Together, they developed guidelines and arranged training sessions for informal traders (NISO & FES, 2021). Key messages were created on environmental hygiene, food safety, hand hygiene, and social distancing, which were used during the training. Finally, markets were disinfected and marked to ensure social distancing (UNAIDS, 2020). The UNDP Namibia Accelerator Lab also initiated a pilot project for a digital commercial platform to connect informal traders with their clients (UNDP, 2020).

## CONCLUSION

COVID-19 intensified pre-existing social and economic inequalities in Namibia while exposing structural weaknesses in public health, social protection, and urban food systems. The impacts of the pandemic were multidimensional and mutually reinforcing. Lockdowns curtailed economic activity, income losses heightened food insecurity, and gender disparities shaped the distribution of risks and burdens. Informal vendors, especially women, were the most significantly affected by the shocks, an outcome exacerbated by limited support from government pandemic relief programming. However, the crisis exposed the vital role of the informal food sector in feeding urban residents. It also revealed that gender-blind emergency responses can unintentionally increase inequalities, leaving women to face greater income loss, caregiving duties, and exposure to violence.

A positive post-pandemic policy outcome has been a growing realization by national government, parliamentarians, and municipal authorities that the informal food sector is too important to continue to ignore. In Windhoek, for example, plans are afoot to triple the number of open markets for food vending across the city. In 2023, the Ministry of Industrialisation and Trade released a Draft National Informal Economy, Startups and Entrepreneurship Development Policy (NIESED) (Republic of Namibia, 2023), and, in 2025, the Bank of Namibia and various government departments issued a three-part diagnostic on the informal sector in Namibia, including an extensive policy framework and

roadmap (Bank of Namibia et al., 2025a, 2025b, 2025c). These policy interventions indicate that a managed informal sector is increasingly seen as a positive economic force in the country and that the policy debate in Namibia is becoming more nuanced and attuned to the complex dynamics of the sector (Appendix A and B).

However, there is still a distinct lack of empirical evidence on the experiences of informal workers, particularly women, in the urban food sector during and after the pandemic. As a result, there is little solid information about the prospects for medium and longer-term economic recovery and growth of the sector and the implementation of the new policy framework. A major goal of the Women Feeding Cities project is to evaluate the emerging informal-sector policy framework against the rigorous evidence being generated by the project. Through research with informal food vendors in Windhoek and northern Namibia, the project is engaging municipal policymakers and other stakeholders with the data needed to implement forward-looking policies that break with the longstanding indifference to the sector.

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## APPENDIX A

Summary of Draft National Informal Economy, Startups and Entrepreneurship Development Policy (NIESED) (Republic of Namibia, 2023)

This Summary provides a concise overview of the NIESED policy framework, highlighting its vision, objectives, strategic pillars, and proposed measures to support informal traders, startups, and entrepreneurs. It aims to facilitate stakeholder engagement, guide public discussion, and inform policy decision-making.

### 1. Introduction

The informal economy forms a critical pillar of livelihoods and economic participation in Namibia. Although it contributes significantly to employment creation, household income, and local economic development, it continues to operate with limited institutional support, inadequate infrastructure, and regulatory constraints. Startups and emerging entrepreneurial ventures also face numerous challenges, including limited access to finance, lack of capacity development opportunities, and an underdeveloped enabling ecosystem. The Draft National Informal Economy, Startups and Entrepreneurship Development Policy (NIESED) seeks to address these challenges by providing a comprehensive framework for transforming the informal economy and fostering a dynamic entrepreneurship ecosystem.

### 2. Vision and Mission

#### Vision

- To develop and mainstream the Namibian informal economy as a key pillar of national development.
- To strengthen Namibia's entrepreneurship ecosystem to advance inclusive and sustainable economic growth.

#### Mission

- To optimize Namibian citizens' participation in economic opportunities

arising from the informal economy.

- To build a viable national entrepreneurship development system supporting a diverse and dynamic economy.
- To establish policy guidelines that create an enabling regulatory and institutional environment for informal economy growth, innovation, and entrepreneurial development.

### 3. Policy Goal

To provide the strategic and operational frameworks necessary to support inclusive entrepreneurship and transform the informal economy into a more productive, innovative, and sustainable sector contributing meaningfully to Namibia's development.

### 4. Overall Objectives

The NIESED policy aims to:

- Strengthen the viability of informal economy actors and integrate them into mainstream economic development.
- Address key constraints affecting informal traders and startups, including infrastructure gaps, limited institutional support, and skills shortages.
- Build a robust entrepreneurship ecosystem that supports innovation, competitiveness, and growth.
- Establish capacity-building programmes that equip entrepreneurs with globally competitive competencies.
- Create systems for monitoring, evaluation, and evidence-based policy implementation.

### 5. Specific Objectives

The policy's specific objectives are to:

- Promote formalization through associations, cooperatives, and regulatory compliance.
- Provide a foundation for local authority by-laws guiding the regulation and development of the informal economy.
- Support new venture creation and growth opportunities for existing traders and entrepreneurs.
- Strengthen coordination across institutions that support entrepreneurship and informal economic activity.
- Improve resource allocation strategies for sector support.

- Expand access to entrepreneurship development programmes.
- Ensure systematic collection, analysis, and dissemination of informal economy statistics.
- Establish a strong Monitoring & Evaluation (M&E) framework.

## **6. Strategic Pillars and Key Interventions**

### **Pillar 1: Formalization of Informal Trading Activities**

- Develop a harmonized national registration system.
- Centralize data on informal traders for planning and support targeting.
- Promote business registration, association formation, and regulatory compliance.
- Provide business training, financial literacy, and compliance assistance.

### **Pillar 2: Regional and Local Authority Planning & By-Laws**

- Integrate informal trading needs into spatial, transport, and health planning.
- Develop supportive by-laws recognizing the economic value of informal trade.
- Assign MIT regional staff as Business Inspectors for compliance verification.
- Standardize definitions and guidelines on illegal trading practices.

### **Pillar 3: Labour Protection**

- Expand worker education on labour rights and employer obligations.
- Establish representative associations to protect informal workers.
- Strengthen mechanisms to address labour exploitation and resolve disputes.

### **Pillar 4: Operating Space Allocation**

- Implement transparent trader space allocation procedures.
- Increase and improve designated trading areas in strategic high-traffic zones.
- Pair allocations with mentorship and enterprise development support.
- Promote competitive and performance-based trader selection.

### **Pillar 5: Right to Operate and Tariffs**

- Introduce trading site valuation frameworks.
- Implement differential tariff systems supportive of new and vulnerable traders.

## **Pillar 6: Entrepreneurship and Skills Development**

- Provide training on business management, financial skills, and sector-specific competencies.
- Introduce competency-based recognition for experienced informal traders.
- Facilitate mentorships, networking, and partnerships with established firms.
- Support incubators and accelerators that assist startups and informal entrepreneurs.

## **Pillar 7: Financing Informal Traders**

- Expand financial literacy programmes.
- Promote inclusive financial products suitable for informal traders.
- Enable financing based on personal banking records where business registration is lacking.

## **Pillar 8: Data Management and Statistics**

- Create local and national databases of informal economy actors.
- Integrate informal economy statistics into national accounts through the Namibia Statistics Agency.

## **Pillar 9: Social Protection**

- Reform the Social Security Act to include informal workers.
- Align the Employees' Compensation Act and Pension Fund Act to informal sector needs.
- Extend health, injury, disability, and retirement protection coverage.

## **7. Expected Outcomes**

- Increased formalization and improved regulatory compliance.
- Greater institutional coordination and efficiency of support mechanisms.
- Enhanced entrepreneurial competencies and stronger business growth.
- Expanded financial access for informal traders and startups.
- Improved data for decision-making and sector planning.
- Stronger social protection coverage for informal workers.
- A more vibrant, inclusive, and sustainable informal economy and entrepreneurship ecosystem.

## **8. Policy Recommendations**

- Strengthen multi-sectoral collaboration involving ministries, local authorities, private sector actors, and development partners.



- Prioritize capacity development initiatives, especially for women and young entrepreneurs.
- Allocate sustainable funding for infrastructure, training, and regulatory reforms.
- Institutionalize regular data collection on the informal economy.
- Integrate NIESED implementation into national and regional development plans.
- Establish a phased implementation roadmap supported by a robust Monitoring & Evaluation framework.

## 9. Conclusion

The NIESED policy presents an opportunity to reposition the informal economy and entrepreneurship sector as engines of inclusive growth and economic resilience in northern Namibia. Effective implementation will require coordinated action, strong political commitment, and sustained support from stakeholders across government, the private sector, and civil society.

*Note: This summary of the NIESED was prepared with the assistance of ChatGPT 4.0.*

# APPENDIX B

Summary of Diagnostic of Informality in Namibia: Policy Framework and Roadmap (Republic of Namibia, 2025c)

## 1. The Issue: Informality as a National Pillar with Decent Work Deficits

The informal economy is a central pillar of Namibia's economic and social fabric. Despite its size, it is characterized by profound vulnerabilities and a historically unsupportive policy environment.

- **Economic Scale:** The sector contributes an estimated 25% to the national Gross Domestic Product (GDP) and accounts for 57.7% of the total workforce.
- **Demographics:** It is the primary source of livelihood for a majority of the population, with women constituting 53% of its participants.
- **Challenges:** The sector faces “decent work deficits”, including the absence of formal contracts, job security, social protection, and access to finance. These challenges are compounded by a fragmented, often punitive legal framework and the legacy of apartheid-era spatial planning.

## 2. The Policy Shift and Core Objectives

The Policy Framework proposes a paradigm shift away from neglect or punitive enforcement toward a developmental, rights-based, and inclusive strategy. The transition to formality is designed to be gradual and evidence based.

The framework is built upon eight core strategic objectives:

1. Reducing decent work deficits.
2. Recognizing and appreciating the informal economy.
3. Developing its commercial viability.
4. Ensuring social inclusion.
5. Facilitating a gradual, evidence-based transition to formality.
6. Enhancing social protection.
7. Strengthening institutional coordination.
8. Leveraging inclusive digital transformation.

## 3. Key Recommendations: A Two-Pillar Action Plan

The framework's action plan is divided into cross-cutting foundational reforms and targeted sectoral interventions.

### Pillar 1: Cross-Cutting Foundational Reforms

These reforms aim to overhaul the systemic environment affecting all informal economy actors.

- **Legal & Regulatory Reform:** Implement comprehensive legal and policy recognition of informality and simplify business registration processes. Critically, reform restrictive local by-laws that stem from apartheid-era spatial planning.
- **Social Protection & Finance:** Design flexible social protection schemes suitable for irregular incomes and develop inclusive financial products. Incentives should be provided for enterprises to register employees with the Social Security Commission (SSC) and businesses with BIPA and NamRA.
- **Digital & Data Infrastructure:** Invest in skills development, digital public infrastructure (DPI), and robust data collection systems to guide evidence-based policy. This includes ensuring foundational platforms like NamPay and the biometric e-ID system are deployed equitably.

## Pillar 2: Targeted Sectoral Interventions

Specific interventions are recommended for two key sectors with high levels of informal employment:

- Agriculture, Fishing, and Forestry.
- Food and Accommodation Services.

Interventions focus on strengthening value chains, improving market access, and creating enabling business environments within these sectors.

### 4. Gender Responsiveness and Women's Empowerment

The Policy Framework makes gender responsiveness a core guiding principle and addresses the specific challenges faced by women, who constitute the majority (53%) of the informal workforce.

- **Workforce Dominance:** Women are overrepresented in the informal economy, particularly making up approximately 77% of the workforce in the food and accommodation services sector.
- **Vulnerabilities:** Women face compounding issues, including a gender pay gap, high rates of gender-based exploitation and harassment, and the overwhelming burden of care responsibilities, which is exacerbated by limited access to affordable childcare.
- **Lack of Protection:** A significant number of women workers (an estimated 43%) lack access to essential protections like maternity benefits.
- **Targeted Intervention:** The framework aligns with NIESED, which explicitly targets women and vulnerable entrepreneurs. It includes an action area on “Advancing Gender Equality and Empowering Women” to address these structural inequalities.

The recommendations are part of the intervention titled “Targeted Support and Empowerment Programmes for Women in the Informal Economy.”

The framework outlines the following key actions:

- **Policies Against Violence and Harassment:** Developing and strictly enforcing policies against gender-based violence and harassment in all workplaces, including informal markets and private homes.
- **Childcare Facilities:** Availing funded or subsidized childcare facilities closer to women's places of work.
- **Targeted Business Support:** Creating targeted financial products, business development services, and mentorship programmes specifically for women entrepreneurs.

- **Maternity Protection:** Ensuring women's access to social protection, with a particular focus on reforming and extending maternity benefits to all female workers regardless of their employment status.
- **Leadership and Representation:** Promoting women's leadership and representation in informal economy organizations and policy dialogues.
- **Supportive Infrastructure:** Investing in supportive infrastructure such as safe, well-lit marketplaces and accessible childcare facilities to reduce the burden of unpaid care work.

## 5. Implementation and Governance

Success hinges on overcoming poor coordination and the implementation deficit observed in past policies.

- **Long-Term Institutional Framework:** The framework proposes a new, central coordinating body: the Informal Economy Agency (IEA).
- **Strategic Placement:** The IEA is strategically recommended to be placed within the Office of the Prime Minister to ensure it has the necessary political authority to drive a coherent, whole-of-government approach and overcome inter-ministerial silos.
- **Short-Term Measure:** For the period 2026-2027, the framework recommends establishing a dedicated Division of Informal Economy within the Ministry of Industries, Mines and Energy as an immediate step.
- **Timeline:** The implementation is guided by a phased roadmap spanning from 2026 to 2035, emphasizing that addressing informality is a complex, long-term commitment.

*Note: This Summary was prepared with the assistance of Gemini 3.0.*

The COVID-19 pandemic presented numerous challenges to public health, the economy, and society across Namibia. Although the country initially recorded few cases, successive waves produced relatively high transmission and mortality rates. Urban centres such as Windhoek became the epicentre of infections, while low-income and informal-settlement households faced disproportionate exposure to health risks, loss of income, and food insecurity. The Namibian government implemented public health measures, including lockdowns, mobility restrictions, and the temporary closure of markets, schools, and many businesses. Although these efforts slowed transmission, their social and economic consequences were severe. Comprising over half of national employment and disproportionately employing women, Namibia's informal sector was significantly impacted by restrictions on public gatherings, market closures, and reduced customer demand. Pandemic-induced shocks also reinforced pre-existing gender inequalities, widened poverty, intensified food insecurity, and exposed gaps in social protection systems. This policy audit synthesizes current research, national statistics, and other materials to assess the gendered and socioeconomic impacts of the pandemic, with a particular focus on food security and the urban informal sector.



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