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## The Role of Churches in Namibia's Economic Development

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**Working papers are preliminary documents circulated to stimulate discussions and obtain comments.**

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## **LIST OF ABBREVIATIONS**

- NHIES** Namibia Household Income and Expenditure Survey
- NLFS** Namibia Labour Force Survey
- Mt.** Mathew
- CCN** Council of Churches in Namibia
- AMEC** African Methodist Episcopal Church
- CPSA** Anglican Diocese of Namibia
- AFM** Apostolic Faith Mission in Namibia
- DRCN** Dutch Reformed Church in Namibia
- ELCIN** Evangelical Lutheran Church in Namibia
- ELCRN** Evangelical Lutheran Church in the Republic of Namibia
- MCSA** Methodist Church of Southern Africa
- PPC** Pentecostal Protestant Church
- Oruano** Protestant Unity Church
- UCCSA** United Congregational Church of Southern Africa
- URCSA** Uniting Reformed church in Southern Africa
- SDA** Seventh Day Adventist
- FC** First Capital Namibia
- LLIN** Long Lasting Insecticidal Nets
- AIDS** Acquired Immuno Deficiency Syndrome
- HIV** Human Immune Virus
- TARA** Theological Institute for Advocacy and Research in Africa

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## **SUMMARY**

The aim of this study was to analyze the role of churches in Namibia's economic development, by tracing the role churches play in the provision of education, health services, asset ownership, and provision of social safety nets. The study was carried mainly in Windhoek, where most churches headquarters are located and the data used in this study were obtained through direct interviews and questionnaires. The results show that the majority of churches have their headquarters in the capital city (Windhoek) and bigger towns, and all churches are involved in one way or another in the provision of education, health services and providing social safety nets. Churches are major employers and play a significant role in poverty alleviation. The study also finds that household characteristics such as income level, economic activities, and level of unemployment and poverty are significant in attracting entry of new churches and determining location of church headquarters in Namibia.

## INTRODUCTION

A study on the role of churches in economic development is highly relevant in a country like Namibia with 90 per cent of the population estimated to be Christians. The conversion to Christianity by many Namibians from their traditional religion over the past 100 years was followed by establishment of many churches throughout the country. According to the Holy Bible, the church is part of Christ' body made of people who have discovered the true love of God as demonstrated by Jesus Christ. The church is therefore not just a building, nor is it any particular denomination, but a body of Christ, and a living organism, made up of different parts. The church is impacted by conditions in the external environment and through its internal activities it impacts the environment in which it operates positively and negatively. Through its interaction with its external environment, the church has played a significant role in shaping the population's pattern of behavior, the socio-economic conditions and the people's way of life. Many communities have found a caring home in churches whether in times of peace or crisis, many churches continue to reach out to the community, not only proclaiming and demonstrating the gospel, but providing social safety nets.

### **1.1. Aims and Objectives of the Study**

The Church in Namibia have made a significant impact on the social structure of the population and has not only been successful at working to articulate its faith through a variety of methods and mechanisms and spreading the word of God, but it has been particularly successful in uplifting local communities from poverty through provision of education, health services, income generating projects, restoring human dignity and other socio-economic interventions. The purpose of this study is to examine the intricate connection between the church and the economy in Namibia. We will examine the church's influence on the economy by looking at the church's role in providing education, health, social safety nets, property ownership, investments/business ownership, employment creation, and provision of social services such as water, housing and sanitation.

## **1.2. Research Methodology**

Through the use of questionnaires and personal interviews, we sought to approach this research in a way that would give us the required data for effective analysis. We also used secondary sources to collect existing data which in our view helped in arriving at reasonable conclusions. In as much as we have a firm belief that the primary data collected through questionnaires and interviews helped a great deal in achieving the objectives of this research, we also acknowledge the inherent limitations in them.

## **1.3. Outline of the Report**

The paper is organized as follows. Section 2 discusses the socio-economic context within which churches operate, followed by section 3 which presents an analytical and theoretical framework. Section 4 presents an overview of the church landscape in Namibia, while section 5 presents findings of the results. Section 6 presents the recommendations and conclusion.

## **1.4 Justification**

The church sector is a major player in the Namibian economy through provision of social safety nets, provision of education and health services, job creation and property ownership, thus they deserve special attention. Churches are also major recipients of income from Namibians through tithing, major consumer and investor in the Namibian economy, and therefore a study of the role of churches in the economy will improve our understanding of the place of the church in the economy. Currently, there is no data available or comprehensive study devoted to the church sector and it is thus very important to carry a study of this nature to serve as a basis for further research in the area.

## SECTION 2

### SOCIO-ECONOMIC CONTEXT

While some churches seek to separate themselves from the world problems such as politics, poverty, and the economy, other churches argue that they have a duty not only to preach the gospel but to participate in the world God created. Before discussing the role of churches in economic development, this section presents the socio-economic context within which church activities takes place. Unless churches are aware of the socio-economic context within which they operate, they might find it difficult to change the behaviors of the population in line with the word of God.

#### 2.1 Population Size and Growth

Estimated at 737,497 in 1970, the population of Namibia, according to successive censuses, increased to 1,033,196 in 1981, 1,409,920 in 1991, 1,830,293 in 2003 and 2,104,900 in 2011. These census figures indicate that Namibia has registered a very high and increasing population growth rate during the past five decades. The 2011 population and housing census enumerated 42.1 percent of the total population in urban and 57.9 percent in rural areas. In essence, Namibia is still largely a rural population. However, compared with the 1991 urban proportion of 28 per cent, the country has been experiencing an increasing urbanization of its population. The Khomas, home to Windhoek the capital city has a total population of 340,900 or 16.2% of the total population. One distinctive characteristic of the population of Namibia is its **youthful** age structure, with the youth in the age group 0-14, making up about 45 per cent of the total population.

#### 2.2 Poverty and Unemployment

Based on the 2008 NLFS, Namibia's unemployment stood at 51.2%, one of the highest in the world and major cause of poverty in the country. Poverty is widespread in Namibia and is concentrated among groups, which historically have been disadvantaged. It is disproportionately to be found among rural people, although urban poverty is rising due to high migration from rural to urban areas. In addition Namibia has the highest income inequality in the world, with a GINI coefficient of 0.59 in 2011

declining from 0.63 in 2004. Based on the 2010 NHIES the incidence of poverty is high in rural areas and for households whose source of income is pensions and subsistence farming. Differences in poverty levels also prevail according to regions with the Kavango and Ohangwena regions not only have the highest levels of incidence of poverty but they are also home to the largest shares of poor households. Education also plays a critical role in explaining poverty status in Namibia, with 76% of those with no formal education classified as poor and severely poor, and 52% of those with primary education classified as poor. The poverty situation improves as higher education levels increases as only 17% of households who graduated from secondary education are classified as poor, while poverty among those who holds tertiary education qualifications is almost zero, demonstrating why education remains a powerful weapon in the fight towards eradication of poverty in Namibia.

### **2.3 Crime and Violence**

The past two decades have seen a major increase in crime and domestic violence especially those targeting women and children. Information from different sources indicates the high rate of crime and domestic violence is caused mainly by alcohol abuse although the major underlying cause is attributed to poverty and high unemployment rate prevailing in the country.

## **SECTION 3**

### **ANALYTICAL FRAMEWORK & LITERATURE REVIEW**

The theoretical basis for this research is the Bible and what the bible says on how Christians should live their lives and how they should reach out to those around them with the good news of Jesus Christ. The Lord Jesus Christ confronted poverty and instructed his people to care for the poor (Matthew 19:21). Robert James Kauffelt (2011) argues that the church must invest time and money to feed the hungry, clothe the naked, and help those less fortunate and in need. Jesus Christ and the New Testament church went out to the people and invested their time and money in people. They did not invest their time and money into buildings and luxuries.

He argues that the church today and its members have very little in common with the New Testament church. The churches today are big beautiful buildings adorned with comfortable pews, chandeliers, stain glassed windows, and are heated and cooled with heat and air conditioners. The members drive from their oversized luxuries house in the suburbs in one of their several nice cars to their comfortable churches. They selected their outfit to wear to church out of a closet full of nice clothes. When they arrive at church they are then entertained for an hour with music, video, and a gifted speaker who can turn a phrase. Then they go home or to a restaurant and have a big lunch and wait to do it again next Sunday. Some churches are trying to live a Biblical lifestyle, but end up focused on itself and its members and not on the lost and those dying around them. These churches have very little if anything in common with the teachings of Jesus and the New Testament church.

Kauffelt explains that this description is not intended to be a representation of all those who go to church, but reflects the reality of the church today, and should help us figure out how the church has gone from the very clear instruction on how to live and serve humbly to an inwardly focused group of self-serving individuals. Jesus invested in people and this is what the church needs to rediscover, and start focusing on those outside the church. The church need to go out and invest in those people around it, and must clothe them, feed them, heal them, and most importantly share the love of Jesus

with them. This is what the bible tells us to do, the church needs to rediscover her first love.

Kameeta Z (2007:3), maintains that the main mandate and obligation of the church , is that of being there for the poor and marginalized in society as Jesus taught us: “I tell you the truth, whatever you did not do for one of the least of these, you did not do for me” (Mt. 25:45). In short and precise words, justice and dignity for the poor remains the yardstick for any system, and the Church has to act according to God’s will and Jesus’ example in how to bring about justice and dignity for God’s creation and within human society. Sharing in God’s mission is an outworking of the commandment to love our neighbor as ourselves as well as to be good stewards of the whole of creation according to Croft (1987:138).

According to Bryant Evans (2011), more and more people need help and the church is well positioned to help many meet physical needs while teaching them of deep and abiding spiritual needs. He argues that there are plenty of excuses for not helping but the church cannot forget the instructions of our Lord and the example of the apostles (Acts 2:42-47; Acts 4:34-35; Acts 6:1-7; James 1:27) who taught the church to care for others, even if they are not members of your church.

## SECTION 4

### OVERVIEW OF CHURCH LANDSCAPE IN NAMIBIA

In this section we briefly describe the church landscape in Namibia in terms of number and growth of churches. As at the end of June 2012, based on the survey conducted by First Capital Treasury Solutions, there were 45 religious institutions, representing both Christians and other faiths. The majority of Christian churches belongs to and are members of an umbrella organization called Council of Churches in Namibia (CCN). The Council of Churches in Namibia (CCN) founded in the 1980s is an umbrella body representing more than 15 churches and a fellowship of Christian denominations and church related organizations. The CCN emerged as a result of the desire to create a forum where churches or leaders from different denominations could tackle matters of their mutual concern. The role of the CCN in the initial formation and prior to Namibia's independence was a major contribution by the organization and individual member churches to the fight against colonialism and for the total independence of Namibia. As a civic organization, the CCN launched a vigorous campaign against atrocities and injustices committed by the colonial forces and some of its prominent leaders staged numerous demonstrations in the country calling for Namibia's independence. In addition to the umbrella body, representing some churches there are many individual organization operating in Namibia (table1) below.

<b>Religious Organizations Operating in Namibia</b>			
<b>Members of Council of Churches in Namibia (CCN)</b>		<b>Non-Members of Council of Churches in Namibia (CCN)</b>	
1	African Methodist Episcopal Church (AMEC)	19	Church of Nazareth
2	Anglican Diocese of Namibia (CPSA)	20	Effesiers Fellowship
3	Apostolic Faith Mission in Namibia (AFM)	21	Church of Jesus
4	Dutch Reformed Church in Namibia (DRCN)	22	Family Fellowship
5	Evangelical Lutheran Church in Namibia (ELCIN)	23	Christengemeinschaft
6	ELCIN- GELC	24	Church of God

7	Evangelical Lutheran Church in the Republic of Namibia (ELCRN)	25	St. Augustine Church
8	Methodist Church of Southern Africa (MCSA)	26	Episcopal
9	Pentecostal Protestant Church (PPC)	26	Seventh Day Adventist
10	Protestant Unity Church (Oruuano)	28	Afrikaanse Protestant Kerk
11	Rhenish church in Namibia	29	Gospel Outreach Centre
12	Roman Catholic church	30	New Apostolic Church
13	United Congregational Church of Southern Africa (UCCSA) (Venerigende Gereformeerdekerk)	31	Assemblies of God
14	United Methodist Church in Namibia	32	Universal Church
15	Uniting Reformed church in Southern Africa (URCSA)	33	The Church of Jesus Christ
16	Coptic Orthodox (Observer member of CCN)	34	Christ's love ministries
17	AFM of Namibia	35	Nederduitsh Hervormde kerk in Africa
18	Gereformeerde Kerke in SA (Observer member of CCN)	36	Nuwe apostoliesekerk
		37	Mary Help Christian parish
		38	River of life community centre
		38	S.T Philips .F.H.C
		39	Jehova,s Witnesses of Namibia
		40	Christian life center
		41	Windhoek congregation Church
		42	United reformed Church in Southern Africa
		43	Jesus centre
			<b>Non-Christian Organizations</b>
		44	Islamic centre
		45	Hebrew Association

The largest denomination is ELCIN composed of the following: The Evangelical Lutheran church in Namibia (ELCIN), Evangelical Lutheran Church in the Republic of Namibia (ELCRN) and the Evangelical Lutheran church (ELCIN- GELC). The second-largest Christian denomination is Roman Catholic while the smaller churches are Methodist, New Apostolic church, Seven-day Adventist church, Pentecostal Churches and others. Out of Approximately 45 Religious Organizations in Namibia about 15 churches are registered with Council of Churches in Namibia (CCN)

## SECTION 5

### FINDINGS, ANALYSIS AND DISCUSSION OF RESULTS

The Bible through the teaching of Jesus Christ expects the church to carry out the mission of reaching out to the world and to the poor, to be an outwardly facing organization that goes out to meet the spiritual and physical needs of those in their communities. We see here that the church is not only to attend to the spiritual needs of people but use its resources to meet their physical needs. In this section we present the findings of the study. The focus was on the role of the church in the provision of education, health, social safety nets, poverty alleviation projects, and their investments in the economy in terms job creation, property ownership and investment.

#### **Finding 1: The Church's Involvement in Social – Economic Problems**

Based on interviews conducted with churches and information collected from questionnaires, some Church leaders (mainly from smaller denominations) argue that Church resources are exclusively for preaching and teaching of the Word of God, and that the Church should not be in the business of social welfare at all. Other Church leaders however argue that proclaiming the true gospel is not inimical or contrary to expressing the love of Christ in very tangible and practical ways, in whatever ways God might lead. As part of society, the Church must be involved in addressing the society's socio economic problems.

#### **Finding 2: The Church Owns Assets and Land that could be used productively**

The study found that the Church in Namibia has made substantial investment in establishing physical infrastructure, and owns buildings, hospitals, schools, land and other assets that could be utilized to generate income for the Church to undertake projects that can have social impact on communities. Some churches are even converting idle buildings into bed and breakfast, but the huge open land owned by some churches remain idle and not put to productive use.

**Finding 3: The Church in Namibia has a wide Branch Network Country-Wide**

The church in Namibia has a local presence, well established in the country through their branch network and holds a respected position in the communities in which they operate. The Church has knowledge of the community, including its complex social and political networks, and this provides an opportunity for the church to enter into strategic partnership with government, private sector and international organization in helping deliver some social welfare programs.

**Finding 4: Location of Churches Determined by Level of Income & Economic Activities**

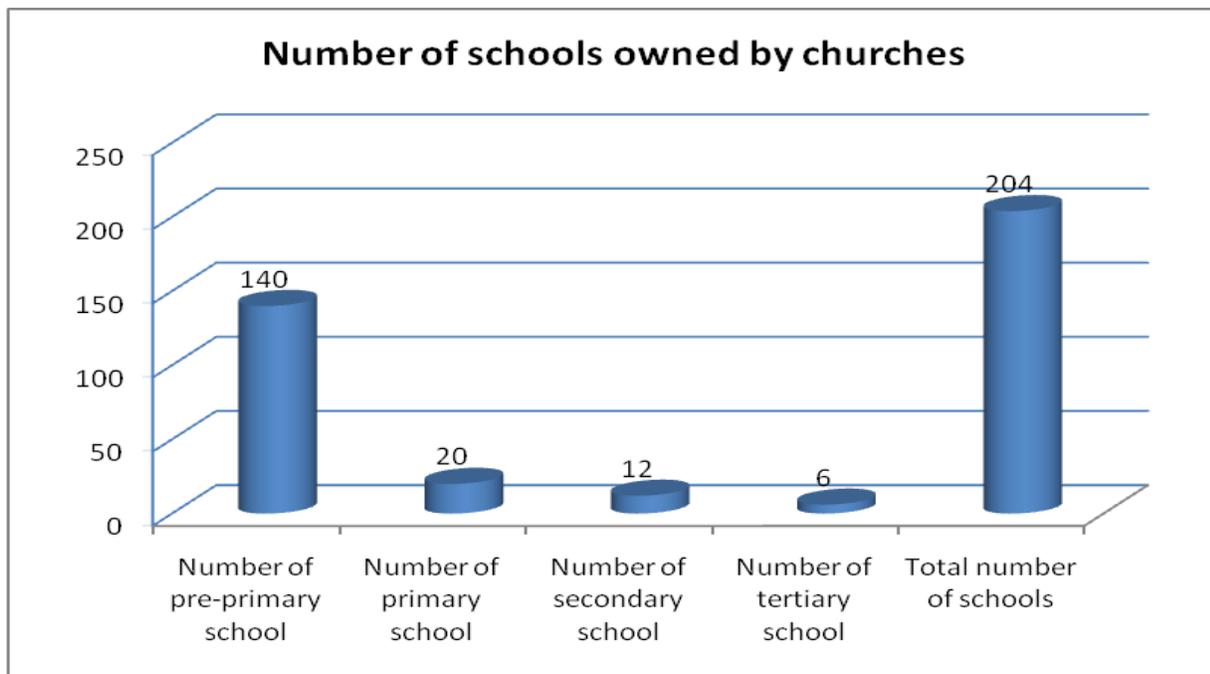
We found that most church headquarters are concentrated in Windhoek or bigger towns and not rural areas where the majority of the population resides. What determines the location of a church or church headquarters? Is it the number of people to be saved or is it the level of income in the community? Based on information from interviews and questionnaires, Windhoek and other economic vibrant towns in Namibia are feeling the squeeze of rapid church growth, while the rural areas where the majority of the poor population lives have not witnessed growth of churches or entry of new churches that are competing for space in the capital city and towns. It appears the majority of churches in Namibia have their headquarters in Windhoek, and almost all new churches established over the past few years are located in Windhoek and urban towns. The question is: Why are church headquarters concentrated in the city and towns? Why are new churches entering Namibia not locating in rural areas where the majority of the population live, but prefer to locate in the city and towns with very small population? Based on some of the literature reviewed, the level of income and wealth has become a major attraction determinant in the choice of where to locate a church organization. According to the Bible (Mark 16:15), Jesus said, "... Go into the entire world and preach the Good News to everyone. Robert James Kauffelt (2011), points out that Jesus made it very clear in the great commission that the church is to go into the world and make disciples of all the nations. By this Jesus has made it very clear as to what the church and its members are supposed to do, and in Namibia's context the church must be well represented in rural areas, and even build their headquarters in rural isolated densely population parts of the country. Yet churches in Namibia seem to be isolated from the

bulk of the poor population located in rural areas and seem to be located in urban centers especially in the capital city. As Kauffelt will argue the church today is more concerned about keeping the members they have happy and entertained rather than they are about reaching out to the lost and hurting in their community. This inward focus has caused many churches to stop growing and move into a state of stagnation or declining membership and if things don't change they will continue to decline until they close. He argues that the inward focus by the churches began by building big beautiful comfortable building for their members to come to and meet in. Some of these buildings today are multi-million dollar buildings with every creature comfort that anyone could dream of having. Some even have coffee shops and food courts in them so their members have everything they want right at their fingertips, that way they don't have to go out into the world for anything. If they have children they can drop them off in the nursery or Sunday school area and leave their child's Christian education up to the church. This is not the behavior that Jesus expects from his church. Jesus certainly does not want his people to be holed up in their Christian ghettos. He wants the church to follow his example and go to the people and minister to them in the real world where they live. He wants the church to go out among the sinners and share the gospel with them.

#### **Finding 5: The Impact of Churches on Education**

Results from the survey, reveal that most church organizations are involved in provision or financing of education in the four levels of education in Namibia namely Pre-Primary, Primary Schools, Secondary Schools and Tertiary Education. Figure 1 below shows, a total of 204 schools are owned by churches, made up of 140 pre-primary schools, 20 primary schools, 12 secondary schools, and six tertiary schools.

**Figure 1: the total number of schools owned by churches**

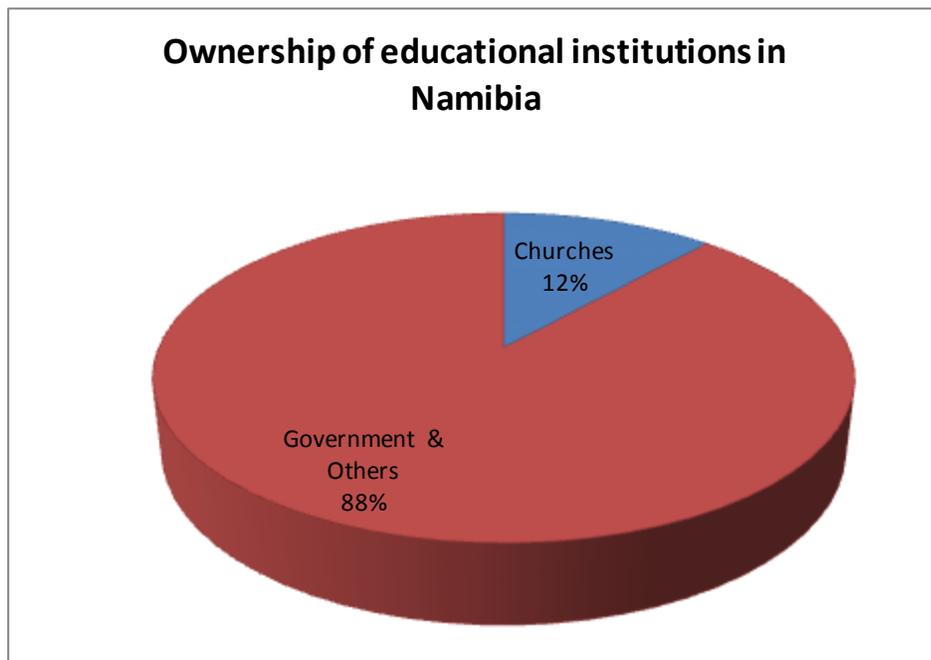


Source: FC research

It is estimated that there are 1700 schools in Namibia, and with 204 schools owned by churches, more than 12 percent of the educational institutions at all levels (pre-primary, primary, secondary and tertiary) are owned by churches (see figure 2).

Roman Catholic Church has more primary and secondary schools than other churches and is involved in giving financial assistances to scholars at tertiary level. In total the Roman Catholic Church owns 26 primary and secondary schools, 40 kinder gardens as well as three tertiary institutions of philosophy and theology. Evangelical Lutheran Church in Namibia (ELCIN) owns more than one tertiary institution within the country where pastors, deacons, preprimary teachers and hostel workers are trained namely: Engela Parish Institute in the north where deacons are trained, Paulinum United Theological Seminary in Windhoek where pastors get trained and the Heinzstover seminary in Karibib which offers training to preprimary overseers and hostel co-workers. ELCIN church also owns 39 kinder gardens and two secondary schools.

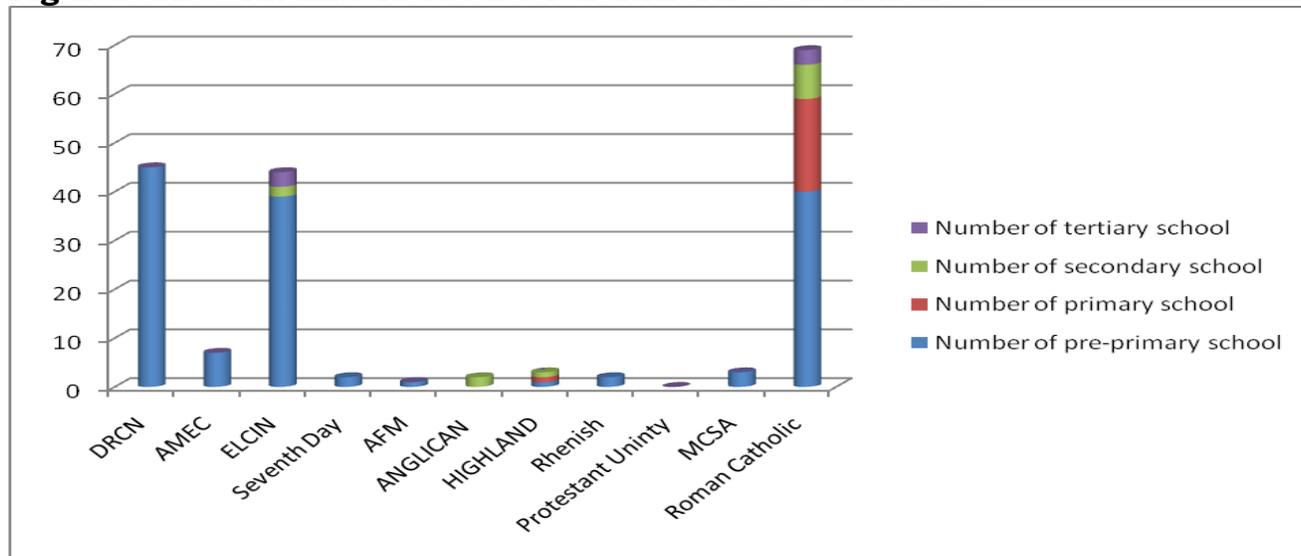
**Figure 2: Proportion of schools ownership in both levels.**



Source: FC research

The Dutch Reformed Church in Namibia (DRCN) owns 45 pre-primary schools or kindergartens countrywide. The Seventh Day Adventist (SDA), AFM, Rhenish, MCNA, and AMEC church all owns kindergartens with total number ranging from one pre-primary school to 7 pre-primary schools. The Anglican Church owns two secondary schools (figure 3).

**Figure 3: Total Number of Schools for Individual Churches.**



Source: FC research

With so many kindergartens and schools owned by churches, the church in Namibia is the second biggest contributor to the provision of education after government. In addition, most of the top performing schools are owned by churches, and this is credited to the strong leadership and good school administration.

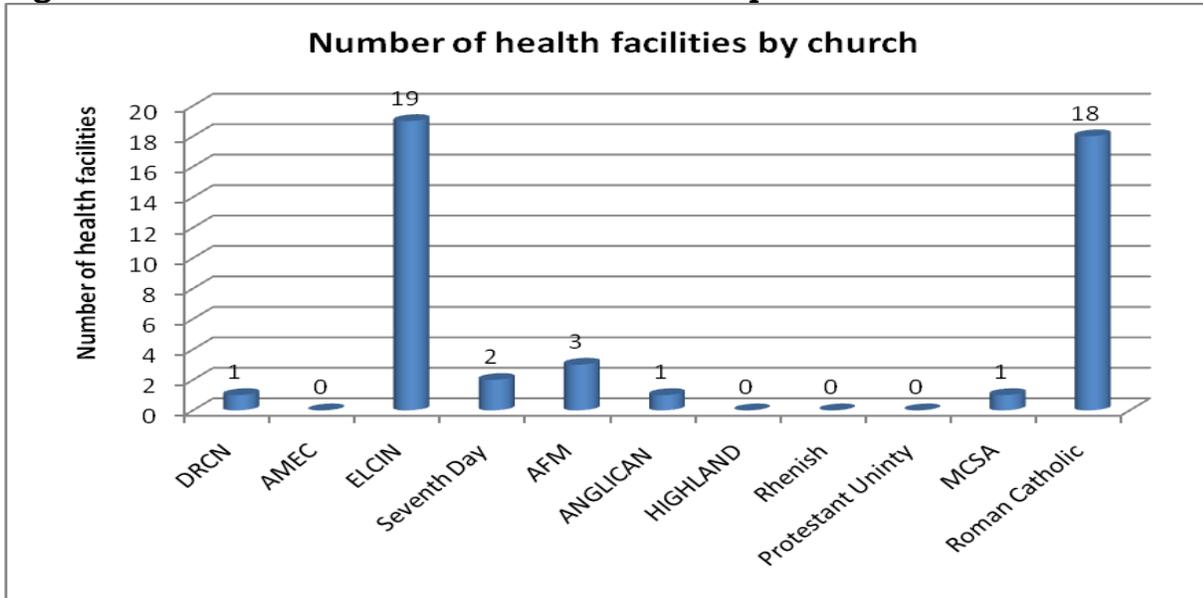
### **Finding 6: The Impact of Churches on Health**

The Namibian government faces major challenges in the provision of health services to its population, and all stakeholders and the community must be involved and work collaboratively towards improved health status. Churches in Namibia have proved to be a major partner to government in the fight against diseases such as HIV/AIDS, and the provision of many health care services. In responding to the health situation, churches have been committed in the provision of health services through their established clinics, health centers as well as hospitals operating countrywide. Churches carry out humanitarian efforts in the fight against AIDS/HIV through established Religious affiliated non-governmental organizations such as Catholic Aids Action, Bernhard Nordkamp Center, Evangelical Lutheran Church's Aids Program and these entities are famous amongst their responsibilities of caring and counseling of people infected,

special care and support of Orphans and elderly affected by Aids and running awareness campaigns of the dangers of the epidemic. Results from the survey reveal that out of the more than 500 health facilities in Namibia, almost 50 health facilities are owned by the churches. Of the 45 health facilities (Hospitals, clinics, and health centers) reported as owned by churches, 26 are clinics while 10 are health centers and only 9 been hospitals. ELCIN and Roman Catholic Church have in total 19 and 18 health facilities respectively countrywide. The DRC, SDA, AFM, ANGLICAN and MCSA all have between 1 and 3 health facilities in the country.

The churches that are very much known as health providers to majority include ELCIN' Onandjokwe Lutheran Medical Hospital and the Engela hospital. Due to its successful work, the ELCIN's Aids Program last year 2011 was awarded with two years projects of Malaria Prevention and Control within the border regions of Namibia. The aim of this project is to reduce morbidity and mortality of malaria within the regions of the Namibia. The program currently has operations in five regions namely Kavango, Ohangwena, Omusati, Oshikoto and Oshana regions. They are supported by the Ministry of health and social welfare by providing more (Long Lasting Insecticidal Nets) LLIN's for pregnant women, children under five years and the elderly.

**Figure 4: The Total Numbers of Health Facilities per Church**



Source: FC research

**Finding 7: The Impact of Churches on Social Welfares**

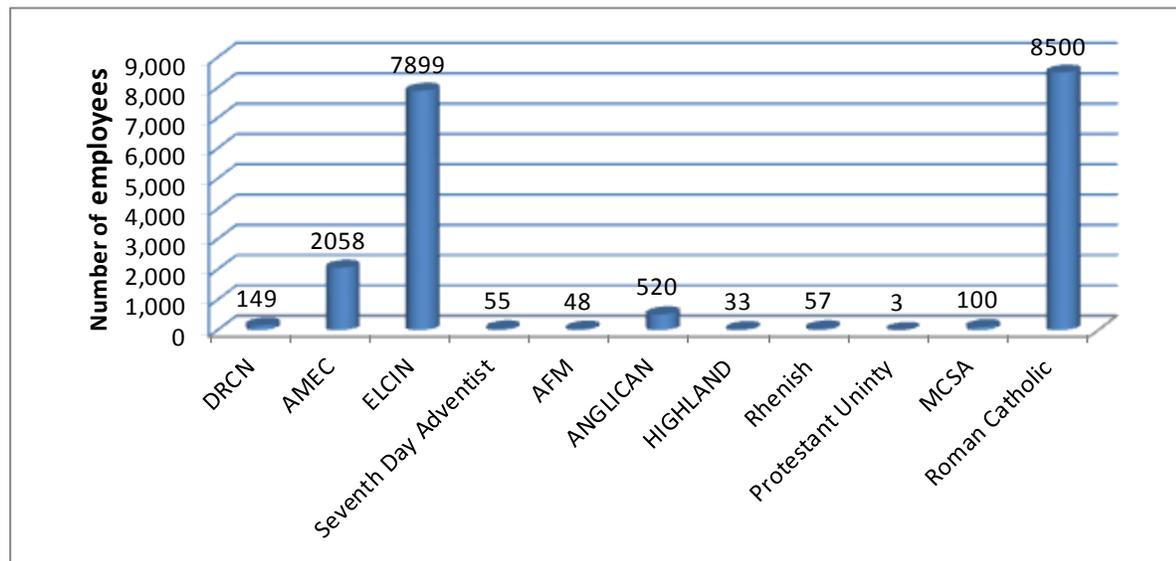
The high levels of poverty that prevails in the country and the skewed unequal distribution of income requires multi-sectoral contribution in social responsibilities in order to plough back to communities with the aim to improve the social wellbeing’s of community members. This study finds that churches in Namibia have been providing help to poor and vulnerable individuals in the communities. According to findings, Roman Catholic and ELCIN are estimated to have spent close to N\$1.1 billion on social programs annually. In addition, other churches spend a significant portion of their budgets on social programs and social safety nets. Churches also help victims of natural disasters through CCN and various non-governmental organizations at the forefront of such Natural disasters providing them with the urgent basic needs or financial assistance. Some churches are in operation of soup kitchens that focuses on Orphans and the vulnerable.

**Finding 8: The Impact of Churches on Unemployment**

The Church in Namibia plays a key economic role as a significant employer, by providing both direct and indirect jobs. According to findings from this study, the church employs close to 20 000 people. This includes Pastors, bishops, church leaders

or managers, other administrative positions related to church services, cleaners, and other casual employees that earn salaries. It is estimated that more than 8500 people are employed by the Roman Catholic Church and this remains the major employer in the church sector. Roman Catholic Church is followed by the ELCIN and AMEC church which employs 7899 and 2058 employees respectively. The ANGLICAN, DRCN and MCSA employ 520, 149 and 100 employees respectively. The SDA, AFM and HIGHLAND employ between 33 to 55 employees.

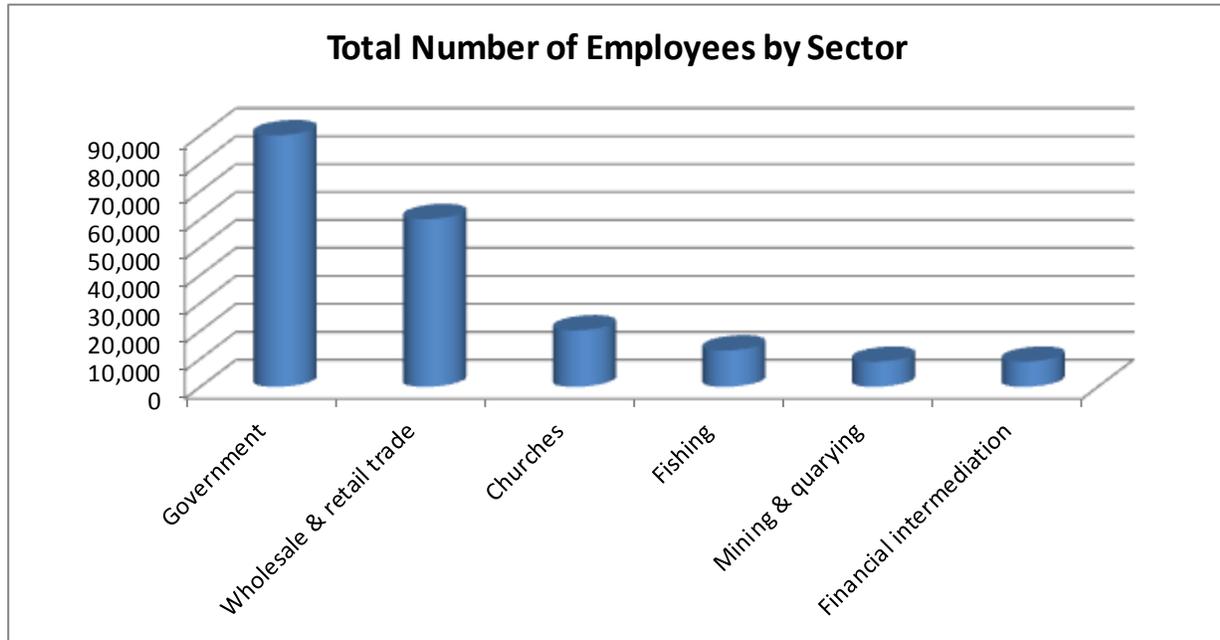
**Figure 6: Total Employees per Church**



Source: FC research

Available data reveals that the churches industry employs more workers than most sectors of the economy. Despite the massive sectors of Government and the wholesale & retail trade which beats the churches sector with employment figures of 90 000 and 70 000 workers respectively, the church sector employs more than the fishing, mining & quarrying and the financial intermediation sectors of the economy.

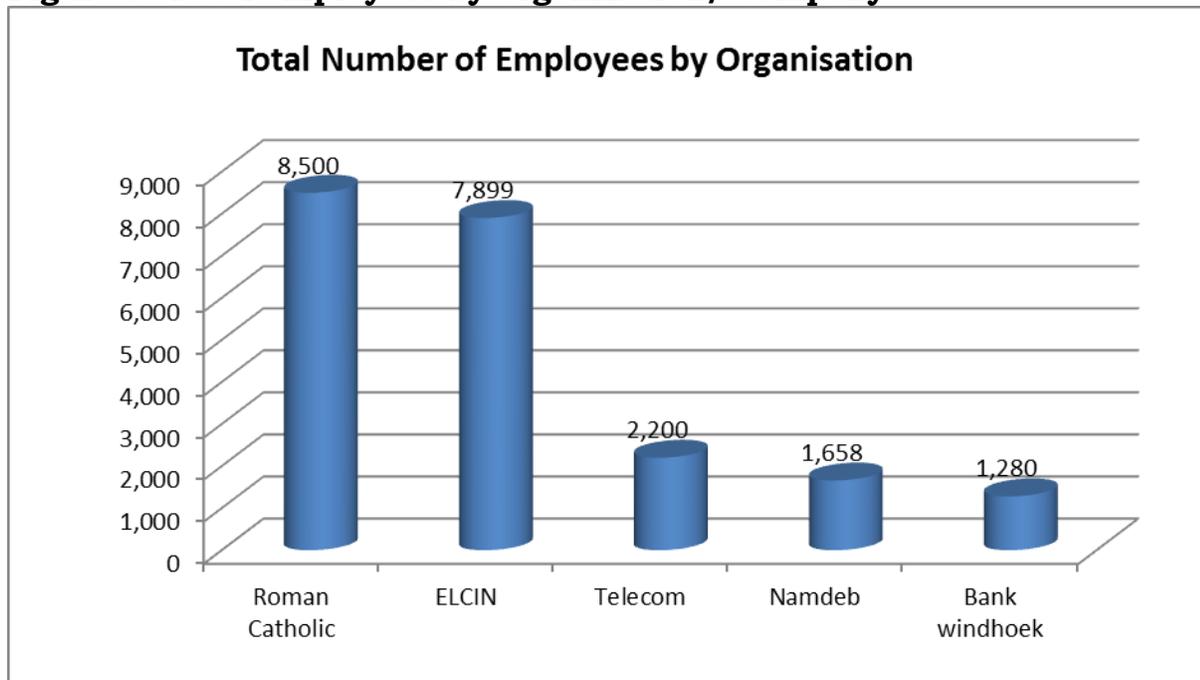
**Figure 7: Total Number of Employees by Sector**



Source: FC research

Comparisons of employment figures by company/organisation reveals that a single church such as the Roman Catholic church and ELCIN employs more workers than most well known companies and organisations in the country.

**Figure 8: Total employees by organization/ company**

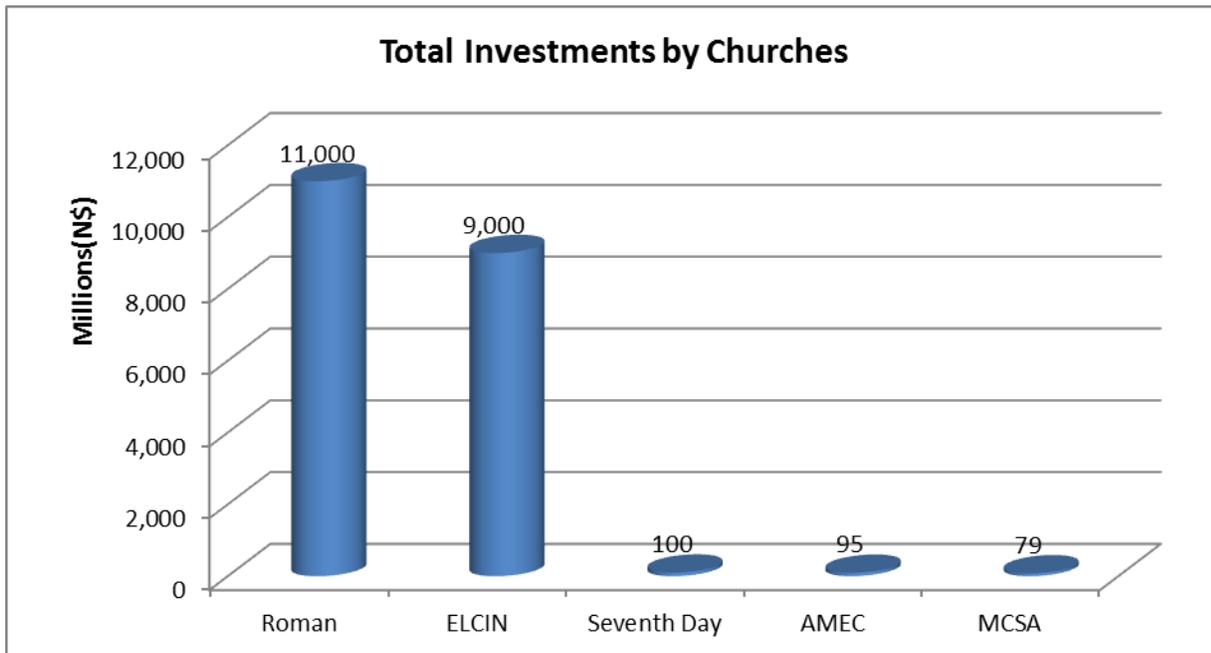


Source: FC research

### **Findings 9: Investments by Churches in Namibia**

Churches have invested significantly in assets such as properties and other machineries and equipment. Among the different churches that participated in this survey, it was found that the Roman Catholic Church has more investment assets than any other church in Namibia with investment estimated at approximately N\$11 billion. This is followed by ELCIN with total investments estimated at N\$9 billion. All the remaining churches own assets between the ranges of 5 to 100 million dollars. Both these church investments are in form of property and land. ELCIN has guest houses in Windhoek and the North and a printing press. It has future plans of developing and building up the Theological Institute for Advocacy and Research in Africa (TARA) whose aim is to empower churches in Africa in acquiring the necessary skills to act prophetically in their context, to take ownership of local social development agendas and to train and build capacity locally in Africa and to network among the churches. This development may help provide expertise to assist and professionally support research to analyze and advocate work among local churches. Methodist Church has two projects for sewing clothes and baking bread.

**Table 10: Total Church Investments in Namibia**



Source: FC research

## SECTION 6

### CONCLUSION AND RECOMMENDATIONS

This report has attempted to answer a question, what role does churches play in Namibia's socio-economic development? There is currently not much literature on this topic in the country, and most of the information used is from primary data collected from different churches in Namibia and international literature. The role of the church is complex, often misunderstood and underappreciated. Although the Church in Namibia has been contributing in diverse ways towards the provision of education, health, providing social safety nets, job creation and reducing poverty there is scope for the Church to do more as they have the capacity, resources and leadership to do so. Based on the findings and objectives of this research, the following recommendations are made:

1. We recommend for churches that have either not been interested or involved in working towards addressing the socio-economic needs of their members and the society at large, to begin doing so, in fulfillment of the social responsibility of the Church. The Church has the resource, capacity and scope to compliment government in addressing socio-economic challenges facing the country. It is only through efforts of different stakeholders that Namibia can succeed in addressing socio-economic challenges facing the country.
2. We recommend for churches to unite, work together and pool their resources together in undertaking socio-economic projects. The main weapon the devil uses is to Divide and conquer. Despite the presence of an umbrella body such as the CCN, the churches in Namibia remain divided along the doctrinal divisions. While non-church entities such as private sector form partnerships, joint ventures and merge to accomplish bigger objectives beyond their capacity and resources, churches in Namibia operates individually, for example we did not find jointly church run schools, jointly church run health or HIV/AIDs programs, etc. We recommend that, churches in Namibia combine their limited resources under the umbrella of CCN or jointly with other churches to undertake major socio-economic projects.

3. We recommend that government; private sector and international organizations capitalize on the Church's well established country wide branch network, good infrastructure, and respected position in communities and partner with the church in rolling out programs such as food distribution, flood relief, disaster management, and poverty reduction programs. With high respect commanded by church leaders in their communities, incidences of corruption, non-delivery of required services will be minimized or eliminated.

4. We recommend the establishment of a **Christian Investment Fund** to be owned by all participating churches in Namibia. One of the challenges faced by many churches in undertaking socio-economic projects is lack of capital to finance projects. Traditionally churches in Namibia raise capital through tithes and offerings by church members and sometimes these are not enough to cover both operational and capital budget of the church. We recommend that, the Church use their limited resources and undertake leveraged investments to generate more income for the church. To this end we recommend that the Church collectively establish a Christian investment fund that will be used as an investment vehicle by churches, individuals, and other investors such as pension funds, companies and international organizations. The Christian investment fund will invest in the following:

- Invest and Finance new church buildings and renovating old churches;
- Providing Housing Loans to Church members and those outside the church;
- Providing Business Loans to trusted Entrepreneurs in Churches;
- Invest in assets and projects that will create wealth for investors in the Fund.

5. We recommend that the Church play an active role in advocating for the needs of the poor and vulnerable and call on government to allocate more resources in fighting poverty and hunger in the country. Periodically, the Church leaders should issue statements on the state of the economy, the national budget and allocation of national resources to create awareness about the high level of poverty and social ills in the country. Umbrella bodies such as the CCN should provide leadership in this direction and actively engage government in addressing the socio-economic challenges facing Namibia.

6. We recommend the Church in Namibia play an active role as a community peacemaker. Namibia is currently faced with tribal infighting, disunity, land disputes, exclusion and alienation. The church can play a major role to enable the appropriate resolution of disputes at a community level, before they escalate to a national level. In this context the Church must establish peacemaking forums to prevent outbreaks of violence between communities over grazing rights, land ownership and traditional leadership disputes.

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