



NAMIBIA UNIVERSITY
OF SCIENCE AND TECHNOLOGY

Honorary Award

Mr Bernhardt Zaaruka





CITATION ON THE OCCASION OF THE CONFERMENT OF

**Honorary Degree,
Doctor of Philosophy in Entrepreneurship**

[Honoris Causa]

Upon

Bernhardt Zaaruka

Citation by

Prof Efigenia Semente

*Executive Dean: Faculty of Commerce,
Human Sciences and Education*

10 October 2025
Windhoek, Namibia



SALUTATIONS

- Director of Ceremonies,
- The Right Honourable Dr Elijah Ngurare, Prime Minister of the Republic of Namibia representing Her Excellency Dr Netumbo Nandi-Ndaitwah, President of the Republic of Namibia
- Honourable Dino Ballotti, Deputy Minister of Education, Innovation, Youth, Sport, Arts and Culture (MEIYSAC)
- Prof Peter Katjavivi, NUST Chancellor,
- Dr Leake Hangala, Chairperson of the Interim NUST Council,
- Prof Andrew Niikondo, Acting NUST Vice-Chancellor
- Honourable Ministers and Members of Parliament,
- Honourable Governors and Traditional Leaders,
- Leaders at National and Local Levels,
- Your Excellencies, Members of the Diplomatic Corps,
- Members of the University Council,
- Members of the University Executive Management,
- Invited Guests,
- NUST Staff Members Present,
- Parents and Guardians,
- Dear Graduands,
- Members of the Media.

YOUR EXCELLENCY, MR CHANCELLOR, SIR

I have the great honour of reading the citation for the conferment of the degree Doctorate Honoris Causa, to one of the outstanding and respected business leaders in Namibia, whom the Council of the Namibia University of Science and Technology (NUST) has found worthy of being bestowed this highest academic honour. It is none other than the renowned business magnate and entrepreneurial guru, Mr Bernhardt Zaaruka. NUST is extremely proud and honoured to be associated with him. His business leadership acumen is worth celebrating. He has, **over the years, contributed to the perpetuity of humanity through his philanthropic and socio-economic empowerment of communities.**

1. INTRODUCTION

NUST, like other universities in the world, has an academic tradition of awarding honorary doctorates to recognise distinguished personalities for their exceptional contributions to humanity. As a business brand ambassador and magnet, Zaaruka has consistently remained humble and dedicated to the growth of Namibia as a nation.

2. EARLY CHILDHOOD, FAMILY LIFE, EDUCATION, AND CONTRIBUTION TO THE LIBERATION STRUGGLE

Zaaruka was born on 24 November 1953 in the Old Location, Windhoek, Namibia. He comes from humble beginnings, growing up with his 12 siblings in a one-bedroom house made of corrugated iron sheets, with parents Benjamin Zaaruka and Claudia Sukoo Zaaruka. He is married to Loide Hatutale Zaaruka, and they have been blessed with children; or in his own words, "... boys, enough to form a soccer team, and girls, to make a netball team". He fondly relays that "I also ended up having 13 children, which is the same blessing as that of my parents. I wanted to equal my parents." His children consider him a loving and caring father who has been present throughout their lives, and who cultivated a bond of unity among them. To them, he is not just 'Dad' but also a role model, mentor, and an honest and generous man of diverse gifts and talents who has imparted to them love, respect, and a high work ethic.

After his primary education at Theo Katjimune (Old Location) and St Barnabas (Old Location) primary schools, respectively, he went to Dobra High School and Luther High School, where he passed his then standard 10 (Matric) with flying colours. Zaaruka aspired to study Medicine, with the hope of becoming a Neurologist, given that he had earned distinctions in Mathematics and Physical Science. He was, however, unable to pursue this dream due to his family's financial constraints, while the rise of the liberation movement loomed. He, however, tutored his fellow learners and is a firm believer in the simplicity of teaching Mathematics.

His marriage to Loide may be considered to have been “orchestrated” by the ongoing liberation struggle during the early 1980s. Zaaruka, who was part of the SWAPO intelligence, moved to the northern part of Namibia to serve ex-combatants in various capacities, including transportation and providing supplies. His commitment to the liberation struggle was to him a significant mission that even caused his delay on his wedding day after receiving a call that ex-combatants needed transportation, without which their lives would be at risk. Zaaruka is a firm believer in the existence of God, to whom he attributes creation. He has cultivated a habit of daily prayers over the years.

3. BUSINESS CAREER AND ENTREPRENEURSHIP ACUMEN

After completing from high school, he became an itinerant and casual worker at Pupkewitz & Sons in 1979. He started as a cleaner and proceeded to various jobs until he became a truck driver.

He is well known as a founding member of the then-popular music band Four Blue Jeans, formed during his high school years. The Four Blue Jeans expanded and became “The Baronages”.

Zaaruka founded and chaired Ferrco Construction Company (1983 – 1989), which was primarily established under the guise of an incorporated construction entity, to aid the liberation struggle in northern Namibia. Other companies that he established include B&A Construction (1990 – 2010), which played a significant role in building rural classrooms and clinics in the northern regions of Namibia. In 1995, Zaaruka founded Benz Building Supplies (which still operates today) to meet a need among the black communities of Namibia for the provision of access to credit financing on building supplies.

In 2001, he was appointed as a Director of Standard Bank Namibia and in the same year joined the bank's Audit Committee. In 2002, the Cabinet of the Republic of Namibia appointed him as Deputy Chairman of the Development Bank of Namibia. He is a Founding Member of the Namibia National Construction Association (NANCA) where he served as Project Coordinator and Treasurer for many years.

Zaaruka became the first enterprising black businessman in Namibia to build a state-of-the-art shopping mall in Ongwediva, known as the Oshana Regional Mall, after establishing Stantoll Properties in 2011. This venture into real estate development helped cement his position as a leading black entrepreneur in Namibia.

Renowned as a self-made magnate, he is equally lauded for his benevolence. "It has always been part of our culture and tradition to assist and care for the less fortunate and marginalised members of our communities", he opined. This culture is also embodied in the spirit and tradition of 'Ubuntu/Botho,' and the 'Harambee philosophy', to which he holds dear.

Zaaruka's deep belief in the power of education shines through in the way he gives back to his community. He understands that the most lasting change begins with children, especially at primary school level, where strong foundations are built. Driven by this conviction, he has dedicated much of his philanthropic work to supporting young learners from underprivileged backgrounds.

Through his foundation, Zaaruka helps families who are struggling by providing essentials like food and scholarships for their children's education. For many of these families, this support has been life-changing, not only opening doors to learning but offering dignity, hope, and a real chance at a better future. His efforts continue to make a quiet but powerful impact in the lives of those who need it most.

His charitable efforts extend beyond education, reaching into many areas of community life. He has been a consistent supporter of local churches and the Namibian Police Force, particularly through contributions to sports and community events. Each year, he ensures that struggling families are not forgotten during the festive season by distributing Christmas food hampers, helping them celebrate with dignity and joy.

In 2015, Zaaruka made a significant cultural contribution by donating N\$1 million to the unification of the Ovaherero people. This donation supported the inauguration of Advocate Vekuii Rukoro as the Paramount Chief of the Ovaherero, marking a meaningful moment of unity and heritage for the community.

Zaaruka often attributes his entrepreneurial success to the mentorship and support he received from fellow Namibians whose goodwill and guidance shaped his journey. He credits three individuals in particular, whose acts of stewardship and encouragement played a pivotal role in moulding him into the businessman he is today.

The first was *Uncle Mbapumbua*, who owned a mobile shop known as a *Smous*. Watching and learning from him sparked Zaaruka's early interest in retail and planted the seeds of his entrepreneurial spirit while he was still young.

The second major influence was his mother, *Claudia Sukoo Zaaruka*. A determined woman, she sold bread and fat cakes in the Old Location and later in Katutura to support her large family. All her children, assisted in selling her goods on the streets. Through this humble but vital work, she managed to raise enough income to educate all 13 of her children. Her resilience, resourcefulness, and work ethic deeply inspired him.

The third figure who left a lasting impression on Zaaruka was *Dr Frans Indongo*, a respected business icon. Seeing a successful black Namibian in Dr Indongo gave Zaaruka not only pride but a clear vision of what he could strive to achieve. Their relationship grew over the years, with Dr Indongo supporting Zaaruka by contracting his construction firm for major developments and offering valuable guidance through frequent conversations.

Among the most important lessons Zaaruka learnt from Dr Indongo was the principle of financial prudence. Using the metaphor of a four-legged table, Dr Indongo advised: "*When you want to spend N\$10, make sure you have a reserve of N\$40 to cover the unforeseen.*" Another lasting lesson that continues to guide Zaaruka's journey is the importance of *self-reliance*, a value he carries in both business and life.

4. ZAARUKA'S LEGACY AND VISION - HIS SOCIETAL CONTRIBUTION THROUGH ENTREPRENEURSHIP

Zaaruka has made a significant and lasting contribution to the economic development of Ongwediva and Oshakati, and more broadly, to the northern region of Namibia. He was among the first business leaders to take a bold step by investing heavily in Ongwediva's commercial infrastructure shortly after its proclamation as a town. At a time when residential development dominated the area, his vision and willingness to take risks helped to reshape Ongwediva's economic landscape. One of his most notable contributions is the development of *Oshana Mall*, a major commercial hub that has not only enhanced access to goods and services but has also created substantial employment opportunities for the local community. In addition, through *Benz Construction*, Zaaruka has played a key role in building the physical and economic fabric of the town. These investments have transformed Ongwediva into a thriving business centre, shifting it from a primarily residential area into a fully-fledged economic zone that continues to stimulate growth and opportunity for the region.

Widely known for his generosity in sharing knowledge and wisdom, Zaaruka has long been a respected figure in Namibia's business community. He served on the Ongwediva Annual Trade Fair Committee, where he contributed not only his business acumen and technical expertise but also helped establish strategic networks that have played a key role in the continued success of this important regional event. Despite the demands of his business ventures, he has remained actively involved in the Namibian Chamber of Commerce and Industry (NCCI). He has been a dedicated advocate for local businesspeople, listening to their concerns, mobilising their efforts, and consistently working to influence national leadership to respond to the needs and aspirations of grassroots communities.

A father and role model to his own children, Zaaruka's influence extends far beyond his family. Many within the business community, particularly in the construction and building supply sectors, cite him as a source of inspiration, and in several cases, a mentor who helped guide them in launching their own enterprises. His commitment to community upliftment is further reflected in his support of youth development initiatives, where he has contributed both resources and guidance.

Zaaruka's altruism has sparked a ripple effect among those he has supported, many of whom go on to help others in turn, reflecting the true spirit of *Ubuntu*: "I am because we are". He is often described by peers in the corporate world as a humble yet direct and disciplined individual, known for his pursuit of excellence and high standards in all areas of his work. From arriving in northern Namibia with nothing more than a suitcase to building a portfolio of multimillion-dollar enterprises, his journey is a powerful testament to hard work, diligence, and a steadfast commitment to empowering others.

He remains deeply committed to mentoring others and contributing to Namibia's socio-economic development, particularly by promoting innovation and entrepreneurship. Through ventures such as Oshana Mall, he has provided a platform for emerging entrepreneurs to grow, including opportunities for small local vendors to operate within the mall. By attracting investment and enhancing access to essential services, the mall has become a central part of the Ongwediva community, greatly improving residents' quality of life. In addition to retail, Zaaruka's business, Benz Building Supplies, offers a wide range of practical services supporting builders, homeowners, and contractors. These include delivery services, custom orders, material estimates, design consultations, installation assistance, and expert advice on home improvement. The business also offers project planning support and educational workshops, demonstrating Zaaruka's dedication to capacity building within the construction sector. Through these initiatives, he continues to serve as an inspiration to aspiring entrepreneurs in Namibia by creating opportunities, sharing knowledge, and actively contributing to sustainable economic development.

Entrepreneurship is a dynamic journey that demands adaptability, creativity, and innovation to succeed in today's fast-changing world. Creativity involves challenging conventional thinking and generating new ideas, while innovation turns those ideas into real, value-creating solutions. Together, they drive entrepreneurial success by setting thriving ventures apart from those that merely survive. History shows how entrepreneurs have reshaped industries through disruptive innovations, from the personal computer to social media platforms. In Namibia, Zaaruka exemplifies this spirit. His entrepreneurial efforts have not only created successful businesses but also transformed communities and inspired a new generation, making him a true icon of innovation and a proud son of Namibian soil.

Entrepreneurship, at its core, is the process of creating and managing a new business venture to generate value, most often in the form of profit. Beyond individual gain, entrepreneurship is a powerful driver of economic growth, job creation, innovation, and competition. It plays a pivotal role in both developed and developing economies by expanding access to goods and services and improving overall standards of living. As the World Economic Forum (2014) highlights, competitive economies are those that enable high and rising living standards for all, while ensuring sustainability for future generations. In economic theory, entrepreneurship is often viewed as a choice between wage employment and self-employment. While some pursue self-employment out of necessity, others, referred to as opportunity entrepreneurs, do so to fulfil a vision or seize a market gap. Opportunity-driven entrepreneurs like Zaaruka not only build businesses but also create positive externalities for society by introducing new products, services, and infrastructure. Zaaruka, through his business ventures, has demonstrated how entrepreneurship can be a catalyst for inclusive development, empowering communities, enabling upward mobility, and showcasing the transformative potential of innovation.

Zaaruka's entrepreneurial initiatives have significantly contributed to Namibia's economic landscape, particularly in underserved regions. By establishing diverse business operations, he has generated *meaningful employment*, empowering individuals and families to improve their livelihoods and reduce reliance on limited local opportunities. His ventures have attracted *both local and external investment*, stimulated *capital formation*, and encouraged *new market entrants*, fostering a more competitive and innovative business environment. Through infrastructure development and service provision, Zaaruka has enhanced *access to essential amenities*, helping to *raise living standards* and *improve community well-being*. His projects have also introduced *modern technologies and efficient practices*, increased productivity, and encouraged *entrepreneurial thinking* among others. Importantly, his work has supported *regional economic diversification*, providing pathways for *economic independence* and helping to *narrow the urban-rural development gap*. In doing so, Zaaruka exemplifies how entrepreneurship can be harnessed not only for profit but also as a tool for *poverty reduction, social mobility, and nationwide economic advancement*.

4. SDGs AND ZAARUKA'S CONTRIBUTION TO NAMIBIA'S ECONOMIC GROWTH THROUGH ENTREPRENEURSHIP

The United Nations Sustainable Development Goals (UN SDGs), adopted in 2015, present a global framework for tackling some of the most pressing social, economic, and environmental challenges of our time. These 17 interconnected goals are designed to guide countries toward a more inclusive, equitable, and sustainable future by the year 2030. Among them, SDG 7 (Affordable and Clean Energy), SDG 6 (Clean Water and Sanitation), SDG 4 (Quality Education), and SDG 8 (Decent Work and Economic Growth) are foundational pillars in ensuring the well-being of individuals and the prosperity of nations.

Particularly relevant to the world of business and innovation are SDG 8, SDG 11 (Sustainable Cities and Communities), and SDG 12 (Responsible Consumption and Production). These goals highlight the critical role that sustainable entrepreneurship plays in shaping modern economies. Entrepreneurship is not merely about launching new businesses; it is about fostering long-term economic resilience, encouraging innovation, creating employment, and solving real-world problems with scalable solutions. In both developed and developing countries, entrepreneurs serve as catalysts for positive change, pushing the boundaries of what is possible and driving competition that results in better products, improved services, and more inclusive growth.

In this context, Zaaruka emerges as a distinguished example of how entrepreneurship aligned with sustainable development can bring meaningful transformation to communities. As a visionary businessman, Zaaruka has championed innovation-led growth in Namibia by investing in infrastructure, promoting locally-driven enterprises, and supporting community-based development. His entrepreneurial journey is grounded in a deep understanding of the socio-economic dynamics of the regions in which he operates. By identifying gaps in local markets, particularly in underserved areas, he has created opportunities not only for himself but also for thousands of others through employment, local sourcing, and strategic mentorship.

What sets him apart is his commitment to empowering others, especially young and aspiring entrepreneurs. Recognising that sustainable development cannot be achieved in isolation, he has actively invested in capacity building and mentorship initiatives aimed at unlocking the potential of Namibia's youth. Over the years, countless young people have benefited from his guidance, receiving training in business planning, financial literacy, and operational management. Many have gone on to launch their own businesses,

contributing to the diversification and resilience of the local economy.

Zaaruka's approach also reflects the values of inclusive growth and social impact entrepreneurship. By integrating sustainable practices into his business models and promoting the efficient use of resources, he supports Namibia's progress toward environmental responsibility and responsible consumption. His investments have improved access to essential services and infrastructure, creating vibrant urban spaces that align with the vision of sustainable cities and communities (SDG 11). Additionally, by promoting ethical business practices and long-term value creation over short-term gain, he contributes to a business culture that prioritises people and the planet alongside profit.

Through his work, Zaaruka not only addresses the challenges outlined by the SDGs but also embodies the spirit of **Ubuntu**. His belief in uplifting others through entrepreneurship reinforces the idea that economic development must walk hand in hand with social justice, opportunity, and collective progress.

Since independence, Namibia has seen a remarkable growth in entrepreneurial activity, with small and medium enterprises (SMEs) now contributing around 12% to the country's Gross Domestic Product (Ministry of Industrialisation, Trade, and SME Development Report, 2019). This progress reflects the government's dedicated efforts to nurture SMEs by improving access to finance, streamlining regulations, and offering targeted education and training programmes (Ipinge & Shimpanda, 2022). In this evolving landscape, Zaaruka shines as a true pillar of resilience and hope, particularly for underprivileged and underserved communities. Through his ventures, he has not only created much-needed jobs and supplied essential goods and services but also empowered people by providing skills development and training, raising the quality of life for many. In a country where achieving inclusive and equitable growth remains a significant challenge, Zaaruka's contributions stand out as both impactful and inspiring. In essence, Zaaruka's entrepreneurial journey is a powerful example of how visionary leadership, - rooted in innovation, compassion, and a deep sense of responsibility, can fuel national development and advance global sustainability goals. His story reminds us that entrepreneurship is more than personal achievement; it is a catalyst for shared prosperity, meaningful social change, and lasting community empowerment.

5. CONCLUSION AND PRESENTATION OF THE GRANDUAND

Consequently, in pursuance of NUST Statutes, Rules and Regulations, Sections 2 (2.1) (a) – (c), page 45, the University is empowered to bestow upon qualified nominees an Honorary Doctoral Degree as appropriate. These stipulations include, among others, evidence of distinguished service rendered in the advancement of any branch of learning or record of distinguished service or achievement deemed appropriate to the University to recognise publicly, and includes i.) Service of excellence in the interest of the community in fields such as statesmanship, culture, societal enrichment, politics, education, economics, and arts; ii.) A person nominated for an honorary degree should have a record of such a nature that the conferring of an honorary degree would bring credit to the University and would not be at variance with the spirit of the University's declared vision, mission and value statements. In alignment with NUST's mission to broaden access to quality education and promote Sustainable Development Goal 4, Zaaruka's entrepreneurial work has made a tangible impact. His initiatives have uplifted communities by improving livelihoods, increasing access to basic services, and driving local development. By fostering job creation and championing environmentally responsible practices, he contributes to a resilient economy while addressing broader global challenges such as sustainability and innovation. His efforts continue to strengthen Namibia's socio-economic fabric and support long-term community empowerment.

Your Excellency, Mr Chancellor Sir, it is with great pride that we honour a distinguished contributor to Namibia's socio-economic progress through entrepreneurship and inclusive development. On the recommendation of the Honorary Awards Committee, the Senate, and with the approval of the NUST Council of the Namibia University of Science and Technology, I present **Mr Bernhardt Zaaruka** for the conferral of the degree **Doctor of Philosophy in Entrepreneurship (Honoris Causa)**.

5. SUPPORT STATEMENTS/INTERVIEWS

Angula, P. [2024]. *Benhard Zaaruka- A Namibian Entrepreneur* Unpublished. Ohangwena.

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Cupido, E. [2024]. *Benhard Zaaruka - A Namibian Entrepreneur* Unpublished. Ohangwena

Egumbo, E. [2024]. *Benhard Zaaruka A Namibian Entrepreneur* Unpublished. Ohangwena

Zaaruka, S. [2024]. *Benhard Zaaruka - A Family Men.* Unpublished.

7. REFERENCES

Angula, Kauami, Dandira, & Semente, E.M.M [2024]. The need for entrepreneurship and role in economic development (Unpublished)

Ministry of Industrialization, Trade SME Development Report [2019]

lipinge, S. M., & Shimpanda, A. M. [2022]. Entrepreneurship education in Namibia: A study of tertiary education classroom practices. *Industry and Higher Education*, 36(1), 94-103.

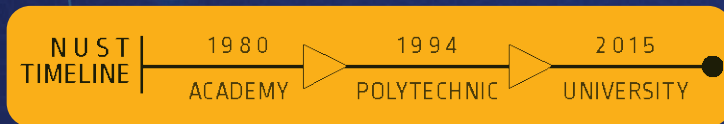
The UN Sustainable Development Goals (UN SDGs)

World Economic Forum [2014]





Theme:
*A Decade of Eminence: Celebrating Education,
Science and Technology for Development*



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