RADICALIZING WOMEN-CENTERED ORGANIZING AND POWER IN POST-CONFLICT NAMIBIA:

A CASE STUDY OF THE SHACK DWELLERS FEDERATION OF NAMIBIA

By

Angela R. Cowser

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Approved:

Professor Victor Anderson

Professor Sandra L. Barnes

Professor C. Melissa Snarr

Professor Paul Dokecki

For Momma and Daddy

All Saints Sunday, 2012
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AMEC	African Methodist Episcopal Church
BIG	Basic Income Grant
CCN	Council of Churches in Namibia
CEO	Chief Executive Officer
CLIP	Community Land Information Program
CSO	Community service organization
DELK	Evangelisch Lutherische Kirche in Namibia Evangelical Lutheran Church in Namibia
DRC	Nederduitse Gereformeerde Kerk Dutch Reformed Church
ELCIN	Evangelical Lutheran Church in Namibia
ELCRN	Evangelical Lutheran Church in the Republic of Namibia
IAF	Industrial Areas Foundation
MBOP	Membership-Based Organization of the Poor
NAMCOL	Namibia College of Learning
NHAG	Namibia Housing Action Group
NHK	Nederduitsch Hervormde Kerk van Afrika
NSS	National Security State
OVC	Ovamboland People's Congress
RCC	Roman Catholic Church
SASO	South African Students Organization

SDI	Shack and Slum Dwellers International
SWAPO	South West Africa People's Organization
SADF	South African Defense Forces
SDFN	Shack Dwellers Federation of Namibia
UNIA	Universal Negro Improvement Association
WARC	World Alliance of Reformed Congregations

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CHAPTER I

THE SHACK DWELLERS FEDERATION OF NAMIBIA: WOMEN-CENTERED COMMUNITY ORGANIZING AND WOMANISM– PROSPECTS FOR POWER AND POVERTY REDUCTION

Until 1990, most black and progressive churches in Namibia were proponents of a contextual variant of liberation theology. In it, Black churches and liberationists who were bound together by suffering, oppression, and persecution affirmed the God-given value and dignity of black identity and black people. These churches spoke with a united voice against injustice on behalf of the voiceless and it initiated relief projects for the poor. From 1978-1992, the Council of Churches in Namibia (CCN), the largest, ecumenical para-church organization in the nation, was the most vocal proponent and practitioner of a public theology of liberation for poor and indigenous Namibians. In the post-independence era (1990-present), many formerly liberationist churches and community-development organizations are now espousing more therapeutic, pietistic theologies and philosophies that in practice represent a retreat from the public sphere, public policy, and diminished responsibility to and charitable engagement with poor Namibians. In this dissertation, I argue that, with the exception of the black Lutheran Church's BIG project[1], it is poor, indigenous Federation women, not black churches, who are now doing liberation theology by the ways in which they lift up and organize around the God-given dignity of poor, black women. To do this, they are combining womanist, women-centered organizing with elements of black consciousness in order to build one of the most powerful

[1] The BIG – the Basic Income Grant was a test program consisting of a monthly cash grant of not less than N$100 ($13US) paid to every man, woman, and child in the Otjivero and Omitara communities of central Namibia. The pilot program began in January 2008 and ended in December 2009. The grant's benefit to recipients was to improve life by eradicating destitution and reducing poverty and inequality.

poor people's organizations in Namibia and in Southern Africa. Federation women are re-conceptualizing private, household problems and organizing nationally to reframe them as public issues with public solutions.

The Federation is a network of neighborhood-based savings groups that work incrementally to secure affordable land, shelter, and infrastructure services for impoverished[2] shack dwellers across all thirteen regions of Namibia. The primary objective of the Federation is to materially change members' lives by securing affordable land and shelter thereby improving the living conditions of low-income people who have been excluded from commercial housing and financial processes. The core community organizing structure is the membership-based organization of the poor (MBOP) which features women-led savings groups, of which there are now 540 groups representing 22,000 households. To date, N$4,000,000 has been raised by savings groups for housing construction, service provision, and income-generating loans. Beginning in 1992 with one project, 3,200 households to date have secured tenure and 1,350 houses have been built at one-third of the cost of conventional housing. Federation leaders organize with ongoing financial support from the Namibian government.

[2] Diana Mitlin and David Satterthwaite, *Empowering Squatter Citizen: Local Government, Civil Society, and Urban poverty reduction* (London: Earthscan, 2004), 281-282. Impoverishment or poverty among low-income people and groups consists of a set of deprivations which inter-relate with each other. Those deprivations include: 1: inadequate and unstable income; 2: inadequate, unstable, or risky asset based; 3: poor-quality, insecure, hazardous, and overcrowded housing; 4: inadequate public infrastructure (piped water, sanitation, drainage, roads, and footpaths); 5: inadequate provision of basic services (daycare, school, vocational training, healthcare, public transport, law enforcement); 6: limited or no safety net to ensure the continuance of basic consumption when income falls or to ensure access to housing, healthcare and other necessities when these are no longer affordable); 7: inadequate protection of poor people's rights through the operation of the law; and 8: poorer groups' powerlessness within political systems and bureaucratic structures, leading to little or no possibility of receiving entitlements to goods and services. Moreover there is no means of ensuring accountability from aid agencies, non-governmental organizations, public agencies, and private utilities and of being able to participate in defining and implementing their anti-poverty programs. Low-income people are also adversely affected by high and/or rising prices for basics such as food, water, rent, transportation, access to toilets, and school fees.

Understanding Federasi practices is important because self-help driven MBOPs are central to achieving equitable growth and poverty reduction for people such as the shack dwellers. MBOPs give poor people power through organizations that they belong to and control, and they secure representation in local, regional, national, and international forums, helping to shape policy and ensure a measure of accountability. Federation members have accomplished what we in the United States have not: a nationwide, membership-based organization of the poor that is respected and powerful enough to help set pro-poor national housing policy.

In their research among non-governmental organizations in Brazil, India, South Africa, and Pakistan, Mitlin and Satterthwaite demonstrate that, without organization, the poor will always be isolated and easily weakened.[3] Democracy alone will not deliver for poor people unless they are organized, have the capacity to identify improved development processes, make demands, and initiate their own autonomous actions, and work with formal agencies. Large-scale poverty reduction therefore requires an organization like an MBOP that is accountable to its members and is able to renegotiate the relationship between poor people and the state, and also between impoverished people and other stakeholders.[4] The Federation is a successful yet understudied MBOP, hence, this dissertation.

The research questions which guide this dissertation are as follows.

- 1: Why do women join the Federation and why do they stay in the Federation?
- 2: How do ethnicity, education, and religion affect how women interpret Federation work?

[3] Mitlin and Satterthwaite, *Empowering Squatter Citizen*, 139-245.
[4] Mitlin and Satterthwaite, *Empowering Squatter Citizen*, 281-282.

- 3: What are the leadership practices of Federation women and what are their leadership strengths and weaknesses?
- 4: What factors sustain or hamper their work?, and
- 5: What resources do women use for social transformation and poverty reduction?

I argue three points. First, women join the Federasi for socio-economic reasons but they remain for socio-economic and psycho-social reasons. Second, Federation respondents demonstrate strong organizational, communication, and personal leadership competencies but are less skilled in analytic and positional areas. Finally, continuing to do daily savings is one of the most powerful symbols of sustained commitment to the Federation. This dissertation provides the first ethnographic study of Federation women leaders representing a broad range of ethno-linguistic groups and the first, in-depth exploration of the leadership practices of the women who have built one of the most powerful poor people's organizations in southern Africa. Answering the research questions more fully will provide lessons for enriching the community organizing and mobilizing practices of poor people in our North American contexts and provide one framework of success for building a broad-based poor people's organization in the United States.

The literature on the social, religious, and political lives of impoverished, indigenous Namibian women is scant. In Iken's book *Woman-Headed Households in Southern Namibia* she argues that women-headed Nama households in southern Namibia deploy a range of strategies relating to their economic survival and social organization. For example, since the 1920s the number of unmarried mothers has increased, and there have been fewer marriages. A greater percentage of females have acquired some formal education, male influence in the family has declined, and more women are taking up wage employment for income. Because of the absence or limitations of male support and

kinship assistance, women have reorganized their security networks, focusing primarily on close female relatives, in order to sustain their poor households. [5] Harpending and Pennington produced a 1993 demographic study of the ecology and population dynamics of *Botswanan* Ngamiland Hereros[6] who are prominent, prosperous cattle and goat herders. Hereros live in family homesteads which feature extended family living in several clusters of huts (*ozongonda*). Women build the huts and perform all domestic duties, children collect firewood, and men tend livestock. Nearly 40% of all births occur to single women, monogamy is not common, and marriages are not durable. "Children" include biological, fostered, grandchildren and purchased children, and children on labor contract. Bonds between biological parents and children are weak. Finally, !Khaxas and Wieringa[7], in their research on same-sex Damara couples, found that the Damaras form hunter-gatherer societies, hold land communally, live in small bands of up to 10 units, and have no ruling structures [e.g., kings, chiefs, captains]. Women's household work is valued as an important contribution to survival, yet gender inequality is also culturally ingrained. Like the Hereros, women build huts and care for children. Typically, most Damara men do not pay child support nor care for their children. Men and women inherit equal portions, thus most Damara women have private ownership and control over their houses and other property. The socio-cultural literature on Colored (Rehoboth Basters), Caprivian, and RuKwangali (Ovambo) women is scant.

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[5] Adelheid Iken. *Women-Headed Households in Southern Namibia: Causes, Patterns, and Consequences.* (Windhoek: Gamsberg Macmillan, 1993), 3-7, 200-202. Those close female relatives include mothers, daughters, and sisters.

[6] Henry Harpending, and Renee Pennington. *The Structure of an African Pastoralist Community: Demography, History, and Ecology of the Ngamiland Herero* (New York: Oxford University Press, 1993), 21-73. Extended family members include fathers, mothers, children, young people, lovers, brothers, and sisters. My 2010 research among Aminius (Namibia) Hereros confirms all of Harpending and Pennington's findings.

[7] Elizabeth IKhaxas and Saskia Wieringa, "Same-Sex Sexuality among Damara Women," in *Unravelling Taboos: Gender and Sexuality in Namibia,* eds. Suzanne LaFont and Dianne Hubbard, 296-314 (Windhoek: Legal Assistance Centre, 2007.

Situating the Author

My own experiences and perspectives as a middle-class, African-American, Presbyterian pastor and Industrial Areas Foundation (IAF)[8] community organizer play a role in shaping the research questions that I ask as well as the way that the questions are answered. Putting my own life and relevant experiences in the spotlight may provide some insight into my subject, analysis, and approach. I was born and raised in Memphis, Tennessee, in a middle-class African-American residential neighborhood in the south-central part of the city near a large U.S. Department of Defense Army Depot and the Memphis International Airport. Our neighborhood of single-family homes was made up mostly of families with small children and two-parent professionals who were teachers, public school principals, postal employees, and military leaders. Almost all of the children attended public elementary, middle and high schools. Parents assumed that their children would attend college, start families, and successfully secure and sustain middle-class employment. On Sunday mornings, most people made their way to Baptist, AME, Disciples, and Episcopal churches. I grew up in and attended Emmanuel Episcopal Church until age 17. The congregation, made up of African-American public school teachers, administrators and black professionals, met in an historic church building that was located in Foote Homes, a large public housing complex about 3 miles east of downtown Memphis.

[8] IAF organizers work with citizens – secular and religious – to build broad-based organizations that invest in the power of organized families and congregations acting together to found democratic public life. The IAF is non-ideological, non-partisan, but political. IAF groups build a political base within society's civic sector, including religious congregations, labor locals, homeowner groups, recovery groups, parents associations, settlement houses, immigrant societies, schools, seminaries, orders or men and women religious, and others. Leaders use that base to compete, confront, and cooperate with leaders in the public and private sectors.

Early on, I noticed that most of people living in Foote Homes were poor women and children. As far as I know, over time, Emmanuel Church as a collective body had very little substantive contact with Foote Homes residents, even though a succession of different priests preached sermons exhorting the congregation to reach out to our neighbors. The fact that the congregation did not raised questions for me about the sometimes fractured link between rhetoric, self-interest, and practice and the role of the church in helping to solve important social problems like racial discrimination and poverty. I began asking of myself and others questions. For example, do Christian congregations have any responsibility to help alleviate or make bearable and more just the lives of people other than themselves and their fellow congregants, especially the poor?; Is one's individual salvation or the salvation of congregations or even the nation linked to justice for the poor?; Should the church mediate publicly to confront issues and conditions which cause poverty?; If churches choose not to mediate for the poor, what effective, collective measures can impoverished people do to lift themselves out of poverty?

I left Memphis in 1978 to attend Brown University. After college, I worked as a buyer for Filene's, attended graduate school at the University of Chicago, worked as an orchestra management fellow for the American Symphony Orchestra League, and as a computer programmer for the University of Chicago Hospitals. Leaving Chicago in 1991, I took up a post as director of an infant mortality prevention program at Albert Einstein Medical Center. As a healthcare outreach worker among prostituting women (1991-1994), a housing administrator for homeless and addicted adults (1994-1996), and a community organizer to seventy-five Nashville congregations and their clergy (1996-2002), I have spent

over twenty years connecting churches to the poor through works of direct service, charity, and community organizing. In Nashville, the community organizing group that I helped lead, Tying Nashville Together (TNT), successfully organized about 75 middle-class congregations. However, we struggled and ultimately failed to sustain significant black church involvement, working-class congregations, and public housing groups in the work. Generally speaking, within each of these groups, I found resignation instead of anger about the condition of their own people and little initiative to organize. In meetings and worship visits with nearly 75 TNT pastors, imams, and rabbis, with the exception of several clergy, I found no evidence of liberation theology or black theology present either in their public preaching or private theological reflection. Among clergy who refused to join TNT but led low-income churches, I found theological resistance to the idea of enjoining their congregation in community organizing work as a tool to increase justice and equity for all, and this included their own congregants. Questions about self-interest and the public role of the church in alleviating serious social problems only deepened. In order to wrestle with these questions, I enrolled in seminary at Louisville Presbyterian Theological Seminary and in doctoral studies in Religion at Vanderbilt University.

In 2007, along with 2 Vanderbilt Divinity School professors, I accompanied 18 Master of Divinity students from Vanderbilt and American Baptist College to Namibia for a 3-week immersion to meet leaders of the Black churches in Namibia and to study the relationship between religion and politics in the post-conflict era. Included in our itinerary were meetings with the Shack Dwellers Federation of Namibia. With the Shack Dwellers, I discovered poor people urgently self-organizing to improve their living conditions by

building their own houses, so in 2010, I returned to Namibia as a Fulbright Scholar to study the leadership practices of the women who lead the Federation. With the exception of the Evangelical Lutheran Church in the Republic of Namibia and the Roman Catholic Church, I found that other churches were neither involved with the Federation nor materially participating in any significant way in helping ease the poverty which afflicts 70% of the Namibian population. Rather, I discovered that Federation members were using self-help philosophy and a women-centered form of organizing within an MBOP, and not black theology or church-sponsored charity to solve their housing problems and improve their living conditions. Federation women are using these tools because the Namibian government encourages poor people to organize, using self-help methods to solve their own problems. Women-centered organizing within an MBOP is being deployed because, as one Federation respondent said, "men don't think they have any problems" and because MBOPs are an effective poverty reduction tool.

A Dialectical Model of the Philosophies and Practices That Frame Federasi Life

In *The Black Church and the African American Experience*, C. Eric Lincoln and Lawrence Mamiya theorize the black church through three religious dimensions: 1: the black sacred cosmos; 2: a stable and coherent black-controlled institution, and 3: a dialectical model which acknowledges the constant tensions and shifting polarities of black church life throughout history. Lincoln and Mamiya's dialectical model[10] gives this researcher a way to obtain a more holistic picture of the ideological tensions which frame

[10] C. Eric Lincoln and Lawrence H. Mamiya, *The Black Church in the African-American Experience* (Durham: Duke University Press, 1980), 22-30.

and structure female Federation members' lives. There are five main pairs of dialectically related polar opposites useful for analysis: 1: apartheid theology/Namibian liberation theology; 2: Afrikaner nationalism/Black Consciousness; 3: womanism/patriarchy; 4: grassroots organizing/women-centered organizing; and, 5: the membership-based organization of the poor/church-based charity. All of the 281 women who completed the 2010 Federation Questionnaire either grew up in or were adults during the apartheid era. This suggests that all of the respondents experienced, in a variety of forms, the above-mentioned dialectical tensions, all of which are still resonant in Namibian society today.

Apartheid Theology and Namibian Liberation Theology

Apartheid is an ideology, a closed, totalitarian system of ideas, which has in mind the total separation of Black and White races in South Africa (and Namibia) and which endeavors to make its influence felt over the whole spectrum of human ideas. In this system one's primary significance is found in racial identity. Afrikaner apartheid architects developed two strains of thinking: pragmatic and ideological. The pragmatists saw apartheid as a temporary emergency measure designed to eliminate friction between population groups within one country. Ideologues pursued apartheid as a final solution to safeguard the position of Whites once and for all.[11] Apartheid ideologists from both groups argued that, in South Africa, each ethno-linguistic and cultural group should develop separately, which was a strategy to legitimize total racial domination and permanent white rule over other races. In South Africa, Calvinism helped to provide a theological foundation for Afrikaner (Boer) nationalism and apartheid by teaching that the

[11] J.A. Loubser, *A Critical Review of Racial Theology in South Africa: The Apartheid Bible.* (Lewiston: The Edwin Mellen Press, 1987), xvii, 106.

Dutch, who settled the area in the 19th century, were God's chosen people, superior to indigenous Africans.

In the 20th century, the Dutch Reformed Church (DRC), the Nederduitsch Hervormde Kerk van Afrika (NHK), and the Gereformeerde Kerk (GK), in both Namibia and South Africa, did little to protest rigid racial segregation. Apartheid ideology played a decisive role in the practical life of the DRC, the NHK, and the GK, finding its way into church order and missionary regulations.[12] Most white, English-speaking churches, while not espousing apartheid in theory accepted apartheid in practice. Most mainline churches in South Africa and Namibia, mostly notably black Reformed, Roman Catholic, Anglican, Methodist, and Lutheran churches as well as the World Alliance of Reformed Churches (WARC), denounced apartheid as heretical. For ELCRN (Lutheran) Bishop Zephania Kameeta

> From beginning to end, it is God who liberates. Reconciliation, peace, and justice are the main components of liberation and of what God is. God is the one who inspired us, encouraged us and carried us to work as his instrument out of slavery into freedom. And the message of our churches should be participation in the whole process of justice and peace and reconciliation and sharing. Deep wounds will result, but it is the only way, the way of the Cross. That is the way of hope and victory.
>
> One's primary significance is found not in race but in Jesus Christ for "Jesus has removed the walls of separation, loves all human diversities, and affirms a common humanity".[13]

[12] Encyclopedia of Politics and Religion, "Calvinism" (by Gary Scott Smith), in http://library.cqpress.com/proxy.library.vanderbilt.edu/ accessed August 5, 2012). For example, in the 1960 Cottesloe meeting of World Council of Churches delegates, total racial segregation in church and politics became a moral imperative. In fact, the DRC document *Human Relations and the South African Scene in the Light of Scripture* (1974) provided a theological defense of apartheid.

[13] Zephaniah Kameeta, "Interview with Bishop Dr. Zephania Kameeta," in *Zephania Kameeta: Towards Liberation,* ed. Jorg Baumgarten, 9-11 (Windhoek: Gamsberg Macmillan, 2006).

Anti-apartheid churches, which stressed the God-given value and dignity of black identity, were bound together, not by color, but through suffering, oppression, and persecution. Today, many black and liberationist churches present an ecclesiology that has evolved from prophetic and political to therapeutic, apolitical, and quiescent, disconnected from any substantive, meaningful, charitable engagement with poor people. One notable exception to this claim is that the work that the Evangelical Lutheran Church in the Republic of Namibia (ELCRN), the largest black denomination in the nation, is doing. From 2009-2012, the Church piloted the BIG program, which is an unconditional cash transfer program for all residents of two small villages in central Namibia (Otjivero and Omitara). For Kameeta, in the post-independence era, the new economy must be based on indigenous, community-based models, rooted in (poor) people's experience, history, and eco-cultural reality, and the self-sufficiency of communities. The BIG program attempted to do that but the program has ended without the government adopting it as national policy.

Afrikaner Nationalism and Black Consciousness

In Southern Africa in the late 19th and early 20th centuries, the influx of African work-seekers to the cities, seen as unwelcome competition to unskilled and semi-skilled white workers, was perceived as a threat to white power. It was under these circumstances that apartheid came to be formed. By 1933, the Afrikaner Broederbond – a powerful secret society populated by apartheid ideologues – recommended total mass segregation as a matter of immediate practical policy. By the late 1930s Afrikaner nationalism had

become a cultural movement promoting separate languages, identities, and public institutions. Segregation meant the settlement of different black 'tribes' into separate areas which would assume an increasing degree of self-government. Once separated, black and white communities could develop in their own areas and administer themselves, eventually becoming good, prosperous neighbors.[14] Still, it was the Christian duty of whites to act as guardians over non-white races until such time as they reached the level necessary to decide their own concerns. With the 1948 election of the National Party, the final blueprint for total apartheid [Grand Apartheid] was devised. By 1950, the Federation Missionary Council of the DRC had written a full complement of over 100 apartheid laws, controlling Black life "from cradle to grave." Those laws included prohibitions against mixed marriages and sexual intercourse between blacks and whites, the creation of separate group areas, and separate amenities.

As a reaction to increasing repression, degradation, and violence, the South African Black Consciousness Movement, founded in 1968 by the South African Student Organization (SASO) was at root a struggle about the dignity of the Black man. Dignity was rooted in one's humanity. That same dignity found inspiration in the person of Jesus Christ "who brought people of all races together in love. Jesus died on the cross and taught that death was worth it."[15] Because apartheid was "a situation from which we are unable to escape at any given moment", a philosophy of liberation that changed the mind and a way of life from which the future could be built was crafted first. Increased self-awareness, persons accepting their blackness, and the rejection of inferiority complexes

[14] Lousber, *Critical Review*, 211.
[15] Daniel R. Magaziner, *The Law and the Prophets: Black Consciousness in South Africa, 1968-1977* (Athens: Ohio University Press, 2010), 50.

were new consciousnesses that would move black people positively toward the future. By becoming consciously black, organizer Stephen Biko wrote, "you have committed yourself to fight."[16]

Namibian black consciousness, developed in the midst of an ongoing war of independence, meant activating the black community to think about the ongoing socio-economic and political problems that black Namibians faced. Black consciousness should motivate people to participate in the struggle for liberation, justice and peace, and to substitute the negative concept 'non-white' with the positive concept 'black'. It also meant that black people had to first reconcile with their own history, culture, and religion before addressing alienation from and reconciliation with white people. Today, the Federation is helping poor people work out their own history, culture, and religion within their own organization, which has at its center, the building up of women's dignity as symbolized by a woman's collective, political power, and homeownership. These same women are becoming self-aware, accepting their blackness and are learning to reject inferior housing. They have committed themselves to fight for better housing.

Womanism and Patriarchy

Womanism is a term associated with varied conditions of black womankind and of women of African descent. Coined first by novelist Alice Walker, womanism represents an expectation of an experience of feminist knowledge, competence, and responsibility that is beyond those associated either with youth or with the gender traits traditionally assigned females in a particular culture. A womanist – a black feminist or feminist of color –

[16] Magaziner, *The Law and the Prophets*, 53.

respects, appreciates, and relies upon the capabilities of women. While she is pro-woman, an advocate of women's interests, equity, and enrichment within familial, community, religious, educational, economic, political, and social relationships and institutions, a womanist is also concerned about the survival of all people, male and female.[17] Womanist ethics, formed through the eyes of "the least of these" seeks to determine how to eradicate oppressive social structures that limit and circumscribe the agency of African women (and men).[18] Nigerian Chikwenye Okonjo Ogunyemi's African womanism[19] is the conviction that gender questions can be dealt with only in the context of other issues – inter-ethnic skirmishes, religious fundamentalism, language, gerontocracy, and in-lawism - that are relevant for African women. Orisa Osun (Mammywata) is Ogunyemi's womanist prototype. "Osun inspires women to be a mother with a career, to bring order in the face of anarchy, to engage debate across gender lines, and to cancel oppositionality." Orisa Osun as womanist is relevant for Federation women as they confront female disinheritance and in-lawism, tensions between males and females, and inter-ethnic tensions between Ovambos and Hereros, Afrikaners and indigenous Blacks, and indigenous Blacks and Coloreds.

Patriarchy (rule of the father) is the system of male dominance by which men as a group acquire and maintain power over women as a group. It signifies systemic conditions of female subordination that womanism opposes. Patriarchy establishes male dominance in its basic accounts of the world and its standards of knowledge and judgment as well as in

[17] Women's Studies Encyclopedia, "Womanist, Womanism, Womanish" (by Deborah K. King), in http://gem.greenwood.com.proxy.library.vanderbitl.edu/ (accessed August 5, 2012).
[18] Stacy Floyd-Thomas, *Mining the Motherlode: Methods in Womanist Ethics* (Cleveland: The Pilgrim Press, 2006), 5-11.
[19] Layli Maparyan, *The Womanist Idea* (New York: Routledge, 2012), 24-27. Wo/man palava is defined as the desire for a harmonious community which entails that each individual, male or female, can contribute that difference to ensure dynamism in apparent unity.

its concrete institutions and practices. Patriarchy also entails efforts by men to control women's bodies including restricting or imposing contraception and abortion, as well as through direct violence against women through rape or the threat of rape. Many Namibians justify patriarchal practices because of "tradition", "custom", and "culture". For example, in the colonial era, systems of private ownership allocated most agricultural products and livestock to men. Males enjoyed freedom of movement while women were largely confined to the home. During the apartheid era, women were always subject to male authority, which rendered them perpetual minors all their lives with no legal rights. Village chiefs and customary or tribal law determine all things in rural life, including the seizure of property from newly widowed women that leaves them homeless and destitute.[20] Under customary law, marital property belongs to the husband, which means that widows are left with what they brought to the marriage, usually a few pots and pans. As soon as a man dies, his children take and hide as much of the property as they can, before their father's brothers and nephews arrive for it and the family home. Widows who remain in a closed room speaking to no one during the mourning period emerge to find everything but her cooking pots stolen. Lack of access to land and property keeps women victimized by this practice in poverty. Poor women are also restricted from obtaining bank loans because of their lack of ownership of immovable property. Hence, the need for the Federation's women-centered community organizing, pro-poor loan fund, and homeownership for women and children.

[20] Robyn Dixon, "Namibian Widows Suffer More than the Loss of Their Spouses; While a Woman is Secluded in Mandatory Mourning, Her Husband's Relatives Can Come In and Take Everything She Has," *The Los Angeles Times,* June 1, 2006 (home edition), A26.

Power-Based Organizing and Women-Centered Organizing

Over the past 70 years, power-based organizing, rooted in the theories of Saul Alinsky, has been an important form of community organizing in the United States. A core belief of power-based organizing is that serious public policy problems stem from citizens' lack of power within the public sphere. Goods and resources are allocated through a public bargaining process in which different interest groups compete for what they need. Allocation decisions are based on a raw calculation of power, which is defined as organized people and organized money. Because the system is predicated on power, those without it (organized people and organized money) cannot create change. The priorities and needs of the unorganized are overlooked or ignored when decisions are made. Unorganized people must then come together, get to know one another (relational meetings), exchange points of view, and reach common agreement on a common platform of issues. From disciplined conversation and exchange can emerge a large, well-organized "people's organization" that can advance the community's interests in the public arena. Through several public demonstrations of organized people, the organization aims to become a respected player in public negotiations in order to win material benefits for their communities.[21] Power-based organizers build a broad base of political support within society's third sector, which is made up of voluntary institutions including congregations, labor locals, homeowner groups, parents associations, immigrant societies, schools, seminaries, and others. Leaders then use the power of organized people to compete,

[21] Kristina Smock, *Democracy in Action: Community Organizing and Urban Change* (New York: Columbia University Press, 2004), 14-16.

confront, and cooperate with leaders in both public and private sectors to achieve negotiated goals and objectives.

Power-based organizing is distinguished by an explicit focus on relational work. The development of relationships is a model of relational intervention that has emerged from the practical experimentation of organizers and community leaders. Intentionally developing relationships is the key to building broad-based power to produce social change.[22] Relational (e.g., one-to-one) meetings, which are brief, semi-structured conversations between leaders, are one source of the organization's power and its basic method for finding and acquiring energy, talent, and ideas. Ideally, relationships built through this process are connections that will survive any particular issue-based victory or defeat. The central goal of the relational meeting is to listen to another's story. In this context, understanding a person's story means the emergence of their history, present situation, and their hopes and dreams for the future. The process is driven by a desire to identify and train local leaders in relational skills and have those leaders build ever-widening circles of relationships. One-on-ones can help create social capital within interpersonal and public networks which then allow organizers to claim success relative to other organizing efforts. Relational meetings and the public relationships which result can advance work on important public policy issues, develop social capital, expand identity, and help people develop a more robust public life. Most people are unfamiliar with relational organizing but do understand issue-based work. That is, many people are interested in power-based organizing because they want to address a public policy issue –

[22] Brian D. Christens, "Public Relationship Building in Power-based Organizing: Relational Intervention for Individual and Systems Change" *Journal of Community Psychology* 38 (2010): 886-900.

public education or housing for example - important to them. Others find that relationships naturally emerge and evolve through work on important issues.

The women-centered model of organizing[23] begins from the cooperative world of the private sphere as well as personal and community development. It extends women's traditional caretaking roles into broader community action to address the needs of children and families. Involvement emanates from self-interest [the self in relation to others] and an ethic of care maintained by relationships built from family care-taking and from doing local volunteer work in community associations. Social cohesion, responsibility, and practical reciprocity as means towards institutional power are gained through routine, private sphere activities such as childcare, housekeeping and shopping, as well as through social arrangements that protect, enhance, and preserve the cultural experience of community members. Communal structures offer public arenas outside the family where women can develop a growing sense that they have the right to work on behalf of themselves and others. Women-centered organizing also offers chances for individual empowerment and group power.[24] For example, individuals are empowered through developing new skills and understandings which can provoke new and more effective action (e.g., new home construction). Acquiring new skills can also help women develop more self-confidence inside and outside the home. Collectively, women gain power by bringing neighbors together to resolve disputes and build relationships within their own communities. This model uses the small group to establish trust and build informality and respect.

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[23] Smock, *Approaches to Community Organizing,* 12, 24-26.
[24] Susan Stall and Randy Stoecker, "Community Organizing or Organizing Community? Gender and the Crafts of Empowerment," *COMM-ORG: The Online Conference of Community Organizing and Development* (November 1997): 2-6.

Women-centered organizing extends the boundaries of the household to include the neighborhood and dissolves the boundaries between public and private life and between household and civil society. Mentoring others as they learn the organizing process is premised on the belief that leadership is group-centered and that *all* people have the capacity to be leaders. Federasi women transform neighborhood social networks into a political force and demonstrate how the skills they learn in their families and communities (negotiating disputes, recruit new members) can be translated into effective public sphere leadership. With the power-based model, trained organizers teach leaders the principles of community organizing. Conversely, with the women-centered model, respected, experienced women from different savings groups travel widely in Namibia, and to other countries in the developing world, to teach other poor women, and exchange information, experience, and skills. In these exchanges, women share practical skills, build relationships, and help the inexperienced execute their own development agendas. The skills that women use to manage their homes are now transferred to the community level. Liberation theologians, cultural critics, and community organizers can learn much by attending to this model of organizing.

The MBOP and Church-Based Charity

Historically, one strategy that has been used to support the survival of the poor has been the creation of organizations of the poor formed to enable poor people to escape from poverty. One kind of community-based organization designed to help the poor is the membership-based organization of the poor (MBOP). MBOPs usually emerge in contexts where there is an absence of formal safety nets, and weak or nonexistent government and

private welfare programs catering to the basic needs of the poor. Contexts which contain large, concentrated numbers of poor people and where customary social and family support systems are absent are favorable to MBOPs.[25] These organizations[26] have a commitment to collective action to change the conditions of their poor members, governance structures that respond to the needs and aspirations of the poor, members who are impoverished, and elected leaders who operate on democratic principles that hold elected officers accountable to the general membership. These organizations are an important addition to poverty reduction efforts because they help members build individual and group capacity, foster expression and debate, gain access to policy discussions, represent the voice of the excluded, and carry out concrete projects.

In Namibia, impoverished women come together because of a shared sense of powerlessness, discrimination, and dissatisfaction in the larger society due to their economic status and gender status. The Federation, which is a slum association MBOP, espouses a philosophy of self-help (moral uplift, mutual aid) to accomplish its objectives. Mutual aid and self-help are everyday "do-it-yourself" methods that involve coming together as a group, at the grassroots level, to solve a common problem. Self-help relies on the principles of strength in numbers, wisdom gained from life experience, self-education, and democratic knowledge-sharing. While womanist mutual aid begins with the survival wisdom of women of color, it embraces all who can benefit from this body of knowledge without negating its source or denying the social conditions that created it. Mutual aid

[25] Martha Chen, Renana Jhabvala, Ravi Kanbur, and Carol Richards, *Membership-Based Organizations of the Poor* (London: Routledge, 2007), 37.
[26] Chen, et al, *Membership-Based Organizations of the Poor,* 1-9. There is a wide range of MBOPs, including trade unions, cooperatives, funeral associations, slum associations, and community-based organizations.

and self-help groups provide a sense of belonging, adaptive beliefs[27], sharing and support, role-modeling, and practical information and skills.[28]

One concrete expression of the Federation's self-help practices is the community (pro-poor) fund which is designed to help members obtain secure (housing) tenure, access to basic services, and improved dwellings. Community funds like the Federation's Twahangana Fund receive money from the Namibian government to provide collective financing for shelter upgrading, including land purchase and preparation, infrastructure installation, service provision and housing construction, extension, and improvement. Loans from the Twahangana Fund are then offered to households and are routed through community organizations like NHAG (the Federation's sponsoring organization) which perform accounting and accountability services for each household. Pro-poor funds also leverage the collective savings of poor people to trigger housing development. Community funds use group borrowing in order to make home loans available to people with very, very low incomes.

A second strategy used to support the survival of the poor has been the creation of charitable institutions motivated by religious (Christian) impulses. Charity (*caritas)* means family affection, friendship, and patriotism. Works of charity are the practical embodiment of love for one's neighbor. For Christians, love of neighbor in Christ's teaching is not optional, but a commandment that all disciples must obey in order to belong to Jesus (John 13: 35, "You are my disciples if you love one another"; Acts 4:32,

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[27] *Encyclopedia of Psychology,* 2005, s.v. Mutual-Help and Self-Help." (Kenneth J. Maton) Adaptive beliefs are distinctive belief systems which when adopted by members can serve as specialized knowledge or a cognitive antidote to the problem or life situation. In adopting these beliefs, some of the most psychologically disabling aspects of their situation can be ameliorated.

[28] Layli Maparyan, *The Womanist Idea* (London: Routledge Press, 2012), 68.

believers sharing everything they had). The apostle Paul emphasized the obligation of each Christian to practice charity (Gal 6:10) admonishing believers to "do good to all people, especially to those who belong to the family of believers."

Early Christian communities considered widows and orphans, prisoners and captives, enslaved people, the sick and the dead, travelers, and deaf mutes to be special classes of the poor. Church-sponsored charitable institutions were first constructed by St. Basil (372CE) (Cappadocia) in order to receive travelers and the sick (lepers). Under Louis the Pious (817CE), hospices and hospitals for the needy were built, while within the monastery, widows and destitute women were sheltered. By the 13th century, the Roman Catholic Church had established a congregation for prostituting women and 50 new houses of refuge for them.

In Namibia, 19th and 20th- century missionaries translated the Bible into a variety of indigenous languages, educated children, built churches and congregations, and preached a mostly passive, subdued theology. The Namibian Roman Catholic Church has built a full range of schools, colleges, hospitals, seminaries, and hostels for those who can afford to pay the fees. Similarly, the Lutheran churches have high schools, seminaries, and hostels which cater largely to the middle class and the wealthy. The Roman Catholics have a full complement of HIV-AIDS clinics and services while the black Lutherans have created a pilot public welfare subsidy, income-security program (BIG-Basic Income Grant) in Otjivero-Omitara. Other than the BIG project and the Reformed Church's work with orphaned and vulnerable children (OVC), there is no other documented history that I can find of churches providing organized and large-scale charitable care to the poor. Most

Namibian churches are either unable or are unwilling to do that work. The Council of Churches in Namibia (CCN)[29] serves as an example of this claim. A coalition of Christian denominations which "facilitates, coordinates, and promotes ecclesial and social services, CCN is an ecumenical body which exists to support and enable member churches to respond to the spiritual and socio-economic needs of all God's people, commissioned to be a prophetic voice of the poor and other vulnerable people in society."[30] I interviewed the CCN Executive Director, the Rev. Maria Kapere, on April 16, 2010. When I asked her how the CCN currently addresses poverty she said

> The church after independence (1990) became indifferent. The people are just going to church on Sunday morning and go(ing) home and that's it. We have AIDS in our country and some churches like the Catholic and ELCIN and ELCRN and AME churches have programs through CCN and individually, but still the impact that this program makes especially on the poor is just very, very low.
>
> CCN has a program of ecumenism whereby actually by now in each town where there are more than two churches there should have been an ecumenical committee and that is what we are also starting to do. We have only three committees in the whole country: Rundu, Walvis Bay, and Rehoboth. Even here in Windhoek it doesn't exist.[31]

When I asked Federation women how their neighborhood churches interact with them, they said "they provide soup and help with funerals." With the CCN working to discern its post-independence purpose and vision, and with no national or local alternative to it, poor people are left to struggle on their own, hence the use of self-help and mutual aid by

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[29] The AME Church, the Anglican Diocese of Namibia, the Dutch Reformed Church, The Evangelical Lutheran Church in Namibia (ELCRN), the Evangelisch-Lutherische Kirche in Namibia (DELK), the Evangelical Lutheran Church in the Republic of Namibia (ELCRN), the Protestant Unity Church (Oruanno), Rhenish Church in Namibia, the Roman Catholic Church, the United Congregational Church of Southern Africa (UCCSA), the United Methodist Church in Namibia, the Uniting Reformed Church in Southern Africa (URCSA), the Methodist Church of Southern Africa (MCSA), and the Pentecostal Protestant Church (PPC) are all current CCN members.

[30] Gerhard Totemeyer, *Church and State in Namibia. The Politics of Reconciliation* (Freiburg: Arnold-Bergstraesser Institute, 2010), 120.

[31] Angela R. Cowser, personal interview, April 16, 2010.

the poor to deliver to themselves the help they need. The indifference or inability of the Church to materially assist and theologically support the poor has serious implications. This vacuum provides theological and political openings for institutions other than the Church to define and work out new forms of charity and justice. The Federation has stepped into this vacuum.

Thesis and Argument

This dissertation is framed by two central arguments. First, in the post-independence era it is Federation women, not (most) black churches, who are doing liberation theology by the ways in which they insist on lifting up and organizing around the God-given dignity of poor, black women. They continue to reflect critically and concretely on poverty and are using elements of emancipatory ethnography – audits of informal settlements for example – to document their living conditions and mobilize to change them. Embedded in their work is a striving for self-respect, self-determination, self-preservation, and self-recognition. They are claiming their space and place in the world, whether others have acknowledged it or not, and are building the capacity to expand and deepen their abilities through creative, self-initiated action. Second, to do liberation theology, Federasi women are combining womanist, women-centered organizing with elements of black consciousness developed for the post-independence age in order to build one of the most powerful MBOPs in Namibia and all of Southern Africa. These activist mothers "have committed themselves to fight" and are challenging their poverty and the separation between the public and private spheres by re-conceptualizing private household

problems as public issues with public solutions. To do this they are creating safe spaces where poor women can gather and support one another's development and carry out concrete projects, all while building power and authority.

In an environment where poor people have few venues for redress of their grievances, Federasi women are re-invigorating liberation theology through their MBOP by politicizing the private sphere around homelessness in order to combat the exclusion of poor people from the public sphere. Studying the community organizing practices of Federation women can provide lessons for enriching and reinvigorating community mobilizing efforts of poor people in our North American contexts and provide a framework of success for building a broad-based, national, poor people's organization in the United States.

Method

In order to better understand Federation women leaders, as my methodological frame, I am using womanist sociological analysis which takes seriously the work of liberation for black communities by examining the lives of its most subjugated class: black women. This method deconstructs social myths that denigrate black women while privileging their black male and white female counterparts. It uses a grounded theoretical approach in order to focus on the hermeneutic of Federasi women's religious, social, economic, and cultural traditions and the ways in which they help accomplish (or not) black female liberation. The approach that I use – Stacey Floyd-Thomas' emancipatory

meta-ethnography – embraces the experiences of (impoverished) black Namibian women.[32] The first criteria, cultural centrism, values Black women's testimonials and experiences as the ground upon which any ethical analysis concerning black women's (political) development must stand. Questions might include the following

- How do black (Federasi) women understand their world in light of their political plight? *They see the world as a struggle for survival made bearable within the sisterhood of the Federation.*

- How do they believe the world should be? *All people, regardless of race, ethnicity, or income, should have safe, decent, affordable housing (homeownership) available to them.*

The second criteria, critical analysis asks normative and academic questions to women's truth claims. For example

- What are the obstacles that have prevented their goals or dreams? *Generational poverty, racism, war, occupation, Bantustans, poor education, all framed by an anti-poor, anti-black bias embedded in government policies have prevented poor women from achieving their goals.*

- Were those obstacles perceived as religious manifestations and/or socially manufactured? *These are largely socially manufactured, except among Caprivian women some of whom openly ascribe poverty to a variety of demonic forces.*

The third criteria, spiritual empowerment asks black women what experiences and structures they have created to improve their lives. The researcher asks for example

- What tasks have they undertaken to eliminate those obstacles? *Federasi women have organized themselves into neighborhood-based savings groups in order to increase their power and speak in the public square convincingly about the need for homeownership for the poor. Additionally, they are willing and able to self-build their own housing.*

- Have those tasks been successful? *In some communities, yes, and in others, no.*

- How do they see themselves as persons of faith (political actors) in the light of such experiences? *Most are not yet aware of the power they have to shape and make concrete pro-poor public policies for themselves and other poor people. I didn't hear women link the*

[32] Floyd-Thomas, *Mining the Motherlode,* 90-92.

> *practice of Christianity with their political work, which is framed almost exclusively as pragmatism.* [33]

This mode of analysis articulates a Black, female liberation sociology by examining and reintegrating black women's experience into black female society and into the wider (Namibian) society. It deconstructs social myths that denigrate black women, constructs discourse in light of black women's experiences, and uses a grounded theoretical approach which focuses on the hermeneutic of black female religious and cultural traditions. This method of analysis is designed to extricate the hidden value of black women's (religious) formation from its traditional sociological analysis and discourse and help the scholar make sacred a research process that can be alienating and dehumanizing for both researcher and the researched.

Federasi women understand their world as one of struggle and of companionship and victory through the women's collective. And it is through the collective that women determine how the Namibian government should respond to homelessness. Most women struggle every day to earn enough money to eat, too many adults are debilitated by HIV-AIDS, and there are too few resources to care for the ever-increasing number of orphaned and vulnerable children. These obstacles are perceived as socially manufactured primarily by a patriarchal culture and by a government which cannot (or will not) create employment opportunities for the poor nor welfare supports for the poor.

The objective of Floyd-Thomas' method is to do research in a way which privileges and authenticates Federasi women's social and political development. Therefore, she suggests that the researcher use a method that captures the in-depth perspectives of only a

[33] Floyd-Thomas, *Mining the Motherlode,* 93.

few women. In the field, it was difficult to interview only a few women when so many wanted and needed their voices and stories to be heard and documented. I also needed to test the claim, which is part of Federation lore, that all members are leaders. What I did instead was use the 2010 Federation Questionnaire to sample a broad sample of Federasi women (281) and interview in-depth 6 key Federasi leaders and 3 high government officials. As far as I know, this ethnographic study of Federation women and their leadership practices is the first of its kind. It will add to our understanding and knowledge of indigenous Federation women leaders and it will increase the Federation's ability to find and cultivate leaders.

Using a case study method with cross-sectional dimensions[34], my study population is Federation women leaders. To collect primary data, I used in-person, structured interviews. I paid Federation translators to translate and administer the questionnaire. I used the Federation 2010 Questionnaire (appendix) because it allowed me to systematically obtain information about behaviors and attitudes. Because I wanted to create thick descriptions of those behaviors and attitudes, I also used the controlled or systematic observation method[35] to obtain primary data. To collect secondary data, I read books, articles, and other historical material gathered from the Vanderbilt Libraries, as well as books and articles provided by NHAG staff, the public library in Omaruru, Namibia, and the Sister Namibia[36] library in Windhoek, Namibia.

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[34] Emily Stier Adler and Roger Clark, *How It's Done: An Invitation to Social Research* (Belmont: Thomson/Wadsworth, 2008), 179.

[35] Adler, *How It's Done,* 309. Controlled observations involve clear decisions about what kinds of things are to be observed.

[36] Sister Namibia is the largest feminist organization in Namibia. They have offices in Windhoek and Oshakati (northern Namibia) that contain scholarly and popular periodicals and books on women in Namibia. Their Windhoek office and library was a 15 minute walk from my home.

To complete a case study of Federation women leaders, I performed structured interviews with female Federation members and Namibian government officials who worked with Federation savings groups. I used a snowball sampling method[37] to find interviewees. I engaged in participant observation in every city, town, or village visited, and during most encounters with Federation members. Specifically, I engaged observed twenty Federation meetings at the local, regional, and national levels, as well as five meetings between Federation members and municipal authorities. Participant observation is a method in which a researcher takes part in the daily activities, rituals, interactions, and events of a group of people as one means of learning the explicit and tacit aspects of their life routines and culture. Key elements of participant observation usually involve living in the context for an extended period of time, actively participating in a wide range of daily, routine, and extraordinary activities with people who are full participants in that context, using everyday conversation as an interview technique, informally observing during leisure activities, recording observations in field notes, and using both tact and explicit information in analysis and writing. [38] I observed women working in various stages of the home-building process: digging trenches, collecting brick-making materials, making bricks, and building walls. I watched women perform daily chores including making breakfast, lunch, and dinner; cleaning their homes; caring for children and the elderly; and, attending Federation meetings. Because I traveled with NHAG staff and Federation leaders, upon arrival in a town, I was immediately introduced to members. I lodged with

[37] Adler, *How It's Done,* 131. A snowball sampling method is a non-probability sampling procedure that involves using members of the group of interest to identify other members of the group.
[38] Kathleen M. DeWalt and Billie R. DeWalt, *Participant Observation: A Guide for Fieldworkers* (Walnut Creek: AltaMira Press, 2002), 3-4.

Federation families in their homes or with NHAG staff in an off-site bed and breakfast motel.

The Federation Questionnaire 2010 was the primary instrument used to collect data from this convenience sample. This mixed methodological approach provides a comprehensive lens hrough which to evaluate the experiences, challenges, and responses of female Namibian shack dwellers. The data collection period began January 20, 2010 and ended July 7, 2010. The questionnaire was administered to 313 individual Federation leaders (281 females, 32 males), representing thirty cities, towns, and villages in all thirteen regions of Namibia (Appendix A, List of Cities, Towns, and Villages Visited via Federation Exchanges). Because most Federation members are either bi- or tri-lingual, and many speak English, it was not difficult to locate other Federation women (and men) to translate for me. All but 30 of the questionnaires were self-administered with the help of Federation translators who spoke Afrikaans, Damara, Nama-Damara, Ovambo, Herero, Rukwangali, Silozi, Subia, and English. During the data collection period, I accompanied Namibia Housing Action Group (NHAG) drivers and Federation women as they traveled the country to conduct community exchange visits and Community Land Information Program (CLIP) audits. Community exchanges are learning vehicles through which information, experiences, and skills between urban poor communities are exchanged. The CLIP enumerations, organized in 2008 by NHAG, are a national, information-gathering activity of Federation women. When traveling with staff on exchange visits, I observed, listened to, and lived with Federation members in settlements, villages, towns, and small and large cities throughout Namibia.

The questionnaire included open and closed-ended questions. The closed-ended portion contained questions about tribal affiliation, age, education, leadership roles, and gender. The open-ended portion included questions about female leadership roles within the Federation. The questionnaire was pilot-tested within two days of my arrival in country, in Windhoek, among a group of Federation women in Katatura. The document was refined in February, 2010 and questions about leadership qualities were added by NHAG staff. I collected a convenience sample in each community that I visited. From January 20, 2010 until July 7, 2010, I visited the following communities: Aminius, Gobabis, Grootfontein, Henties Bay, Kamanjab, Katima Mulilo, Keetmanshoop, Nkurenkuru, Opungo, Omaruru, Ongwediva, Oshakati, Ondangwa, Outjo, Rehoboth, Swakopmund, Tsumeb, Usakos, Walvis Bay, and Windhoek. On July 5, 2010, I also met with about 30 Federation leaders in Windhoek-Katatura for their comments, review, and validation of the questionnaire results. Attendees were concerned about the low number of Ovambo-speaking women and the high number of Nama-Damara-speaking respondents in the sample. Ovambos are the largest ethnic group in Namibia (50%), yet my sample has 28% Nama and Nama-Damara speakers as the largest language group. Ovambos account for only 16% of the sample. This concern is noted but could not be circumvented in this purposive sample. Moreover, the goal of the study is not generalizability. The number of people I was able to interview in any one location was dependent almost entirely upon the willingness and ability of the Federation organizer and/or NHAG staff member leading the trip to deliver people to a meeting.[39]

[39] For example, one Nama-Damara-speaking Federation organizer in Keetmanshoop organized 67 people to be interviewed, while two Ovambo speakers in Ongwediva organized about 10 women for interview. Generally, people were

The Structure of the Dissertation

Chapter 2 provides a history of Namibia from contact, conquest, and independence. What happened to indigenous and poor Namibians under German and South African colonial occupation as well as the ideological, theological, and political forms indigenous Namibians used to oust the South Africans from their land is explored. Understanding the historic educational, economic, ecclesial, and political forces which shaped impoverished women's lives – Bantu education, the shift from subsistence to a market economy, the missionary movement, and the 1971 *Open Letter* - and the ways in which these forces interact, can make more intelligible the need for and the rise of the Federation, which is the first-recorded, democratically-based, national, women-led, membership-based organization of the poor in Namibia.

Chapter 3 provides demographic information about the Namibian people as well as data which illumines the public and private dimensions of Federation women's lives, including language, household organization, denominational affiliations, employment histories, employment patterns, and civil society activities. Federation women are mostly multi-lingual mothers and grandmothers, wage employees, and self-employed. Ninety percent are members of Lutheran, Roman Catholic, or non-denominational churches. Eighty percent have not finished high school. Most struggle daily to secure clean water, nutritious food, and safe shelter. Much of the literature on African women's movements highlights the wisdom of cooperative efforts, hard work, thrift, and kinship networks in

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appreciative that someone found them worthy of study.

safeguarding families, resolving problems, mitigating poverty, and sustaining community among poor women.[40]

In Chapter 4, six Federation women leaders – Patricia Martz, Olya Daman, Laciana Ndapewa, Raina Hoffmann, Abba Ballard, and Martina Riruako - speak in the first person about their lives as shack dwellers, mothers, and community leaders. What we learn is that these six women operate as grounded visionaries and pragmatic problem-solvers. For example, they shepherd members through savings, negotiating, and building processes, peacefully adjudicate disputes, and earn income by building their own businesses. The chapter also contains interviews from two key government officials who work closely with Federasi women – Rehoboth Deputy Mayor Cecelia McNab-Sherally and Nkurenkuru CEO Petrus Sindimba. While they respect Federation women for their organizing skills, they also critique members for weak interpersonal and group communication skills which can hamper effectiveness and impede the work of savings groups.

Using questionnaires, in-person interviews, and participant observation, chapter 5 examines the programs and practices associated with Federation work. Both quantitative and qualitative results are referenced to discover why women join and stay in the Federation, how ethnicity, education, and religion shape how women interpret Federation work, and what the leadership strengths and weakness of Federasi women leaders are. I also examine the factors that sustain and hamper Federation work as well as the resources women use for social transformation and poverty reduction. Chapter 6 will end with a

[40] Kathleen Fallon, *Democracy and the Rise of Women's Movements in Sub-Saharan Africa*. Baltimore: The Johns Hopkins Press, 2008. Margaret Jean Hay and Sharon Stichter, *African Women South of the Sahara*. New York: Longman Scientific and Technical, 1995. Gwendolyn Mikell, *African Feminism: The Politics of Survival in Sub-Saharan Africa*. Philadelphia: University of Pennsylvania Press, 1997.

summary of what the Federation accomplishes for women including a brief discussion of why self-help philosophy has become so important. I'll also summarize the similarities and dissimilarities in Federation and American self-help practices, make brief comments about what the Black Church in Namibia does for its people, and why the Federation has emerged to such a high national level of importance. I will briefly explore what my findings say about the use of liberation theologies among disenfranchised groups, especially the Shack Dwellers, and what the local, national, and international policy implications for the study of quasi-religions organizations are. The dissertation will end by projecting what the new research areas on MBOPs and poor women's leadership could be as well as assess the strengths and limitations of my analysis and methodological lens.

Chapter 2 which follows, describes the history of what happened to indigenous and poor Namibians under German and South African colonial occupation, from the perspective of the vanquished, including how black Namibians used theological, philosophical, and political forms of resistance to oust the South African government from their land and begin the process of recovery and reconstruction of their nation.

CHAPTER II

A BRIEF HISTORY OF NAMIBIA: FROM CONTACT AND CONQUEST TO INDEPENDENCE

How do people respond when their lands are invaded and occupied by hostile, foreign forces? How do communities react when entire economies and ways of life are changed by force and how do people whose very being have been labeled inferior and heathen by occupying forces recover power and reconstruct identities of cohesion and justice? Chapter 2 describes the history of what happened to indigenous and poor Namibians under German and South African colonial occupation from the perspective of the vanquished. This chapter also explores how indigenous Namibians used a contextual liberation theology, a contextual black consciousness, and political forms of resistance (SWAPO) to oust the South Africans from their land and begin the post-conflict process of recovery and reconstruction of themselves and their nation. This history contextualizes the lives of indigenous, impoverished women making more intelligible the rise of the first-recorded, democratically-based, Namibian, women-led membership-based organization of the poor. This history also helps to illumine the concrete social, political, and economic forms that Federation women have inherited and are currently reshaping into more liberating practices for themselves and other impoverished and homeless Namibians.

A Historical Summary of Namibia

Three hundred years before the Germans and Dutch invaded Namibia (1540CE), the San, Nama, and Damara peoples settled and lived together throughout the territory.

By the 1600s, the Ovambo and Herero clans had migrated into Namibia. Beginning in 1770, Namas continued their northern migration across the Orange River into Namibia to avoid colonization in the Cape Colony. In 1793, the Dutch government laid claim to Namibian coastal regions. From 1830-1892, there was continuing conflict and small-scale skirmishes between the Namas and the Hereros over land. The Namas and Hereros would eventually band together in their struggle against German invaders during the 1904-1907 War.

Namibia under German Colonial Rule (1884-1915)

Namibia has one of the world's largest gemstone diamond deposits, large quantities of copper, zinc, uranium, and salt, vast tracts ideal for cattle farming, and Atlantic sea waters rich with fish. Eager to exploit these natural resources, near the end of the eighteenth century, Griqua, Orlam, and Boer trekkers[41] invaded southern Namibia and introduced informal colonialism**.** Orlam immigrants introduced merchant capitalism (including debt), escalated competition for use and control of the natural means of production (land and water), and intensified competition for resources between themselves, the Nama, and the Herero peoples. By 1842, the Finnish Lutheran Missionary Society had created mission stations throughout Nama and Herero territory, encouraging indigenous peoples to settle permanently around these stations and adopt European customs, religion, and ideology. White settlers established large farms for extensive cattle-ranching in the central and southern plateaus. Over time, political power evolved into more regional and

[41] Griqua, Orlam, and Boer trekkers are included in the broader racial category of Afrikaner. An Afrikaner is an Afrikaans-speaking White person, born in South Africa. They are also called European.

hegemonic forms, thereby weakening local, indigenous structures. With decreasing local power, indigenous control of resources was diminished and eventually eliminated altogether.

At the Berlin West African Conference (1884-1885), the Germans made Namibia a possession. The German colonial state was organized to serve the interests of the settler class of citizens. Mixed marriages between Africans and Europeans were outlawed and strict social segregation according to racial categories was enforced. Africans[43] were defined by the state as inferior and as non-citizens. Inferiority meant no right of residence and no access to social benefits or legal protection. Blacks could no longer breed cattle or purchase land. While keeping African education inferior, the colonial government expanded educational services, including new schools and hostel facilities, for whites. Generous government grants were offered to white parents to encourage them to send their children to boarding schools, while education for African children never progressed beyond simple literacy and Bible study.[44] Under German rule, some African chiefs accepted passive bribes and acted as active collaborators with colonial administrators, while others led anti-colonialist campaigns.[45] Settler interests lay in the violent expropriation and systematic expansion of land and cattle herds, which destroyed indigenous peoples' basis for production, employment, and social relationships.

The historic economic dominance of the Herero people, who represented the second-largest group of Africans in Namibia, was based on wealth gained through

[43] An African is an indigenous inhabitant of the continent of Africa. The dark-skinned people, or the 'Blacks' of Namibia, call themselves Africans.
[44] Elizabeth Amukugo, *Education and Politics in Namibia* (Windhoek: Gamsberg Macmillan Publishers, 1993), 45.
[45] For example, Paramount Nama Chief Hendrik Witbooi and Herero Chief Maharero joined forces to resist German colonial advances. Organized resistance and the attempt to establish independent chieftainships were met with military violence and genocide.

ownership of cattle and grazing lands. The 1897 cattle-plague (*rinderpest*) destroyed Herero economic power, forcing them to sell grazing land to German settlers and earn their living as wage laborers. As German colonial interests expanded, there was a chronic need for cheap African labor. Those who rebelled against the capitalist labor system were executed, and their lands were confiscated. In 1904, Herero Chief Maharero and Paramount Nama Chief Hendrik Witbooi organized a military campaign of mass resistance. The Germans used this resistance as a pretext to attempt the extermination of the Herero[46] and Nama peoples. With no means for negotiation or compromise between colonizer and colonized, by war's end in 1907, fewer than 20,000 of the original 80,000 Hereros, and less than half of the Nama survived. Altogether, the Germans exterminated some 60% of the population of central and southern Namibia. Surviving Hereros and Namas were put into concentration camps and forced to become slave laborers.

By 1913, about 90% of all adult, male Africans within the occupied central and southern plateaus were employed in large mining, agriculture, and government enterprises. The Germans expropriated nearly all of the lands south of Ovamboland (@ 80% of all land) and parceled it out to white settlers. In that same year, approximately 1,331 farms, comprising 13.4 million hectares (1/3 of the central plateau), had been sold or leased to Boer settlers.[47] When Germany lost in World War I, it also lost its power of decision over Namibia. In 1915, South Africa invaded and occupied Namibia. In 1920, Namibia was conferred as a protectorate to South Africa under Article 22 of the Covenant of the League

[46] General von Trotha's Extermination Order read as follows: "The Herero nation must leave the country. It if will not do so, I shall compel it by force. Inside German territory every Herero tribesman, armed or unarmed, with or without cattle, will be shot. No women and children will be allowed in the territory; they will be driven back to their people or fired on. These are the last words to the Herero nation from me, the great general of the mighty German emperor."
[47] SWAPO of Namibia, *To Be Born a Nation: The Liberation Struggle for Namibia* (Luanda: Department of Information and Publicity, 1981), 286.

of Nations. The economic, political, social, racial, and cultural exploitation of indigenous Namibians would only deepen under South African rule. The colonial political economy, combined with apartheid policies, would combine to deepen poverty among indigenous Namibians and alienation and resentment between White invaders, Black, and Colored peoples.

Namibia under South African Rule (1915-1990)

Apartheid and Economic Exploitation

'Apartheid' is a Afrikaans word which means separateness. Created to entrench domination by the white minority, apartheid in Namibia represented a refinement of race-based policies first implemented by the Germans.[48] Formal apartheid originated in the legal and social structures that followed the settlement of Southern Africa by Europeans in the mid-17th century. In 1652, agents of the Dutch East India Company reorganized their Cape Town supply station into a base for European expansion. Over the next 250 years, the settlers consolidated their control over land and livestock, conquering the indigenous Khoisan and Bantu peoples through war and disease.[49] Apartheid logic evolved over time as an attempt to resolve the dilemma of how outnumbered whites could exploit black labor while maintaining political control and racial separation. The Union of South Africa, established in 1910, reasserted race-based policies that entrenched the property rights of white settlers and denied the franchise to non-whites throughout South Africa. In 1915, South Africa asked permission from the League of Nations to annex Namibia. The League refused, but the South Africans proceeded with their annexation plans. At the same time, black workers, who migrated to the cities in search of work, were perceived as a major threat to unskilled and semi-skilled white workers and to white political power. By 1933, the Broederbond, a secretive network of Afrikaner intellectuals, politicians, and clergymen, and leaders in the Afrikaner nationalist movement, recommended total mass segregation as immediate policy, including white guardianship over non-white people, no mixed

[48] International Encyclopedia of Social and Behavioral Sciences. "Apartheid" (by A. Levine and J.J. Stremlau). http://www.sciencedirect.com.proxy.library.vanderbilt.edu/science (accessed November 10, 2009).
[49] International Encyclopedia, "Apartheid."

marriages, and separate amenities, with black life controlled by whites 'from cradle to grave.'

In 1948, the National Party (NP), which promised an economic and social platform which preserved white privilege and segregation, won the general election. Dr. H.F. Verwoerd, third prime minister of South Africa declared: "We want to keep South Africa (and Namibia) white. Keeping it white can only mean one thing, namely white domination - not leadership, not guidance, but control, supremacy."[50] Successive NP governments channeled state resources into Afrikaner empowerment programs and set aside jobs in the bureaucracy for their supporters. The Broederbond took control of the most important positions in the public sector, while promoting separate languages, identities, and public institutions. Over time, the ideology and practice of apartheid evolved into the 'Total Strategy', which was an attempt to preserve white control in South Africa and Namibia by making cosmetic changes in apartheid policies[51], co-opting other racial minority groups, and winning co-operation from neighboring countries, all while increasing the repressive power of the state. For example, more resources were channeled into covert operations and the armed forces, in order to engage in cross-border raids and increase political repression.[52]

Under both German and South African rule, the Namibian economy was organized into two key sectors - a capitalist component, based on the extraction of natural

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[50] I.B. Tabata, *Education for Barbarism: Bantu (Apartheid) Education in South Africa*. (Lusaka: Unity Movement of South Africa, 1960), 6.

[51] For example, promises of free tuition, compulsory school attendance, and parent-community involvement were made but not fulfilled. The stated ambition to raise Africans' level of education could not be achieved in a situation where the reserves, with their limited funds, were given the responsibility to provide and finance the education for their respective ethnic groups.

[52] International Encyclopedia, "Apartheid."

resources, fishing, and ranching, and a subsistence agriculture component, which sustained the indigenous population living in reserves or Bantustans. Between 1908 and 1915, a conglomeration of transnational mining companies[53] exported 1 ½ million carats of diamonds, earning [54]R5.4 million. During that same period, the colonial regime collected R6 million in taxes from its settlers. The desire for wealth created a high demand for wage-laborers. Because no black person could own land or stock, men were compelled by law to labor at whatever job was assigned to them. Most Ovambo kings co-operated with the colonial regime in promoting labor migration, so that by 1910, more than 10,000 Ovambo male contract laborers had ventured south to work in the Tsumeb copper mine, the Namib Desert diamond fields, and in railway construction from Otjiwarongo to Outjo. Between 1915 and 1950, all commercially viable ranch land was fully occupied by Afrikaners and Germans.[55] The settlers[56] created a monopolistic, capitalist system based on wage-labor. Settlers paid starvation-level wages, impoverished workers, and enriched themselves.

Bantustans and Peasant Poverty

In 1922, Whites created "native" reserves (*bantustans*) to convert peasant areas into pools of cheap labor, and to separate and contain people along ethnic and rural-urban divisions. Bantustans were generally small patches of land with limited ecological, economic, and political viability. On them, black wage-laborers practiced subsistence agriculture as a mode of production. Land in the reserves was not owned by blacks, either

[53] Notable among many corporations are Anglo-American Corporation and Consolidated Diamond Mines.
[54] The South African rand (R) was the currency of both South Africa and Namibia during the apartheid era.
[55] By 1960, 39 million hectares – nearly ½ of the total area of the country and 95% of viable pasture on the central plateau – was occupied by some 5,000 white farms. Settlers received easy credit to purchase land and equipment, expert advice, back-up research, technical services and drought relief.
[56] By 1921, out of some 19,430 individual settlers 10,673 were British and 7,855 were German.

individually or communally, but by the state which controlled its distribution through appointed chiefs and headmen. There was no security of tenure. Rural bantustans mediated social conflict and created spatial distance among the various ethnic and racial groups, which ensured the hegemony of the white minorities. Chiefs enjoyed criminal and civil jurisdiction over members of their own tribal groups. Ethnically-specific reserve boards that answered to South African administrators functioned as fictional communities and fostered parochial identities.

When the bantustans were created, the Namibian subsistence economy was characterized by low levels of investment and low productivity, so the standard of living among the indigenous population was also low. Buying goods and having to pay a 'hut tax' required peasants to enter the modern economic sector in order to earn cash wages. Fees for household and educational services also made cash income essential for all households. Unless people sold some of their cattle and grain, they were forced to sign contracts to work in the colonial economy in order to pay their taxes. Non-settler cattle exports were banned to eliminate risk of competition to the settlers' cattle. When ferrying their produce to market, black farmers were harassed and driven off the highway by police. Blacks were prohibited by law from prospecting for minerals. They could not run shops or businesses outside the reserves, and had severely limited access to credit. For most indigenous men, wage-labor was their only income-earning opportunity. Thus, jobs were needed to enable people to purchase clothes, food, and other modern commodities. The attitude of settlers to the reluctance of Africans to enter into wage-earning employment was that if peasants

did not respond to economic motives, then "the best way to make people work was to tax them so that they would learn the dignity of labor."[58]

In urban areas, "locations" were suburban townships on the periphery of white towns reserved for Africans. Locations were owned and subject to social control by local white superintendents. Most Namibians living in locations and bantustans had no public utilities; only white residential areas and urban industry had a full range of services. Social services were limited for whites and non-existent for blacks.[59] Blacks living in the reserves and locations were forced to build their own housing without materials. In Ovamboland, people used wood, but in the reserves of the South, blacks built huts out of corrugated iron and sacking. On most white-owned farms, farmers provided no housing, fuel, or electricity, nor allowed their workers enough time to build adequate structures. White farmers who did provide housing allocated small, four-room houses without ceilings, doors, or privacy, in which 15-20 relatives and friends were often crammed.

The Contract Labor System

The contract labor system began during the German colonial period (1884) and continued through the apartheid era up to the national labor strike of 1971-1972. Because workers were denied the right of permanent residence in their areas of employment, laborers lived a life of perpetual migration. As a result, able-bodied males from rural black communities were deployed to production centers far away from home for long periods of time, the time spent by women on household chores and food production increased

[58] Ndeutala Hishongwa, *The Contract Labor System and its Effects on Family and Social Life in Namibia* (Windhoek: Gamsberg Macmillan Publishers), 50-53.
[59] SWAPO, *To Be Born a Nation*, 16-56.

greatly, and families apart under the strain. Workers walked long distances from northern to southern Namibia in search of jobs. On the way, they faced hunger, thirst, fatigue, robbers, and wild animals, sometimes walking without knowing the route. Laborers were also routinely subjected to racial discrimination, poor working and living conditions, and repression of trade union activity.[60] In the mines, workers were exposed to radiation, radon gas, and radioactive dust. Housing, when provided, was primitive. Black workers were ten-fifteen men per room, colored workers were four per room, and white workers and their families were accommodated in fully furnished houses. For black workers, food was maize porridge or a small piece of bread, some bones, and fat meat. Poor health was caused by overwork, low-quality food, and unsanitary conditions. Clinics and doctors were few and sick workers were dismissed. To avoid paying wages, many owners would kill some of their workers prior to the end of their contract.[61]

Because they had to leave their families behind in the reserves for twelve-thirty months of labor, the contract labor system prevented many African men from fulfilling their roles as fathers, husbands, and community members. Some worked away from home for as many as thirty years. Many workers endured no wage increases for twenty years, which meant that inadequate and sometimes unpaid wages never covered expenses. Deep poverty resulted.[62] Normal social and family life was destroyed since men were not allowed to take their families with them to work. The absence of adult men from the home shifted the responsibility of maintaining the rural homestead from the husband to the wife.

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[60] Hisongwa, *The Contract Labor System*, 6-7.
[61] Hishongwa, *The Contract Labor System*, 59.
[62]For example, in 1975, black contract laborers income averaged R18/month while white unskilled workers earned up to R352/month.

Women suffered because they were left alone to deal with children, themselves, and the entire household, which included the care of domestic animals and subsistence farming.[63] Official housing policy denied Bantustan families land or water for growing vegetables and grain. It was not uncommon for two or more males from the same household to work on contract at the same time though not necessarily in the same place. Some men recruited their sons or other young boys in the household to replace them when they were no longer able to work. This meant that, from time to time, an entire community might be left without any able-bodied men; as a result, many children grew up not knowing their fathers, and women left behind began to re-organize for survival. To earn extra income, many women operated illegal beerhouses, sold handicrafts, or took in washing.

Few jobs in towns and on farms were open to women outside of house servant or cleaner. Domestic workers, who typically had between four-to seven dependents in the household, averaged nine-or ten-hour workdays, seven days per week. The women had no legal protection from inhumane or inappropriate treatment by their employers, no legal right to maternity leave, social security or retirement, and worked for low wages.[64] In 1970, a group of Windhoek domestics described their situation:

> We as housewives must leave our children at home during the day because there are no centers to look after them. We have to get out and go and look for work, and if we get work then we have to start early. We work for the white housewife. We have to look after her children while we have to leave our children at home. We come home after work. We find our houses dirty. We have to clean the children now without care. They have stayed hungry the whole day. When we come home, we don't know

[63]Hishongwa, *The Contract Labor System*, 106
[64]Iipinge and LeBeau, *Beyond Inequalities*, 25.
[64]Iipinge and LeBeau, *Beyond Inequalities*, 25.

> whether they have been to school. And we don't know whether they have eaten. Most of the time children go to the dust bins to scratch for food.[65]

Hunger haunted many families because a worker might receive 'wage-in-kind', non-cash supplements. For example, in the Tsumeb copper mines, black workers received only half their average wage in cash or they were paid only R80-100 (US $15) in remittances per year from wages. In most peasant families, all able-bodied members, including the old, the sick, youth, and children had to work in order to scrape together a living. Because men worked long hours over many years, they never attended school, so most were illiterate. Many contract workers became infected with sexually-transmitted diseases, and tuberculosis, and struggled with alcoholism. Some abandoned their families in rural areas and settled in towns.[67]

Public Education

For thousands of years, African traditional education consisted of both informal and formal tutelage. Informally, younger children observed the elders, older siblings, and other members of the community. Formally, teachers designed task-based learning programs for their students. Education also included an initiation ceremony which represented a symbolic passing from childhood to adulthood and an introduction into adult gender roles and expectations.[68] Traditional African education could include hunting, organizing religious rituals, practicing medicine and learning about various disease-fighting herbs, making pottery, manufacturing cloth, making leather, and foraging.

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[65] SWAPO, *To Be Born a Nation*, 100.
[67] Hishongwa, *The Contract Labor System*, 92-95.
[68] Amukugo, *Education and Politics in Namibia*, 32-33.

Manual and intellectual education was combined, and knowledge and skills were transferred orally. Learning took place by doing as well as through observation.[69]

From 1915-1961, the education of Africans was captured by church-sponsored missionaries. Apart from conversion to Christianity and basic literacy and mathematics training, a missionary industrial education included teaching in gardening, house and road construction, the use of hand tools, domestic science, needlework, carpentry, and brick-making. The training was designed to make Africans submissive to the established order, arrest their social and political development, and prepare them for semi-skilled or unskilled labor.[70] From 1962-1990, the South African government administered all public education in Namibia with the same intended consequence. Minister of Native Affairs and Prime Minister Dr. Hendrik Verwoerd[71] believed that African education needed adaptation to the economic life of Africans in South Africa (and Namibia). His philosophy of 'native' education was as follows:

> My department's policy is that education should stand with both feet in the reserves and have its roots in the spirit and being of Bantu society. There, Bantu education must be able to give itself complete expression and there it will be called upon to perform its real service. There is no place for him in the European community above the level of certain forms of labor. For that reason, it is of no avail for him to receive training which has as its main aim absorption in the European community. Until now, he has been subject to a school system which drew him away from his own community and misled him by showing him the green pastures of European society in which he is not allowed to graze. The education of the white child prepares him for life

[69] Amukugo, *Education and Politics in Namibia*, 34.
[70] Amukugo, *Education and Politics in Namibia*, 47.
[71] South African History Online, http://www.sahistory.org.va. Verwoerd began his professional life active in social work among poor, white South Africans, as a Professor of Sociology and Social work at the University of Stellenbosch (1934). He was an African nationalist (1937), a National Party Senator (1948), Minister of Native Affairs (1950), and Prime Minister of South Africa (1958). Verwoerd is also responsible for the displacement of some 80,000 Africans from Sophiatown, Martindale, and Newclare to the Soweto Township (1950). When he assumed the Prime Ministership, Verwoerd's National Party also gained a majority among the white electorate. Verwoerd is widely considered the primary architect of modern apartheid. He was assassinated in 1966 by a parliamentary messenger as he sat at his desk in the House of Assembly.

> in a dominant society, and the education of the black child for a subordinate society.[72]

Afrikaners feared that Africans would take over the administration of the country if they were better educated as they would be in a position to compete for jobs normally reserved for whites. Because Verwoerd believed that Africans were to be 'hewers of wood and drawers of water', educational content for black children (called Bantu education) under South African rule was designed to teach children little beyond the basics of how to care for white people's homes, gardens, and farms. Black children received religious instruction, reading and writing in their mother tongue and either Afrikaans or English, elementary arithmetic, singing, and hygiene. Manual instruction in woodwork, metal work, gardening, building for boys, and needlework, basket-making, and housework for girls was offered. Education for white children was free and compulsory to grade twelve[73], while free education for African children was withdrawn in 1934[74] and was compulsory only to grade four. As a result, approximately 60% of African children were unable to enroll in school because their parents could not afford school fees. Only about 30% of African children advanced to Standard (grade) 4, while as few as 0.4% made it through to matriculation. Obstacles to completing one's education included poverty, homelessness, dislocation, too few schools in the reserves, and long travel distances between home and

[72] Tabata, *Education for Barbarism*, 6, 14.
[73] In 1949, the cost per head for the white child was R50, and for the African child it was R7. The R7 was only for the few African children (40%) actually in schools.
[74] Because poor parents were unable to pay school fees for their children, during the apartheid era, as many as 62% of African children were not enrolled in school.

school. African teachers were typically educated only to Grade 6. The pupil-teacher ratio in remote areas was between 60:1 to 100:1.[75]

Apartheid Theology, Namibian Liberation Theology, and Black Consciousness in War

Apartheid Theology

In 1652, the Dutch Reformed Church (DRC) arrived with the Dutch colonists at the Cape of Good Hope in South Africa, and introduced mild forms of racial segregation. Apartheid theology began with the Dutch, who saw themselves as God's chosen people, superior to indigenous Africans. By the 1700s, traces of color prejudice began with Whites calling themselves "Christians" while casting Africans as people tainted with "the blood of Ham" (Gen 9: 18-27). Early practices of church segregation were usually denounced and rejected by the official Church, but were later defended as "the weakness" of some members.[76] In 1829, when some frontier congregations asked for separate facilities for black converts, the Dutch Reformed Synod insisted that the Lord's Supper be administered to all baptized members, no matter their color. However, in 1857, the Synod revoked that decision, saying that blacks (the "weaker" brothers) and whites could worship separately. The decision read as follows

> "The Synod considers it desirable and according to the Holy Scripture that our heathen members be accepted and initiated into our congregations wherever it is possible; but where this measure, as a result of the weakness of some, would stand in the way of promoting the work of Christ among the heathen people, then congregations set up among the heathen, should enjoy their Christian privileges in a separate building or institution."[78]

[75] Amukugo, *Education and Politics in Namibia*, 53.
[76] Buys and Nambala. *History of the Church in Namibia*, 290.
[78] Buys and Nambala. *History of the Church in Namibia*, 294.

A central feature of apartheid theology was that a person's first significance was found in one's racial identity. Afrikaners' fear of racial integration in the public sphere would eventually lead to the practice of apartheid in almost all forms of church life and work. Racially-segregated worship became common practice and later determined the structure of the Church. Segregation was increasingly regarded as a divine mandate supported by biblical teaching. It was seen as

> "A holy calling of the Church towards thousands of poor whites in the cities, struggling to exist in a failing economy. Segregation would remove the filthy residential areas and immorality, and create healthy living conditions, family, a people, church, and state."[79]

By 1948, apartheid theology was firmly established and provided the moral basis and spiritual defense of apartheid ideology. Apartheid, or dualistic theology, saw church and state as two spheres of competence which should not interfere with each other. The task of the church was to preach the gospel, which was understood as an individual matter, while the state was to follow its own autonomous laws. Apartheid theologians emphasized Christians' vertical relationship with God, spiritual salvation, and church planting. Questions of structural change or economic laws could not be joined with the biblical quest for justice, which was interpreted in individualistic or emotional terms. Apartheid theology was also framed as the 'ideology of the national security state' (NSS). Therefore, any challenge to apartheid theology was presented as part of a Communist 'total onslaught on Western, Christian civilization.' Therefore, Christians (the Dutch) were obliged to fight against it.

[79] Buys and Nambala. *History of the Church in Namibia*, 301.

Namibian Liberation (Contextual) Theology

The NSS ideology of law and order was understood by Africans as the ideological justification of an unjust system and as a smoke-screen to conceal violence, exploitation and oppression.[80] The mostly white, status quo churches,[81] which supported racist public policies, were characterized by Rev. Zephaniah Kameeta, Bishop of the (black) Evangelical Lutheran Church in the Republic of Namibia (ELCRN) as the beast in Revelation 13 because

- It venerates and worships one's own race, which leads to indifference and insensitivity towards those of another race;
- The prejudice and contempt towards those with different skin pigmentation leads to hostility, hatred, and estrangement;
- The fear of change leads to blind, fanatical obedience to the world power and to spiritual suicide;
- The three gods – race, language, color – determine where I should stay; where I should stand, sit, or walk; what lavatory I should use; who I should love; what kind of education I should receive; where I should receive medical care; where I should worship and where I should be buried. To make all of this a reality, force is used.[82]

Kameeta and others defined sin as "a socio-political and historical fact. Sin is found where people are oppressed and exploited, where people are governed by violence, and where people's property is seized."[83] Sin was a destructive reality within structures and systems, and a political system was valid only insofar as it did not obstruct the will and purpose of God.

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[80]Peter Katjavivi, Per Frostin, and Kaire Mbuende, eds., *Church and Liberation in Namibia*. (London: Pluto Press, 1989), 63.
[81] Buys and Nambala. *History of the Church in Namibia*, 308 – 310.Those churches are the DELK (German Lutheran Church) and the DRC primarily. The liberation churches included the black Lutherans, Anglican, Methodist, Oruuano (Unity), Roman Catholic, and Reformed churches. As a point of balance, there were a few DRC clergy and theologians who opposed apartheid theology, including Profs. Ben Marais and Bennie Keet and Drs. Beyers Naude, and Ben Engelbrecht. In 1982, the World Alliance of Reformed Churches (WARC) declared a status confessionis on apartheid and suspended the DRC's membership in WARC, until it would confess that apartheid was a heresy.
[82] Buys and Nambala. *History of the Church in Namibia*, 305.
[83] Buys and Nambala. *History of the Church in Namibia*, 329.

Kameeta interpreted the presence of South Africa in Namibia as a threat to the gospel of Jesus Christ such that every Christian was to knock down the sinful, South African government.[84] Most black and anti-apartheid churches denounced apartheid as heresy. Led by the CCN, these same churches, bound together through suffering, oppression, and persecution provided shelter for people fleeing the South African Army, community education, pastoral care for SWAPO soldiers, and theological confrontations with the South African government and DRC officials over racism and apartheid theology. Kameeta and other liberation theologians rejected the apartheid churches' compartmentalized worldview, and affirmed that faith in God must be related to all dimensions of life, including human rights, socio-political justice, and national liberation. Apartheid theology was cast as the tribal religion of whites and a religion of the privileged.

With an escalating war, ever-increasing suffering of their flock in view, and a belief that both Church and State were under the authority of God, in 1971, liberation theologians and pastors from the black Lutheran, AME, Roman Catholic, and Anglican churches penned the *Open Letter from the Lutheran Churches to the South African Prime Minister*. *The Letter* claimed that South Africa's presence in Namibia was illegal and that the government failed to maintain human rights for the black population. Human rights violations included disrespect for blacks, suppression of free speech, free movement, denial of the franchise for political parties, and high unemployment, low salaries, and contract labor. The *Open Letter's* publication forced Namibian churches to take a stand, either for or against apartheid. Most mainline denominations joined the *Open Letter* churches in opposing apartheid. Churches which supported the political status quo, which included a

[84] Katjavivi, Frostin, and Mbuende, *Church and Liberation in Namibia*, 23.

position that the church was subordinate to the State, (e.g., White Lutherans, Dutch Reformed Church, Baptist churches) began to distance themselves from the liberation churches.

Inspired by the *Open Letter,* the liberation churches, representing the majority of Namibian Christians, developed a contextual theology which posited that the "wall of partition" between God and humans and between man and man was broken down by Christ's death. The incarnation meant that the gospel focused on the concrete situation of our daily existence in this world and that the church must pray and work for the coming of God's kingdom in the present. Liberation churches also began to openly identify with the liberation struggle waged by SWAPO.[87] By 1978, the partition of the Namibian churches was formalized with the founding of the pro-liberationist Council of Churches in Namibia (CCN).[88] In that same year, the United Nations passed Security Council Resolution (SCR) 435, which outlined the UN's objective for Namibia, which encompassed the full withdrawal of South Africa's illegal administration from Namibia and the transfer of power to the Namibian people with the assistance of the UN.

Namibian Black Consciousness Movement

Concurrent to the liberationist stirrings was the creation of the Namibian black consciousness movement among the *Open Letter* churches. South African student organizer Stephen Biko's philosophy of black consciousness posited that no people can wage a meaningful war of liberation unless and until they have effectively eradicated their

[87] Buys and Nambala. *History of the Church in Namibia*, 333.
[88] Founding members included the black Lutheran, Roman Catholic, Anglican, Methodist, and AME churches.

slave mentality and accepted themselves as full human beings who have a role to play in their own salvation. Black consciousness would not be an automatic adjunct to black skin but "a stage in the development of radical consciousness on the part of the oppressed." For Kameeta, in black consciousness "we see the echo of black reality which confronts the status quo. Black consciousness reflects the state of misery in which the suppressed live."

"Black" churches would not be identified only through color but through suffering, oppression, and persecution. People would be freed from a slave mentality and inferiority complexes and make positive the meaning of blackness while participating fearlessly in the liberation struggle. Black consciousness would liberate people from ignorance and tribal allegiance. Black theology and black consciousness would eventually merge into a Namibian liberation theology which saw the church taking on more responsibility for the political, social, and economic life of their congregants. Over time, key relationships were forged horizontally, between theologians and pastors. One concrete expression of the merger was the Council of Churches in Namibia (CCN), which, from 1978 – 1990, delivered social services, provided pastoral and political support to SWAPO, strengthened democratic, grassroots organizations, and functioned as an opposition party. After independence, black theology lost its impact and momentum as a liberating force in society in part because theologians and denominational leaders tried to unify and reconcile without discussing these issues and concerns with pastors and their congregations. Politically, black theology has been replaced by state-based black economic empowerment, self-help, reconciliation, and affirmative action, all of which the Federation symbolizes. The two largest denominations in Namibia and in the Federation – the black Lutheran

and Roman Catholic churches – have, in the post-independence era, concentrated largely on HIV-AIDS ministries and building and maintaining educational and medical institutions. The ELCRN has just completed a pilot of their BIG-Basic Income Grant program which, from 2009-2012, provided a guaranteed monthly cash allowance of N$100 to every resident of Otjivero and Omitara.

The new Namibian Constitution defines the State as secular but guarantees full freedom to all religions. Powers between Church and State are separate. Religion is the domain of the Church while politics is the domain of the State. Leaders must not interfere in each other's spheres and authority. But the current President of Namibia, Hifikepunye Pohamba (2004-present), a confessing member of the Anglican Church, believes that the Church should promote the active participation of citizens and their organizations in the public sphere saying

> I regard this healthy cooperation as a way of democratizing development. It is the role of the Church and other civil society organizations to mobilize communities so that they can actively participate in the development process. The Government should refrain from prescribing or imposing top-down development solutions, as well as from discouraging the effective operation and existence of civil society organizations. The Church in Namibia should perform its spiritual task 'in partnership with the Government'. If we fail to work together for a common vision, we may be confronted by a situation where there is (a) high level of social discord (where) civil society is confrontationally in opposition to government, where moral decadence is widespread, and where intolerance is rife among different sections of society.

President Pohamba sees the Church as a spiritual body, a trusted partner of the government, and a cooperating partner with other civil society groups to improve the well-being of society. As far as I know, there is no formal church involvement – financial, ecclesiological, or theological - in the life of the Federation, which leaves Federation

members without institutional benefit of the spiritual, theological and financial support that could help women rebuild their lives and their communities. The retreat of the Church from the public sphere leaves the State without a powerful mediating partner and poor women on their own as they struggle to overcome poverty.

Women and War, Resistance and Victory

Most women's experience of war was not as combatants or activists but as civilians caught in the crossfire.[90] Indigenous, Namibian women suffered from massacres and detention, mass population removal, separation from their families, and immobilization in the reserves. They were subjected to the detrimental effects of the pass laws and of living in the bantustans, where they suffered disproportionately from poverty, poor health, and illiteracy. For indigenous women, armed conflict meant rape and other forms of abuse by South African troops, as well as loss of the means of livelihood. In counter-insurgency operations, government soldiers used torture and rape to extract information from women suspected of involvement with SWAPO or to punish women who lived in areas known to be sympathetic to insurgents. School girls and elderly women were routinely tortured[91], children were burned and buried alive, hospitals were raided, and whole villages were destroyed. Still, women cared for SWAPO soldiers and victims of war, they were the backbone of agricultural production while the men were working contract labor, and the women assumed full responsibility for family and household decisions. Women also

[90] Jeanne Vickers, *Women and War* (London: Zed Books, 1993), 21-23.
[91] Torture was a common tactic of the military forces. There were repeated reports of beatings, sleep deprivation, burial in holes in the ground, being forced under water, strangulation, suffocation, suspension from poles or ropes, being held over fires, threats of death and being shown corpses, threats with snakes, electric shocks on various parts of the body, including genitals, and being held against the hot exhaust of military vehicles. Children were singled out for torture as much as adults.

suffered greatly in their roles as homemakers, mothers, and caregivers. They lost the support of husbands and sons who joined the fighting, and saw their young children and aged parents go hungry when food supplies and other necessities were destroyed, sent to the war zones, or became unobtainable. Women who became widows when their husbands disappeared after being held in custody were often left without the means to provide for themselves and their children. Where they could, poor women started small-scale businesses by selling groceries, home-brewed beer, or liquor.[93] Still other black women joined the South African-administered police force as a means of survival.

Resistance to apartheid was also found within labor unions and political parties. Between 1916 and 1959, miners, cannery workers, and laundry washerwomen organized seventeen different workers' strikes throughout Namibia to protest poverty-level wages, dangerous working conditions, and the contract labor system. In 1920, the Namibian branch of the Universal Negro Improvement Association (UNIA), the African People's Organization, the African National Bond, and the International and Commercial Workers Union all organized protests. In 1922, the UNIA petitioned the League of Nations to turn Namibia over to black leadership and promulgated a body of thought that promoted black pride and dignity. As a precursor to Biko's philosophy of black consciousness, UNIA leader Mungunda urged "black men to pull together and unite as one and then they will get their liberty as this is their land." UNIA also created a welfare program that offered money to their members when sick and for funeral expenses. In that same year, both the Bondelswart Nama and Rehoboth Colored communities rebelled against South African rule. The Namas provided labor for public works projects and farmers, but wages were very

[93] Vickers, *Women and War*, 25.

low and sometimes paid only in-kind and not in cash. The Rehoboth Colored community clashed with the South Africans over autonomy and legislative control over their political affairs. The Hereros created the *Otjiserandu* (the red band), which was an annual remembrance of Herero tradition and resistance as well as a mutual-aid society. They also created the first state school for Africans in the Aminuis Reserve. In the late 1940s, Damara intellectuals created the 'Fakkel' organization, which was a cultural and educational association for Damara people. Through the use of black consciousness, mutual aid, and cultural education, these second generation organizations helped seed the work of third generation liberation theologians, philosophers, and organizations like the Black Consciousness, Liberation Theology, and MBOP movements.

The most important development on the labor-political party front was the formation in 1958 of the Ovamboland People's Congress (OPC). The OPC evolved out of informal social networks that existed among Namibian contract workers in Cape Town.[96] Congress members aimed to improve the working conditions of contract laborers from Ovamboland, and to highlight the larger Namibian situation under the South African regime.[97] In 1959, the OPC was established in Namibia and Sam Nujoma, who, in 1990 would become the first President of an independent Namibia, was elected OPC President. In 1960, the OPC changed its name and status to SWAPO – the South West Africa People's Organization. It broadened its membership and appealed beyond the Ovambo communities calling for the attainment of national independence.[98]

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[96] Christiaan Keulder, *State, Society, and Democracy: A Reader in Namibian Politics*. (Windhoek: Gamsberg Macmillan, 2000), 62.
[97]Andimba Toivo Ja Toivo, OPC leader petitioned the UN, the Pope, and the British Queen for help in dealing with the South Africans.
[98]Peter A. Katjavivi, *A History of Resistance in Namibia* (Paris: UNESCO, 1988), 23.

In 1966, after years of unsuccessful negotiations with the South African government, SWAPO prepared for armed conflict, and the war between SWAPO and the South African government began. In 1971, martial law was established in Namibia. To enforce emergency rule, the South Africans established a 60,000-strong armed presence including tribal police, bantustan armies, and South African police (SAP) and security police, backed by heavy arms, helicopters, and aircraft. Doctors, teachers, and other civil administrators carried guns. Military intelligence informers spied on all political activity, detaining and torturing activists. The SAP land-mined foot paths, poisoned water supplies, and planted poisonous vegetation. Whites were organized into reserve and commando units, police reservists, and gun clubs. Martial law was used to interrogate and detain blacks, to set up concentration camps, to send army patrols into black locations, and to guard white farmers.[99] Civilians were subject to indiscriminate attacks and mass interrogations. Homes were destroyed, jobs were lost, crops were burned, and anyone suspected of assisting SWAPO fighters, including pastors, children, and elderly women, was tortured. Tactics included water-boarding, electric-shock to genitals, nipples, and ears, and handcuffing children to trees on cold nights. Other tactics included beatings, sleep deprivation, being buried alive, strangulation, suffocation, and threats with snakes. Prisoners lost limbs, and many had ears, lips, fingers, and genitals cut off, and their eyes gouged out. Children were singled out for torture just as much as adults. In Ovamboland, prisoners were taken up in helicopters and told that they would be thrown out if they didn't talk. Witnesses saw people being thrown out of army helicopters. The most common forms of torture included being suspended by handcuffs and beaten, being kept

[99] SWAPO, *Be Born a Nation*, 109.

standing for several days without sleep and given little or no food, the beating and punching of pregnant women in the head and stomach, and being bound, blindfolded and pushed off platforms up to six feet high onto concrete blocks or upturned corrugated iron and spikes.

Over time, an increasing spiral of unrest, repression, and international condemnation took hold. The de-escalation of the Cold War in the late 1980s undercut the Namibian opposition's financial support from Cuba, and the ability of the South African government to defend its repressive actions. The resulting stalemate between SWAPO and the state ended with the un-banning of opposition parties in 1990 and the initiation of political negotiations. Independence from South African rule was finally achieved in March, 1990.

Conclusion

Indigenous Namibians and their White allies spent one-hundred and six years fighting against racist invaders, occupiers, warriors, and thieves. During those years, whole economic systems and ways of life were forcibly changed without the consent of indigenous people. Enmity and division by race, language and ethnicity were encouraged and codified into law. The apartheid system shifted the cost of employment, unemployment, and industrial accidents and diseases onto poor peasants, impoverishing them. All of the Federation women in our sample experienced these conditions as children, teens, young adults, or mature women. However, Ovambo and Caprivian women, who grew up in areas where high concentrations of South African Army soldiers were based and where the

heaviest fighting occurred, endured a disproportionate share of violence, deprivation, and homelessness. For some time in their lives, all Federation respondents as of 2010 grew up under some form of South African military rule. They experienced the political effects of Afrikaner nationalism – being forcibly removed to Bantustans, education for illiteracy, unemployment, contract labor – in all aspects of daily living in their attempt to control black life from cradle to grave.

From 1970 – 1990, most mainline clergy, denominational officials, and indigenous SWAPO politicians used various elements from the South African and Namibian Black Consciousness and contextual theology movements as powerful forms of ideological resistance. Black Lutheran pastors served as chaplains to SWAPO soldiers, while theologians and denominational officials confronted DRC political and ecclesial leaders about the heresy and evils of apartheid. The CCN provided vital education, resources, and support to a beleaguered people. Unfortunately, black theology as ideological resistance remained largely confined to elite conference consultations. However, Federasi girls may have absorbed from CCN programming or from their parents and community elements of black consciousness - that is, a sense of the beauty of blackness and black community, a rejection of inferiority, and a commitment to fight and stay alive. As the war ended, impoverished shack dwellers in Windhoek-Katatura, desiring a way out of homelessness, began to self-organize into the first, recorded, democratically-based MBOP. Their organization, Saamstaan, enshrined as essential features citizen participation, equality, tolerance, democratic decision-making, and concrete accomplishments. Their mobilizing laid the groundwork for the creation of the Shack Dwellers Federation in Namibia's post-

conflict freedom era. It is to an examination of Namibian and Federasi women's lives that we now turn.

CHAPTER III

THE PEOPLE OF NAMIBIA AND DEMOGRAPHIC DATA ON FEDERATION WOMEN

Namibian peoples and ethnic groups speak a variety of languages and construct a variegated mix of living arrangements, employment forms, and civil society activities to give shape and meaning to their lives. The data presented in this chapter illumine the interior dimensions of Federation women's lives, including the languages they speak, denominational affiliations, employment patterns, and civil society activities. This information helps to make more intelligible the philosophical, political, and organizational forms of resistance that indigenous, impoverished women are using in post-conflict Namibia to rebuild and reconstruct their lives and nation. This chapter begins with a brief overview of the languages spoken in Namibia. The remaining sections include relevant data from the 2010 Federation Questionnaire about the public and private lives of Federation women. From data presented in this chapter, we will learn more about who Federation women are, how they live, and how poor, indigenous women's past living and working arrangements have contributed organically to womanist, woman-centered organizing and the MBOP as answers to homelessness and poverty.

The Economy and People of Namibia

Namibia has a mixed economy that privileges the private sector and allocates to government the primary role of creating an enabling environment for the private sector. The economy is dominated by mining, commercial agriculture, and fishing, with a small

manufacturing base and a growing tourist industry. Considered one of the richest countries in sub-Saharan Africa, Namibia is also marked by a highly unequal distribution of income with most of the wealth concentrated among the small, white minority. According to the National Planning Commission, Namibia also has one of the highest levels of per capital income in Sub-Saharan Africa. However, ongoing challenges are considerable: a high level of poverty (76%), an extremely high HIV/AIDS prevalence (15.3%), and a high level of unemployment (40-70% depending upon region). Namibia has a small population of approximately 2.1 million people. Approximately two-thirds of the population lives in rural areas, predominantly in the north and northeast of the country (Appendix A, map). The remaining one-third lives in urban areas, including the capital, Windhoek, and coastal towns such as Swakopmund, Walvis Bay, and Luderitz. The population of Namibia is young, with 38 percent of people under the age of 15. Only 4 percent of the population is 65 or older.[101]

Among indigenous Namibians poverty is responsible for widespread ill-health including gastro-enteritis, measles, tuberculosis, parasitic diseases, malaria, typhoid, polio, whooping cough, eye infections, diphtheria and malnutrition. The white minority, along with an emerging black elite, have average per capita incomes of N$100,000/year while blue-collar black workers average N$4,500/year and the under and unemployed average N$500/year. More than 80 percent of arable land as well as 44 percent of total land surface remains in the hands of 4,000 white farmers. Government solutions to income inequality include redistribution of assets, targeted expenditures for the poor, and

[101] CIA World Factbook

allocation of dedicated funds (e.g., the Twahangana Fund) for informal sector development to promote entrepreneurship and self-employment.

Currently, the Namibian population is comprised of Black (87.5%), Colored (6.5%), and White (6%) people. Among the Black population, which is indigenous, the tribal percentages are as follows: Ovambo-50%, Kavango-9%, Herero-7%, Damara-7%, Nama-5%, Caprivian-4%, San-3%, Rehoboth Basters-2%, and Tswana-.05%.[102] While English is the official language, Afrikaans, is the *lingua franca*. The indigenous African[103] language groups can be divided into two categories: Bantu and Click. Bantu is the largest of the dozen language families that make up the Niger-Congo phylum, which, with nearly 1500 languages, is the largest phylum in the world. Some 250 million of the 750 million people (33%) who live in Africa speak a Bantu language. Most Bantu speakers who are usually either bi- or multi-lingual means that many are born into one language community, are formally educated in a second language, and may acquire a third language later.[104] Namibian Bantu-language speakers include the Herero[105], Kavango[106], Caprivian[107], Ovambo[108], and Tswana (Setswana)[109] peoples. The Click or Khoesaan[110] language is one

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[102] Namibia," CIA World Fact-book site, http://www.cia.gov/library/ (accessed Friday, June 24, 2011).
[103] An African is defined as an indigenous inhabitant of the continent of Africa. The dark-skinned people call themselves African.
[104] Encyclopedia of Language and Linguistics, "Bantu Languages" (by D. Nurse), in http://www.elsevier.com.proxy.library.vanderbilt.edu/ (accessed November 26, 2010). Bantu languages have a balanced symmetrical vowel system, distinctive tone, and an agglutinating word-formation process that includes a wide variety of derivative affixes, and a highly complex verb conjugation system.
[105] The Hereros are sub-divided into the following groups: Herero, Mbanderu, Kaokoland-Herero, Tjimba-Herero, Himba, Zemba, Hakaona, Tjimba, and Thwa.
[106] The Kavango languages include Rukwangali, Thimbukushu, Rugciriku, and Shishambyu.
[107] The Caprivian languages include Cisubiya, Silozi, Shiyeyi, Chifwe, Chitotela, Mbalangwe, and Mashi.
[108] The Ovambo group of languages includes eight distinct dialects: Ndonga, Kwanyama, Kwambi, Ngandjera, Mbalantu, Kwaluudhi, Kolonkadhi, and Eunda.
[109] Setswana is the national language of Botswana.
[110] Encyclopedia of Language and Linguistics, "Khoesaan Languages" (by W.H.G. Haacke), in http://www.elsevier.com.proxy.library.vanderbilt.edu/ (accessed November 26, 2010).
All Khoesaan-speaking groups in Namibia are socially marginalized. In Namibia, Khoekhoe(gowab), with 175,554 speakers represents the largest Khoesaan speech community in Namibia (1991 census).

of four major phyla in Africa, comprising some 30 languages. The most conspicuous phonological characteristic of Khoesaan languages is the use of 84 different click consonants. In Namibia, Click-language speakers are the Damara, Nama, Nama-Damara, and San peoples. The Rehoboth Basters, Coloreds, and Whites (Germans and Afrikaners) speak English and Afrikaans. In Namibia, 70% of the people are Bantu-language speakers, 15% speak Click languages, and 10.5 % are European-language speakers.

The Bantu-Speaking Peoples

According to Bantu legend and myth, the Ovambo (Oshiwambo) people, who together, comprise eight different tribes[111], are part of the Bantu movement from the Great Lakes area of northeastern Africa to the southwest. Each of the eight Ovambo tribes has their own language with no specific *lingua franca*.[112] In the past, Ovambos worked as metal-smiths, creating artifacts that they bartered as far south as the Orange River and as far east as the Zambezi River. Today, Ovambos practice a subsistence economy[113], aimed at production and marketing to meet a family's immediate needs.[114] Rural Ovambo women consider agriculture to be their most important work. They raise sorghum, maize, beans, pumpkins, watermelons, ground nuts, and finger millet, which are used for making porridge - a staple food - and for brewing beer.

The Herero, who are cattle-raising pastoralists, are mainly found in Central, East, and Northwest Namibia. Nomadic movement is restricted so that most Herero have now erected permanent and semi-permanent dwelling places. Cattle serve as their primary food source and as articles of trade for subsistence requirements. On the basis of livestock holdings, Herero communities are divided into two classes, namely the wealthy cattle owners (*ovahoma*), and the poor people (*ovasyona*), who do not own more than a few head of small stock. I worked with and interviewed Ovasyona Hereros while in Aminius Reserve in eastern Namibia and in Kamanjab and in northwestern Namibia

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[111] Those 8 Ovambo tribes are Ndonga, Kwanyama, Kwambi, Ngandjera, Mbalantu, Mbadja, Kolonkadhi, and Kwaluudhi.
[112] In the west, Ovamboland borders on Kaokoland, and in the east on the Kavango River. The northwestern border between Angola and Namibia has split the Ovambo people. About 67% of the Kwanyama tribe lives in Angola, while 33% live in Namibia.
[113] With reference to farming, subsistence means that produce is used for the producer's own needs and not for exchange. A subsistence level is the economic level at which only the bare necessities of life can be provided.
[114]J.S. Malan, *Peoples of Southwest Africa/Namibia* (Pretoria: Haum Publishers, 1980). 58.

Historically related to the Ovambos, the Kavangos practice a subsistence economy based on agriculture, supplemented by pastoralism, fishing, and hunting. They are sedentary, riverine[115] people who have settled along both sides of the Kavango River, which is the border river separating Namibia from Angola. The Caprivians live in the Caprivi Strip, which is a narrow protrusion of Namibia which extends eastward about 280 miles to the Zambian border.[116] Most Caprivians speak the (Si)Lozi language and belong to either the Mafwe, Mbukushu, and Subia tribes. The Mbukushu people live in western Caprivi, while the Subia and [Ma]fwe tribes live in the east. The Fwe and Subia practice a mixed economy of pastoralism, hoe-farming, hunting, gathering, and fishing. The Lozi pasture herds of cattle and practice agriculture. The Tswana[117], who also live in Aminuis Reserve[118], are the smallest of all African tribal groups in Namibia. Most live in Botswana and practice farming and agriculture. Although varied, all of the Bantu-speaking groups are represented among Federation women. It is important to understand the linguistic environment in which Bantu-speaking women live, because many Federation leaders speak Ovambo, Nama-Damara, and/or Herero dialects, along with English and Afrikaans, thereby setting a multi-variegated cultural and linguistic tone for the organization's work.

The Click-Speaking and European Language-Speaking Peoples

The Khoisaan peoples comprise the Damara, Nama, Nama-Damara, and San-speaking groups. The Damara (Bergdama), who claim to be the aboriginal inhabitants of

[115] Riverrine people like the Kavangos build their homes near the banks of a river.
[116] The Caprivi Strip borders Botswana on the south, Angola and Zambia to the North, and the Okavango region to the west. The Strip is also bounded by the Kavango, Kwando, Chobe, and Zambezi rivers.
[117] The Tswana of Namibia belong mainly to the Tlharo tribe with others deriving from the Tlhaping and Rolong tribes.
[118] Aminius is located in the Kalahari Desert in eastern Namibia, about 100km from the Botswanan border.

Namibia, live scattered over a large area of north-central Namibia historically called Damaraland. Because Damara as an original language is completely unknown and lost, Damaras now speak either Nama or Nama-Damara. Damaras divide themselves into different tribes according to inherited domicile and place of origin.[119] They live on homesteads made of corrugated iron huts, cultivate small plots, raise goats, and pursue game. Child-rearing is almost entirely the domain of women. Mothers carry their infants on their backs while fathers have minimal roles as teachers and caregivers.

The Nama[120] people, who are sheep and goat herders, are comprised of fourteen tribes which are subdivided into two groups: the Nama proper (Khoi-khoi, Hottentot) and the Orlam[121] tribes. Very little research has been done on the Namas. What is known is that during the late nineteenth century, the Orlam Namas migrated northward from the Orange River area under pressure from Afrikaner settlers in Cape Province, South Africa.[122] For both Bantu and Click-speaking groups, land was managed as the collective property of local communities. Headmen and tribal leaders granted conditional rights for the use of natural resources. Ties of reciprocity and trade networks bound the people together.

Coloreds, including the Rehoboth Basters, originated from Cape Colony, South Africa. Their primary language is Afrikaans. They arose from the intermarriage of European settlers and enslaved people from Angola, Mozambique, Madagascar, Malaysia,

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[119] I was able to interview women from the following Damara tribal groups: The Gasan-Daman and Nawasis who live in the plains of Rehoboth, the Norosen of Windhoek,the /Geio-dama(n) of Outjo, and Hei-//om in Tsumeb.
[120] The first organized rebellion against South African rule in Namibia was organized by the Bondelswart Namas, as a protest against excessive taxation and structural poverty induced in part by German theft of productive Nama lands.
[121] Orlam is also a descriptor for white settlers who emigrated from the Cape Colony area of South Africa to southern Namibia.
[122] G.L. Buys and S.V.V. Nambala, *History of the Church in Namibia: 1805-1990* (Windhoek: Gamsberg Macmillan, 2003), xxvii.

and Indonesia, from the mixed blood of Europeans and the San people of the Cape, as well as from mixed blood between the San and enslaved Africans of the Cape. Coloreds, who form a people with a specific identity, generally do not join with any other ethnic group in Namibia and are often seen as part of, or closely associated with, European communities.[123] All of the Click-speaking groups, especially Damaras and Namas, as well as mixed-race Coloreds, are represented in the Federation. Ethno-linguistic and class distinctions among indigenous Namibians and between Black, Colored, and White people are important to understand.

During the South African occupation, class stratification among indigenous Africans was not very pronounced. In the townships, distinctions were made between working-class residents and an elite class of teachers, businesspeople, ministers, nurses, and leaders of political parties. Elites, divided into a lower and upper elite, were distinguishable by their manner of dress, vehicles, and housing. The lower elite were made up of primary school teachers, small businesspeople, some athletes and evangelists. Lower elites frequented shebeens, while the upper elites did not. There was very little recognition of internal racial group stratification by members of other racial groups, as whites tended to treat *all* blacks alike.[124]

There were distinctions made between townspeople (ombuiti) and Ovambo migrant contract workers (kashuku). The Herero were identified by other ethnic groups as proud and arrogant[125], Whites were called ovirumbu (yellow things), the Nama called the

[123] Buys and Nambala, *History of the Church in Namibia*, xxvii.
[124] Pendleton, *Katatura,* 67-98.
[125] Herero arrogance allegedly could be seen in the way they walked – always slow, never running, even if it meant missing the bus and Herero women's reluctance to speak other languages.

Damara Xaudaman (excrement people) and the Ovambo were called napen (swingers). Nama and Damara called Afrikaners !Khoran (rough people) and Germans !Omkhoen (pollards – trees cut back to the trunk). The least favorable stereotypes are those for the Damara and Afrikaners, the least unfavorable are for the Herero and English, while the Nama, Owambo, German and colored ethnic groups lie in the middle. Among whites (Germans, Afrikaners, English), blacks were seen as unreliable, irresponsible and prone to theft. They were considered "less developed" than whites, and most whites thought that it would take at least a generation and some thought a century or more for blacks to reach parity with white civilization. Whites who contradicted these attitudes were often labeled Communists or liberals.[126]

Analysis of Language, Age, and Household Data from the Federation 2010 Questionnaire

Table 2.1 summarizes answers from the Federation 2010 questionnaire to this question: What language do you speak (most) at home? Because most respondents are multi-lingual, I added "most" to the question so that respondents understood that I wanted to know the name of the language they speak *most frequently* at home. Fifty percent (50%) of respondents speak either Nama or Nama-Damara. Thirty percent (30%) speak Oshiwambo or Otjiherero, and 18% speak Rukwangali, Afrikaans, or one of the Eastern Caprivian languages as their primary language. Fifty percent of respondents speak a Click language, 41% speak a Bantu language, 7% speak a European language, and 1.5% speaks another African language. Many respondents in rural areas speak only their native

[126] Pendleton, *Katatura,* 67-99.

language. However, most urban respondents are bi-lingual, and among senior Federation leaders, most are multi-lingual. Typically, urban respondents speak their native language, dialects of their native tongue, Afrikaans, and English.

Table 2.2 presents the age of Federation respondents. Over 50% of the women are between the ages of 19 and 39 years old; nearly 25% are 40-49 years of age, and only 19% are 50 years and older.[127] When asked, most respondents knew the year of their birth and their age in years. Some older women (55 and older) did not know their age, nor the year of their birth, so, with the help of a translator, the respondents guessed their age. Table 2.3 shows that nearly 90% of all respondents are heads-of-households; 10% are not. Federation women who are not household-heads typically live in one of three configurations: as adult children with their parents, as older, married women who acknowledge the husband as head of household, or as co-habitators who recognize their live-in boyfriends as head of household. These age and household structure results will inform our understanding about decisions made by respondents concerning housing and social power.

In 2000, Datta and McIlwaine studied women-headed households in Latin America and Southern Africa.[128] They found that there are de jure[129] and de facto women-headed households. The most common type of de facto headship in Namibia is due to male labor

[127] In large measure, because of high mortality rates due to the HIV and AIDS infection rate (15.3%), the average life expectancy for females in Namibia is 51.64 years.
[128] Kavita Datta and Cathy McIlwaine, "Empowered Leaders? – Perspectives on Women Heading Households in Latin America and Southern Africa," in Women and Leadership, ed. Caroline Sweetman, 40-46 (London: Oxfam, 2000).
[129] De jure households are units with no resident male partner on a permanent basis, and include divorced, separated, and widowed women. De facto female heads are women with no male partners resident in the household, yet where men contribute to household maintenance.

migration[130], where men migrate for certain periods of time, sending remittances home to be allocated by the female head. Depending upon the context, women may be relatively autonomous or still rely on absent men to make decisions. Although male migration has been declining since 1982, the rise in female migration from rural to urban areas has made such households a significant part of the urban landscape. Most women-headed households are permanent because women have increasingly realized the benefits of autonomy associated with household headship that is denied them within marriage or cohabitation. Although marriage was once a critical stage in a life course that separated girls from women, it is now accepted that the 'cultural' way of life has changed such that women's identity as adults now rests on other signifiers, such as bearing children or acquiring a dwelling.[131]

Table 2.4 displays the number of dependents that live with Federation women. In the study, findings show that 281 women have responsibility for 1,123 dependents. Federation women average four dependents per family. Nearly 85% of Federation women surveyed have at least one dependent living in their home. Only 3% have no dependents. Dependents include able-bodied adult males, biological children and adult children living at home, orphaned and vulnerable children, widows, other relatives, the sick and disabled, and fictive kin.

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[130] The emergence and high incidence of women-headed households in Namibia is directly attributable to the migrant labor system, prevalent in Namibia from 1910-1980.

[131] Datta and McIlwaine (2000), "Empowered Leaders?" 40-46. Family structures among Federation women vary widely. Within shacks and Federation houses, I observed single women, single mothers with dependent and independent children living with them, single women who had taken in orphaned children, and homes where older and younger adult women lived together with their children and grandchildren, sharing household maintenance, food preparation, and other daily responsibilities.

The Public and Private Lives of Federation Women: Who They Are and How They Live

Household Chores

In her 1999 study of Nama households, Adelheid Iken defined a woman-headed household as

> a social unit whose sustenance is the responsibility of a female person who is also the major decision-maker over the distribution of its economic resources and which consists of several persons with a common residence and source of maintenance, or persons living on their own who have a residence and a source of maintenance at their disposal.[132]

The responsibility for mobilizing the resources necessary to maintain the household rests with the woman heading it. Iken found that Nama women's daily chores included the following domestic duties: preparing meals, washing, ironing and mending clothes, fetching firewood and water, shopping and tending to the small children of the household. Because there is no crop production in the arid Namib Desert where many Nama women live, there are no seasonal variations in household tasks.

My research supports Iken's findings in most areas, but Federation women differ markedly from Iken's sample in two significant ways. First, Federation women spend time in the construction-planning and building process, and two, many women in Ovamboland, Kavangoland, Hereroland, and East Caprivi do raise crops. Both of these activities add significantly to the amount of time these women spend on household tasks including maintaining an existing residence while building a new one. Producing a crop like the mahanga root (porridge) is a communal activity and one which requires many different skills, strengths, and levels of experience over the course of the growing and harvesting

[132] Adelheid Iken, *Woman-headed Households in Southern Namibia: Causes, Patterns, and Consequences* (Windhoek: Gamsberg Macmillan, 1999), 10.

season. Typically, Ovambo women till the soil, plant seeds, do the weeding, and harvest the crops, and they do that work in cooperation with other girls and women in their families and communities. Crop production is one organic venue in which women-centered organizing happens.

Table 2.5 illustrates the daily household chores of 281 Federasi women. Almost all respondents clean the house (94%), prepare meals (93%), wash dishes (93%) and launder clothes (91%) every day. A majority of women also care for children (88%) and adults (67%), collect water (78%), buy groceries (77%), and collect firewood (67%) daily. The data show that women spend as much time helping others build their new homes (54%) as they spend building their own Federation home (50%). Data from Table 2.5 demonstrate that the 89% of Federation women who are heads-of-household spend a considerable amount of time each day maintaining their home/shack, feeding and caring for children (including biological and orphaned) and adults, mobilizing others, and building and maintaining their Federation home and the homes of other Federasi. Prior to Saamstaan and the creation of the Federation, and in the absence of any government or church-sponsored welfare program, poor people built their own housing out of whatever materials they could find. To build houses with very few resources and no money required resourcefulness and a community of other homeless persons. Because women-centered organizing begins in the cooperative world of the private sphere, this kind of organizing happened again in an organic way as women worked together to build and maintain huts, chicken coops, shacks, and other structures in which they lived and raised children.

Denominational and Church Affiliations

In Namibia, 90% of the population belongs to a Christian denomination while 10% have no religious affiliation. The national denominational percentages are as follows: Lutheran (48%), Roman Catholic (32%), Dutch Reformed and Uniting Reformed (10%), Anglican (8%), and Methodist (2%).[133] There are also a number of smaller, independent African churches including the Oruaano Protestant Unity Church, which has a 99% Herero membership.[134] Table 2.6 outlines the churches that Federation women attend. The original survey question was: "What other organizations are you involved in?" After encountering a number of Federation women dressed in distinctive Holiness clothing on my second day in-country, I realized that church participation was an important source of identity for many women. Thus, I reversed the question to read: "What church do you attend?" Most respondents did not understand the first question, but immediately understood the idea of church participation and membership. Over 90% of respondents are involved in churches as members or attendees; 8% expressed no religious affiliation.

Forty-nine percent of Federation women are members of mainline churches. Within that percentage, almost 70% are members of either the Evangelical Lutheran Church in the Republic of Namibia (ELCRN) or the Evangelical Church in Namibia (ELCN). These two churches have adherents in all thirteen regions of Namibia, as well as a heavy concentration of members among Ovambo and Kavango women in the Ovamboland and Kavangoland areas of north, north-central, and central Namibia. AME churches are concentrated primarily among the Nama and Nama-Damara-speaking people of southern

[133] The Evangelical Lutheran Church in the Republic of Namibia (ELCRN), the Methodist Church, the Anglican Church, the AME Church, and the Uniting Reformed Church all ordain women to Christian ministry.
[134] Formed in protest of racism in the white Lutheran churches of the apartheid era, the Oruanno Church – an African-initiated church - formed in 1955 as an all-Herero church (99%). 6% of Federation women surveyed worship in this church.

Namibia. Twenty-three percent of Federation women attend Pentecostal or non-denominational churches while 19% are Roman Catholic.

When searching the literature on Namibia, I find no mention of the historic churches providing any kind of charitable service to their members or to their communities except through Women's Circles which might be construed as precursors to the womanist, women-centered organizing work of Federasi women. Inter-denominational Women's Circles existed for many years during the South African occupation. Circle women organized prayer and Bible study meetings, visitation to the sick and elderly, the homeless and jobless, missions fundraising, and church choir presentations. Circle leaders were not poor, indigenous women, but were usually missionary wives and wives of chiefs. Still in the Circles there was a womanist expectation of competence, knowledge, and responsibility, where the capabilities of women were respected, appreciated, and relied upon. What is missing in this construction was much direct aid to the poor from the churches. In this vacuum, poor women created an MBOP like the Federation in order to help themselves, for aid seemed not to come from churches. Additionally, patriarchy and womanism were at work in most denominations in the ways that women "carried the Word of God into family life, were more trustworthy in worship and congregational activities than their male counterparts." While men were involved in church offices and government, "it was the women who led Circles and other women's societies, supporting the work of the church in many fields of ministry."[135]

[135] G.L. Buys and S.V.V. Nambala, *History of the Church in Namibia: An Introduction* (Windhoek: Gamsberg Macmillan, 2003), 266-270.

Employment

Table 2.7 outlines how Federation women make a living. Thirty-five percent of Federation women work as wage employees with domestic workers accounting for 66% of all respondents in that category. Many wage laborers also do informal sales (Appendix A, photo 6) to supplement their incomes. The self-employed make up an almost equal percentage, 33%, as wage employees. Within the self-employed category, 57% of women do informal sales which include selling sweets, home-baked goods and grilled meats (kapana) to earn money (Appendix A, photo 6). Unemployed women account for ¼ or 24% of all respondents, while pensioners make up 6% of the total.

The Formal Economy: Domestic Workers

Domestic workers are defined as people who perform domestic tasks (household chores, child-minding, and gardening) in private households for wages. Nearly one-fourth – (23%) of all Federation respondents labors as a domestic worker. A 2008 study[138] of the working conditions of 621 domestic workers in Namibia illumines the working conditions many Federation domestics confront:

- Most domestic workers are single mothers with children and extra dependents. The average household size is 8. In many instances, the salary of a domestic worker supports all members of the household including the elderly, unemployed adults, disabled adults, her children, and orphaned children. Her salary takes care of food, clothing, school fees, medical, and funeral expenses.
- Domestic and agricultural workers are the poorest and least organized groups of workers in Namibia.
- Ninety-two percent of domestics work without an employment contract. Most work a 10-hour day (7:00am-5:00pm), rarely receiving overtime pay. Workers are sometimes paid with in-kind goods including food rations, second-hand clothing,

[138] Hilma Shindondola-Mote, "The Plights of Namibia's Domestic Workers" Labor Resource and Research Institute (October 2008): 2-83. http://www.larri.com.na (accessed June 26, 2011).

payment of education fees, or hospital bills. Because domestic workers have no benefits, most are dependent upon their employers for medical care.

- Domestic work specifically includes ironing, washing dishes, scrubbing and mopping floors, dusting, shopping, cooking, making beds, washing windows, walking dogs, and caring for children and elderly, escorting children to and from school. In rural areas, the work also includes planting, plowing, harvesting, and pounding mahangu (millet-porridge), collecting water, and fetching wood.
- The majority of workers are paid between N$300-600/month [US$40-80/month] and without any salary increases. Because so many women are in debt due to poor wages, some do commercial sex work to supplement their incomes.
- Women are exposed to hazardous chemicals and physically strenuous work. Most must work while injured or sick.
- Lack of privacy and isolation in the household places domestic workers at risk for sexual harassment and rape. Sexual violence includes propositions, threats of rape, and repeated rape.

From January-June 2010, my Namibian home was a ground-floor apartment in a large house in Klein Windhoek which is an upper middle-class, White neighborhood in the northeast quadrant of Windhoek, the capital city. Ms. Raley (Raleigh) Kaster, who is a Federation leader who lives in Katatura, has been employed as a domestic worker for at least 5 years by the property owner and landlord Anna Muller[139]. Raley supplements her meager salary with occasional income as a seamstress specializing in Damara quilts. I observed Raley begin her workday by 7:00am and end at 2:00pm with occasional work on Saturdays. She ironed clothes, changed bed-sheets, cleaned the floors and bathrooms, dusted furniture, did the laundry (climbing up and down 2 flights of stairs), managed the property in Anna's absence, fed and kept watch over two dogs, and handled deliveries and emergencies. She earns N$400/month [US$53]; with that money Raley cares for 2 other adults and 6 young children. Three of the six children were orphaned when Raley's sister died of breast cancer in April 2010 . Her meager income must also cover home

[139] Anna Muller is also the Executive Director of the Namibian Housing Action Group (NHAG) which is the sponsoring organization of the Shack Dwellers Federation of Namibia.

maintenance, water, school fees, food, transportation, and funeral expenses. Occasionally, Anna will pay Raley or her children's medical bills. The problem of course with charity is that it depends on the vicissitudes of whim and personal wealth. Raley and her family's healthcare needs are not episodic but ongoing. Even though she lives in a Federation house, Raley cannot bring lunch from home because there is no electricity and very little food in the house. What that means is that Raley would often come to my apartment during the lunch hour hungry. I would make fried chicken and boiled vegetables, invite Raley to sit and eat, and we'd enjoy each other's company, talking about her family and her life.

The Informal Economy: Homemakers and Informal Sales

An informal economy includes activities that are unrecognized, unrecorded, unprotected or unregulated by public authorities. Federasi who cannot obtain work in the formal economy must create other ways to generate income. They do so in the informal economy, through what respondents call informal sales.[140] A 2002 report from the Swedish International Development Agency[141] outlines some features of informal economies

- In sub-Saharan African, self-employment represents 70% of the employment market, over 60% of urban employment, and over 90% of new jobs. The main reason the informal economy exists is because formal labor markets are unable to generate a sufficient number of jobs to absorb a growing unskilled workforce. The informal economy provides opportunities for income earning for people who have no other means to survive, and access to low-priced goods and services for consumers.

[140] For example, in early April, 2010, I spent the morning with Mrs. Charlotte Geiseb, a 35-year old Nama-Damara-speaking member of the Hatago savings group in Gobabis. Mrs. Geiseb is a wife and mother who generates regular income from informal sales that she organize each day – firewood, popcorn, ice cream, fudge – from her home. Her children help prepare and organize products for sale.

[141] Kristina Flodman Becker, "The Informal Economy", Swedish International Development Cooperation Agency (March 2004): 3-21. http://rru.worldbank.org/Documents/PapersLinks/Sida.pdf (accessed June 27, 2011).

- Women's participation in the informal economy increases when access and the right to control and own property or land are denied to them.

In the Federation, respondents produce a range of goods and services inside their homes for internal and external consumption. For example, to earn income, Magda Iditbeen, a 43-year old Colored Federation leader from Rehoboth processes and sells goat meat, eggs, soap and body lotion, tea bags, and homemade clothing. Most independent, home-based Federation women work as cooks/caterers (26), seamstresses (10), and/or as Federation facilitators (9). One reason that services (utilities) are important to Federasi women is because having electricity expands the range of informal sector activities women can do. It is worth noting that none of the 281 women that I talked with earn enough money to escape from wage poverty.

Health and Education

Table 2.8 presents education levels for Federation respondents, all of whom were educated under either the missionary (1921-1950), pre-Bantu (1951-1961), Bantu (1962-1976), or post-Bantu (1977-1990) system. Twenty-one percent (21%) of respondents were educated under either the missionary or pre-Bantu system while the majority (78%) labored under either the Bantu or post-Bantu system. All education systems were controlled by the South African government. Under the missionary and pre-Bantu systems, education for black children was compulsory to grade 4. Under the Bantu system, educational standards for black children regressed and were made compulsory only to grade 1. If black children managed to continue their studies, the system was designed for them to eventually drop

out and forfeit any further education. As a result, 83% of Federation respondents did not finish Standard 10 (US grade 12).

Once it became evident that a majority of respondents did not finish primary school, I began to ask why. Table 2.9 details the reasons. Thirty percent of women didn't finish because their parents were too poor to pay mandatory school fees. Seven percent (7%) of

respondents reported that pregnancy, other health issues, or caring for a sick parent caused them to drop out. Five percent (5%) listed homelessness, forced resettlement, or the death of a parent as reasons that caused them to quit school. Children often dropped out of school to help their mothers with child-raising, subsistence farming, and household chores. The drop-out rate is also linked to inadequate resources, poorly-trained teachers,[145] irregular school attendance, and the mental fatigue of children who had to work. Persons who leave school before graduation constitute the largest portion of the unemployed. Low reading and math proficiency, along with a low knowledge base, leave many drop-outs and graduates functionally illiterate.[146] A cascade of structural factors – including forced resettlement, parental death, and poverty - prevented a majority of Federation respondents from finishing their primary education. This fact makes it difficult for women to obtain wage employment at a level sufficient to consistently feed and care for their families.

[145] A 2005 World Bank study found that many "practicing teachers have poor reading skills, grammar skills, elicitation techniques, limited vocabulary, and facility to adequately explain concepts". The entry requirement for teacher-training centers under all forms of pre-independence education for black children was as low as Standard 2 (Grade 4). Missionary educators were oftentimes trained soldiers and were armed in the classroom.

[146] Frederico Links, "Stupid in Namibia," Insight Magazine, February, 2010, 24. Community pressure to start a family and work is also strong, in part due to lack of food security. Teenage pregnancy is also a major contributing factor to the high female school drop-out rate.

At independence in 1990, Namibia's apartheid healthcare system primarily served the white population. Since independence, the government has sought to change this situation by building hospitals and primary-care clinics throughout Namibia. About 56% of women have access to prenatal care, 48% to maternity care, 72% to immunization services, and 49% to family planning services within ten kilometers of their homes.[147] While this strategy has increased women's access to healthcare, discrepancies still exist. For example, walking times to healthcare facilities are between 45-60 minutes. The combination of travel costs, lost work time, and clinic fees means that healthcare costs for the poor are prohibitively high. Namibia has the 5th-highest HIV infection rate in the world (15.3%), but the HIV prevalence rate among pregnant women is 22.3% and women account for 53% of all newly reported HIV cases.[148] Women are also diagnosed at a younger age (30 years) while men are diagnosed at 34 years old. Factors that contribute to the high infection rate among women include early marriages, lack of control over their own fertility (e.g., refusal by men to wear condoms or to allow women to use contraceptive instruments), teenage pregnancies, rape, alcohol and drug abuse, prostitution to meet economic needs, culturally accepted promiscuity among men, and unequal marital and non-marital sexual relationships between men and women.[149] It is estimated that more than 130,000 children have lost their mother due to AIDS. In the Federation, orphaned and vulnerable children are often adopted and grafted into families by female heads-of-household. Extra dependents will in many instances double or triple the size of a

[147] Gretchen Bauer, "Namibia," in The Greenwood Encyclopedia of Women's Issues Worldwide: Sub-Saharan Africa, eds. Lynn Walter and Aili Mari Tripp, 280 (Westport: Greenwood Press, 2003).
[148] Eunice M. Iipinge and Debie LeBeau, *Beyond Inequalities: Women in Namibia* (Windhoek: University of Namibia, 1997), 46.
[149] Bauer, "Namibia," 280-281.

Federation family. As was true in Raley's case, income remains constant while expenses increase dramatically.

Deep poverty makes it difficult for isolated individuals, struggling on their own, to thrive. Even though the literature is scant on this subject, I suspect that poor women did a kind of womanist, woman-centered organizing while producing crops, surviving the war, raising families, doing church work, and building their shacks. Then as now, Federation women continue to organize in order to improve their living conditions, create a future for their families, and shift communal ethos and practice from authoritarianism and intolerance to radical democracy and tolerance.

Governance, Political Parties, and Civil Society

Today, Namibia is a parliamentary democracy that regularly holds elections at the local, regional, and national levels. The Constitution, adopted on February 9, 1990, establishes Namibia as a "sovereign, secular, democratic, and unitary State founded upon the principles of democracy, the rule of law, and justice for all." [150] Local authorities govern villages, towns, and municipalities, while regional councils and regional governors administer Namibia's thirteen regions. At the national level, a bicameral parliament – comprised of a National Assembly (directly elected) and National Council (elected from the regional councils) – promulgates the laws of the land.

Since independence, the government has been led by the South West Africa People's Organization (SWAPO), the nationalist organization that brought the country to independence and black majority rule. Namibian independence was achieved in two major ways. First, SWAPO asked the United Nations to help liberate the country, and second, unlike the other black political parties, SWAPO leaders were willing to launch an armed struggle to achieve independence. In 1966, SWAPO forces launched the War of Liberation against South African Defense Forces (SADF). In 1970, the UN recognized SWAPO as the only true representative movement in Namibia, and in 1976, SWAPO was elevated to be the "sole and authentic" representative of the Namibian people by the United Nations, the Organization of African States, the Non-Aligned Movement, and the Frontline States of Southern Africa. In 1990, with independence in sight, SWAPO[151]

[150] Graham Hopwood, *Guide to Namibian Politics* (Windhoek: Namibia Institute for Democracy, 2008), 16.
[151] Today, even though there are twenty different political parties, SWAPO dominates the process for three reasons. First, as the ruling party, SWAPO controls government employment. With control over 80,000 jobs, they are the largest employer in Namibia. Second, there is no independent mobilization of voters. Most civil society organizations are either affiliated with SWAPO or dominated by them. Lastly, most churches, which were enmeshed in the liberation struggle

emerged as victors – a status that would set the movement up for many years of rule as the governing party.[152]

Prior to independence, the objectives of most community service organizations (CSOs) were bound together with the aims of SWAPO and the liberation struggle. In the 1980s, churches, trade unions, the student movement, women's organizations, and other community groups played a crucial role in mobilizing popular support inside Namibia for independence. After independence, many of these groups found it difficult to adapt to the new conditions and reorient their work towards community development.[154] Today, several organizations linked to SWAPO and the liberation struggle wrestle with issues of autonomy, sustainability, and allegiance in the post-independence era.[155] For example, CSOs that challenge government corruption have been silenced by threatening rhetoric from government officials. The silencing has had a chilling effect on CSOs, including the Federation, from becoming more openly political and partisan.

In 2004, the Namibian government crafted a National Housing Policy whose central goal was "to make resources available and to direct their use into the production of infrastructure and facilities so that every Namibian will be given a fair opportunity to acquire land with access to potable water, energy, and a waste disposal system."[156] And, in December, 2005, the government issued a formal partnership policy that brought CSOs,

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along side SWAPO soldiers, now have a muted political presence because they fear the wrath of SWAPO.[151] It should be noted that during the war of liberation, many SWAPO soldiers who questioned received strategies and tactics were tortured and murdered. Most post-independence SWAPO leaders refuse to acknowledge these acts, which has helped create a culture of guardedness and fear which permeates private political discourse.

[152] Hopwood, *Guide to Namibian Politics*, 70-71.

[154] For example, in my interview with the Rev. Maria Kapere, Executive Director of the Council of Churches of Namibia (CCN), she admitted that CCN has struggled, in the post-independence era, to define its place and mission.

[155] Hopwood, *Guide to Namibian Politics*, 95.

[156] Ministry of Regional and Local Government, Housing and Rural Development, Namibia National Housing Policy, Cabinet Approval July 1991 and Reviewed July 2009, 4.

including the Federation, into the government's patronage system. For example, since 2002, the Federation has been receiving money from the Namibian government, for its Twahangana Loan Fund.[157] The Federation divides up loan money in amounts ranging from $15,000-N$20,000 and distributes it to members who have been saving regularly, participating in the building up of their savings groups, and have successfully negotiated for land with municipal officials.

Conclusion

Most Federasi respondents in this study are multilingual. Many speak a combination of Bantu and Click languages and dialects, as well as Afrikaans and some English. Ninety percent of all women interviewed are heads of households with dependent children and adults usually living in their homes. Most also manage small plots and modest livestock holdings either at their main dwelling and/or land they hold in other areas of Namibia. Ninety percent of Federasi women are members of Lutheran, Roman Catholic, or non-denominational churches. Many churches, which during the war taught a contextual black theology now preach an apolitical theology which encourages people to attend to the interior life of the church and to their private lives through the adoption of a strict moral code that includes modest dress, piety and prayer, regular giving, chastity, and regular worship attendance. Even though the current Prime Minister has challenged this separation of the spheres, religion is considered the domain of the Church and politics of

[157] Namibia Housing Action Group, *Annual Report 2002-2008* (Windhoek, Namibia: NHAG, 2002-2008). According to NHAG Annual Reports, the Federation has received money from the Namibian government, specifically from the Ministry of Regional, Local Government and Housing and Rural Development, in the following amounts: 2002, N$1,000,000; 2003, not listed; 2004, not listed; 2005, not listed; 2006, N$250,000; 2007, not listed; 2008, N$1,000,000; 2009, N$1,000,000; 2010, N$3,000,000.

the State. Political and religious leaders must not interfere in each other's domains and authority. The Church is tasked with dealing primarily with the spiritual aspects of life while the State and civil society manage practical, political affairs. This means that as of 2010 there was no discernable relationship between churches and the Federation, although 90% of Federation respondents are themselves church members. Through their insistence on making private suffering part of a public policy debate on housing and poverty reduction, Federasi women act as a de facto political arm of the black Namibian church. They have created a poor people's organization, which has amassed enough power to shape housing policy and direct resources to their cause and their interests.

Seventy percent of respondents did not graduate from Standard 10 (US Grade 12) because of war,[158] poverty, the sickness or death of a parent, homelessness, or mental fatigue. Lack of a Standard 10 certificate and high unemployment rates mean that most Federation women must make a living in the informal economy. Moreover, women have to manage large households with inadequate resources, organize and sustain their savings groups, and maintain their health. For women who are able to successfully negotiate these pressures over time, there are significant leadership skills embedded in these processes worth examining.

Many activities of daily living that Federasi women did as children and perform now as adults organically set the groundwork for the womanist, women-centered organizing that respondents practice within the Federation. For example, crafting survival strategies during a brutal war required skill, cooperation, stealth, courage, and intelligence. Church-

[158] SADF soldiers would routinely prevent children from attending school, especially in the war zones of North and North-Central Namibia.

based Women's Circles were widely respected because the women in them were competent and leaders who faithfully did the pastoral work of the church. Producing crops and building dwellings are women and child-centered activities that require a high level of cooperation, strength, respect, and reliance upon the organizing capabilities of girls and women. Finally, in the absence of formal safety nets and social welfare programs, poor people decided to create their own in the form of an MBOP that they control.

Chapter 4 provides a detailed history of the Shack Dwellers Federation of Namibia, and the Shack and Slum Dwellers International (the sponsoring organization of the Federation). A more exhaustive analysis of the meanings that Federation women ascribe to their work is also included.

CHAPTER IV

THE SHACK DWELLERS FEDERATION OF NAMIBIA: INTERVIEWS WITH FEDERATION LEADERS AND GOVERNMENT OFFICIALS

Federation women want a better life which includes dignified, safe, affordable housing for themselves and their families. The Shack Dwellers Federation of Namibia provides an enabling environment which helps the poorest people in Namibia build and own their own homes. This chapter presents information on informal settlements, provides a brief history of the Federation, and includes representative quotes that demonstrate members' attitudes about the Federation and their participation in it. The Federation brings the private suffering of shack dwellers into the public domain, which offers mechanisms for political and social redress. The organization gives women political space to modify traditional socializations and be included in public life and democratic decision-making processes that improve their lives. Home ownership shifts the balance of power for women in the work of overcoming abuse and neglect in both their private and public lives.

Federation Practices: Radical Democracy in Action

Informal Settlements

Slums (e.g., squatter or informal settlements, shanty towns, shack dwellers) are densely-packed settlements consisting of families housed in self-constructed shelters, under conditions of informal or traditional land tenure. These communities, which historically are features of early capitalism, proliferate in developing countries and are a product of an

urgent need for shelter by the poor. Rural-urban migration, natural increase, poverty (or no) wages for work, the absence of government-sponsored low-income housing, Bantustan and apartheid policies, and the expansion of urban centers all contribute to a constant increase in the number of shack dwellers. Bantustan land was not owned by blacks either individually or communally, but by the state which controlled its distribution through appointed chiefs and headmen.

Slums are characterized by a proliferation of small, makeshift shelters built from diverse materials, degradation of the local ecosystem, and severe social problems, including alcoholism, violence, and unemployment. Informal settlements occur when land administrators and planners fail to address the needs of the whole community. In most cities in the developing world, 30-60% of residents live in informal settlements.[159] Namibian squatter settlements contain various types of informal dwelling structures including traditional Owambo, San, and Kavango stick houses and makeshift rooms. Some people live in abandoned vehicle chasses, while others rent space out back where they put up temporary housing. Eighty two percent of the total housing in Katatura (Windhoek) is rental housing. Of the rental housing, about 44 percent are municipally-owned houses, 21 percent are privately-owned, and room rentals account for another 17 percent. The median number of rooms per house is four, and the median amount of time on the dwelling site was about five years in 1991.[160] An average of eight persons inhabits each dwelling site (five adults and three children).

[159] Informal Settlements. http://www.geom.unimelb.edu.au/informal/inform_set.html (accessed September 18, 2010).
[160] Wade C. Pendleton, *Katutura: A Place Where We Stay: Life in a Post-apartheid Township in Namibia.* (Windhoek: Gamsberg Macmillan, 1996), 113

Life in a corrugated iron shack (Appendix A, photo 1) means inhabiting a dwelling that is dangerously hot in the summer and unbearably cold in the winter. Mud shacks disintegrate during the rainy season while cardboard shacks may collapse in heavy winds and rain. Because most shacks have no electricity, hot meals are prepared over an open fire, or in an adjacent, second shack covered with tarp. An accidental fire means one's shack burns down. Because there is no running water, young girls walk long distances to collect clean water. Bodily elimination, which is done in the bush, is more dangerous for women and children. For these reasons, as reported in Table 3.0, almost half of all women (45%) affirm that the Federation's ability to help members move out of the shack, build their own new brick homes, and learn to save and manage money, are the most important reasons for their participation in the group.

Women and their dependent children constitute the majority of Namibian shack dwellers. If a woman cannot pay her rent, she will be evicted; upon eviction, many women will either rent a high-priced room in an already existing shack or build a new shack on a piece of city-owned land. The median number of rooms per shack is two, and the median amount of time on the dwelling site is about five years. An average of eight persons lives in each shack (five adults and three children).[163] If a poor woman wants to purchase a home in a formal neighborhood, she cannot do so because she cannot access conventional housing financing. Moreover, her home is located in a squatter settlement, and she lacks the income or formal documentation that housing finance agencies require.[164] These conditions result in part from patriarchal land use policies, poor-quality apartheid-era

[163] Pendleton, *Katutura: A Place Where We Stay,* 113.
[164] Diana Mitlin, "Finance for Low-Income Housing and Community Development". Global Urban Development, 4(2), (November 2008): 1-7.

education, and generational poverty. The Government of the Republic of Namibia has made the provision of affordable housing for all its citizens a major goal of governance. They want all shacks eliminated and all citizens housed in decent, affordable housing by the year 2030. The Shack Dwellers Federation of Namibia strives to mobilize all 500,000 shack dwellers currently living in Namibia. Over time, the goal of the government to eliminate all shacks, and the Federation to mobilize all shack dwellers converged into the Namibian National Housing Plan.

Conceived in 1987 and based in the Katatura suburbs, Saamstaan, a precursor of the Federation, was founded as an initiative of the Roman Catholic Church and is the first documented, self-organized group of female shack dwellers in Namibia.[165] With loans from Freres des Hommes, the Inter-Church Organization for Development, and their own savings, thirty-two neighborhood women purchased a large plot of land from city government. The women subdivided the land, built thirty-two houses on it, created a credit union and a brick works, and audited the living conditions of other Katatura residents. Using strength in numbers, wisdom gained from life experience, self-education, and knowledge-sharing, members began to teach shack dwellers and fledging housing groups in other parts of Namibia and South Africa their building and money management techniques.

What Saamstaan leaders did was seed the formation of the Federation. Saamstaan emerged in a context in which there were large concentrations of very poor people, no formal safety nets, no large-scale welfare programs, and a government in transition. By

[165] Saamstaan members were living in chicken pens, old cars, and rented rooms.

1992, the housing support organization - Namibia Housing Action Group[166] (NHAG) - was formed, representing ten savings groups in eight Namibian towns. In 1996, the Twahangana Loan Fund was established to provide money for housing loans to NHAG members. Finally, in 1998, the Shack Dwellers Federation of Namibia (the Federation) was born. As of 2008, 574 savings groups representing 22,894 households had been established. Collectively, the groups have saved N$5,462,000 and built 1,550 new houses (Appendix A, photos 3, 4, 5, and 6).

Women came together out of a shared sense of powerlessness over poverty and gender discrimination. Living in chicken coops, shacks, under trees, in abandoned cars, and in refrigerators, poor women forged a commitment to use what they had - self-help, mutual aid, and collective action - to concretely change their living conditions. Important elements of MBOP success– the poor helping the poor, women helping other women and men, securing a new home, and building their own organization – are explored below.

The Poor Helping the Poor

Federation savings groups are modeled on mutual self-interest and a self-help platform. Women draw upon the expertise of more experienced members, not experts, to learn saving and building skills. Using the small group to establish trust and build informality and respect, members report a sense of belonging, a strong belief in helping oneself and others succeed, and emotional sharing and support. Respondents are also able to expand their social networks and gain coping approaches and practical information that

[166] NHAG acts as treasurer for all Federation activities, advises savings groups, organizes international exchanges, assists groups when negotiating for land and services with government officials, and administers the Twahangana Loan Fund.

can materially improve their lives. The message about how a savings group operates is transferred by word-of-mouth, where one group is invited to explain to another how the group functions (exchanges). From other Federasi women, members learn how to save money, collect demographic information to be used in negotiations with municipalities, and map and plan settlements. Social cohesion, a sense of responsibility, and reciprocity as a means of institutional power are gained when poor women share with other poor women their experiences through local, regional, national, and international exchanges.

One member activity done daily is saving money (average 1¢ - 5¢/day). The group treasurer collects savings on Saturday and deposits the money on Monday. Members can borrow up to the amount of their savings for everyday needs or even larger amounts for small business loans. Housing loans are financed through the Twahangana Fund at 0-2%.[167] To acquire large blocks of land for building, groups must negotiate with Town Councils, Regional Councilors, or Headmen, depending on who the landowner is. With technical assistance provided by NHAG, members are taught how to build bricks and do construction, using local building materials. With help from her savings group members, each woman builds her house.[168] Members usually build 34 sq. m., two-room houses at a cost of N$705 per square meter. The municipality will usually assist in installing the pipes for water and sewer services.

A Focus on Women with Children

[167] This revolving fund, specifically for housing development, is administered by the Ministry of Regional and Local Government, Housing and Rural Development and NHAG.
[168] Most Federation homes have 1 bedroom, a bath with a toilet and a shower stall, and a kitchen with a small dining or living-room area included.

African womanist, woman-centered organizing is the philosophical center of Federation practice. Federasi culture is dominated by Black and Colored women at every level of leadership except at the NHAG Executive Director level. Impoverished black women shack dwellers are highly valued, respected, appreciated, and relied upon as leaders and first among equals with respect to their male counterparts. Their values and ethics are shaped by social (patriarchy) and economic structures (poverty) that limit and circumscribe the agency of indigenous women (and men). What makes Federasi practice African and womanist is the conviction that, in addition to gender issues, in-lawism and practices of female disinheritance that accompany it are addressed. This means that women own their own property and cannot be (legally) disinherited by in-laws or other family members.

The Federation mobilizes women for several other reasons. First, the majority of shack dwellers in Namibia who are women and children, are the worst affected by forced evictions, resettlement programs, domestic violence, and discriminatory inheritance laws and practices. Through customary practice, many women can only access land and housing through male relatives which means that their security of tenure is dependent on good marital and family relations or luck. Owning a Federation house stops illegal disinheritance. Second, without implementation of equal rights to adequate housing, land, and property, women cannot enjoy other fundamental rights such as the right to privacy, a high standard of health, food and water, family and home, rights before, during, and after the dissolution of a marriage, security of person, equal protection before the law,

and the right to self-determination.[169] Finally, according to Federation women, less men are mobilized because "men don't think they have a (housing) problem."

During the interviews, women often spoke of the importance of moving from the shack to a Federation house as a way of providing stability and a better quality of life for their children. For example, when asked how their children felt about their Federation work, nearly 90% of respondents[170] said that their children had a greater sense of security because they were preparing to or were now living in a new home from which they could not be evicted. Mothers noticed greater productivity at home and in school, in both school-age children and young adults, and a greater sense of responsibility, discipline, and independence.

A New Home, Secure Tenure, and an Organization of the Poor

Home ownership contributes to the economic development of women because they can rent rooms or organize other income-generating activities out of the home. Many poor women must work in their homes to carry out their other obligations to the family, so safe, secure housing for them and their children is a key element of poverty reduction.[171] When Federation members were asked what the organization means to them, respondents often had difficulty understanding the question. Rephrasing, I would say: "It's Saturday morning, and you're here at a Federation meeting working on your savings book, when you could be doing other things. Why are you in the Federation? Why do you stay in the

[169] UN Habitat Agenda, http://www.unhabitat.org (accessed February 22, 2010).
[170] 90% was the percentage when I controlled for no response, not applicable, and did not ask responses.
[171] Secure land tenure and property rights enable people in rural and urban areas to invest in improved homes and livelihoods. They also help promote good environmental management, improve food security, and assist directly in expanding human rights, including decreasing discrimination against women, the vulnerable, indigenous groups, and other minorities. Secure land rights reduce conflict and improve household living conditions.

Federation?" More than one-third of the respondents (37%) frame their participation in pragmatic terms

> (The Federation) means a lot to me. I get out of darkness and (the) shack, get a house for better living, fighting poverty out of our community. Improves healthy and caring (creates) a better life for us. (Federation member from Usakos)

A Herero member responded in both pragmatic and communal terms

> It's good, because it enable(s) us to save money, it teaches us to communicate with different people in different ways, and it also give(s) us a bigger picture of the future. (Federation member from Omaruru)

One-fourth of the members reported that the Federation serves as "an organization of the poor for the poor"

> (The Federation is) poor people work together so that our community (can) develop. (Federation member from Kamanjab)

As a communal structure, the Federation provides a public arena outside the family where poor women can develop a sense that they have a right to work on behalf of themselves, of others, and of their community. Many women develop a greater sense of power and self-confidence by acquiring new skills (e.g., construction and building, negotiation skills) which can stimulate new and more effective action and understanding of their own capabilities and the gifts of others. As the Omaruru mother states, women organize because it gives them a way to fight poverty and build a future. Federasi women are continuing to do black consciousness when they commit to fight for their own dignity and when they labor to build their organization and their new homes, thereby creating a more hopeful future for themselves and their children.

Twenty-two percent of members find emotional and psychological support in the Federation. For example:

> "The Federation is a family to me. We share a bowl of porridge, we help each other out." (Federation member from Omaruru)

A Herero woman said:

> "The Federation gives me the inner strength of the group member to go forward and not backward. It's encouraging women to stand on their own and not to rely on men." (Federation member from Omaruru)

As the Omaruru women demonstrate, a woman-centered organizing model begins in the cooperative world of the private sphere, with a shared bowl of porridge. Involvement emanates from self-interest (the self in relation to others) and an ethic of care. Women then gain power through relationships, developing new skills and understandings which can provoke new and more effective action (e.g., independence from men, building Federation community centers, going on exchanges).

Teamwork, companionship, and self-development are also important nodes of meaning for women. Members report that self-development happens most effectively inside Federasi communities, where they learn how to resolve disputes, negotiate with politicians, and work in teams to accomplish goals. Eighteen percent (n=120) of the 698 answers suggest that poor women "own" the Federation and see it as their own, or, as "an organization of the poor for the poor." Conversely, more than one-third of respondents (35%) report that money problems, including unemployment, underemployment, and lack of capital needed to build home-based businesses, were affecting their ability to repay their home loans. Because members receive building loans from the Twahangana Funds, one

member's inability to repay affects future borrowers. Active members also complain about members who stop attending Federation meetings after they build their new homes (20%), disorganized meetings, confusion around who leaders are, and miscommunication between members locally, regionally, and nationally. The next section examines some of the philosophical and practical ideas which frame the community organizing efforts used by the Federation's parent organization, the Shack and Slum Dwellers International and how those ideas are embedded in Federation practice.

The Shack and Slum Dwellers International[172]

The Federation is a member in high standing of the Shack and Slum Dwellers International (SDI). SDI founder Jockin Arputham (b. 1947) began his adult life in Mumbai, India, where he lived on the sidewalks and worked as a carpenter and building contractor. As an organizer, he worked with other sidewalk dwellers to get utilities and schools for children. In 1970, the sidewalk dwellers were served with an eviction notice. Under Arputham's leadership, the eviction order was successfully fought and the National Slum Dwellers Federation was established to protect slum dwellers and promote the development of slum areas.[173] Well-developed national federations in India, South Africa, and Thailand came together in 1996 to form SDI. Today, the Slum-Dwellers International is a confederation of country-level federations of the urban poor from twenty-eight countries in the global South. SDI's mission is to help poor, urban communities from

[172] There is almost no scholarly research written on the Shack and Slum Dwellers International (SDI) organization. What exists is a very good promotional and informational booklet produced by SDI and a website that provides the broad outlines of SDI organizing philosophy and practice.
[173] "Jockin Arputham", http://gvc0916.gvc09.virtualclassroom.org (accessed October 29, 2010).

cities across the South transfer and adapt successful organizing and problem-solving strategies through exchanges. National federations[174] organize shack and slum dwellers[175] to advance a common agenda of creating "pro-poor" cities that integrate rather than marginalize the interests of slum-dwellers.

In a 2009 interview with *Forbes India* magazine, Arputham articulated his understanding of the relationship between poor people and government as one rooted in a self-help philosophy

> I developed a mechanism as I started working in India. I started working in my slum, then in the neighboring slum, then I worked in the city, and now internationally. Very simply, (the responsibility for change) is not putting the onus on the government or anybody else, but putting the onus on people. You have to do it, and you have to feel you can do it, only then is it possible. You cannot continuously expect that somebody else will do everything for you. That is my concept and it is happening.
>
> We have a simple model. In my organization, we organize them to build for themselves. This also gives them a sense of ownership. Then, you are not on the receiving end. You are a change agent in society. So, it is not changed at the top, it is changed at the bottom. It gives confidence to the people that the solution is not with government, it is with you. You want to have shelter? You decide.[176]

The solution to poverty rests almost solely with poor people. The state has an enabling role and the church has none. For example, in his scant published writings and speeches,

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[174] SDI affiliates fall into four categories. The Shack Dwellers Federation of Namibia is a mature Federation which means a coalition that has achieved national or citywide scale and has worked with government to obtain land for the urban poor.

[175] In 2007, the number of slum-dwellers worldwide reached one billion people. By 2015, black Africa will have one-third of the world's slum-dwellers (332 million), which is a number expected to double every fifteen years. Slums are characterized by overcrowding, poor or informal housing, inadequate access to safe water and sanitation, and insecurity of tenure.[175] Slum-dwellers live in dwellings made of crude brick, straw, recycled plastic, cement blocks, and scrap wood, and suffer in squalor, surrounded by pollution, excrement, and decay.[175] Many Federation members are squatters who live in slums. The principal attraction of squatting is the possibility of incremental development and building improvement which leads to a phased spreading of the costs.[175] Squatting exists in low-value land, usually in hazardous, marginal locations such as floodplains, hillsides, swamps, or contaminated brownfields. They live on land that has so little worth that no one bothers to have or enforce property rights to it."[175] Still, there is a continual fear of removal, eviction, and displacement.

[176] Forbes India Magazine, http://www.citiesalliance.org (accessed June 6, 2010).

Arputham makes no mention of organized religious institutions as sites for recruiting or organizational support, and the Federation, as far as I can tell, has no relationship, instrumental or otherwise, with any Namibian church or denomination. Since its founding in 1998, the Federation has however received substantial financial support from Misereor - the German Roman Catholic Bishops' organization for development cooperation - and the Netherlands-based ICCO: the Inter-Church Organization for Development Cooperation.[177]

Using women-centered organizing, self-help, and mutual aid, Federation savings groups engage local authorities from variable positions of strength to negotiate deals that help them obtain land. They recognize government as unpredictable partners, since politicians have to respond to many different interest groups. The Federation also acknowledges that the state can only be held accountable by the poor, if poor people have the capacity, knowledge, and power to set the terms of engagement or, at the very least, negotiate more favorable outcomes for themselves.[178]

Practices

There are five core SDI practices which I observed among Federation women. First, the basic building block of the Federation is women-led savings groups. The entire savings process is designed to maximize the daily contact that people have with each other, and to build trust and cooperation among the women. Second, SDI leaders see women's

[177] Misereor's aims are to promote development, fight worldwide poverty, liberate people from injustice, exercise solidarity with the poor and persecuted, and support self-help and pave the way for sustainable improvements in the living conditions of the poor. ICCO seeks to improve the living conditions of women and minorities in Latin American, Africa, and Eastern Europe to help them become economically independent.
[178] Botnick, Phyfer, Govender, and Bean, *The Rituals and Practices of SDI*, 53-54.

participation as critical in crafting a gender-sensitive strategy of community mobilizing, which sees women and men re-negotiating relationships within families, communities, federations, and cities.[179] I see not just women's participation, but the womanist participation of Federasi women as important because this method values the feminist knowledge and competence of mature women who respect and rely upon the capabilities of other poor women while working for the survival of all people, male and female. Third, the vehicle that Federation members use to learn from others is the direct exchange of information, experience, and skills between poor communities. Exchanges[180] - also called the Poor People's University – are organized at the local, regional, national and international level. In them, Federasi gain practical skills, develop relationships with other shack dwellers, and acquire the capacity to plan, manage, and execute their development agendas.[181] Women learn bookkeeping and loan management, community mapping, settlement profiling, land identification and land auditing, house construction (with specific sub-contracts), infrastructure installation, and establishing cooperative housing associations. These visits build upon the logic of 'doing as knowing' and help women develop a collective vision. Exchanges provide an opportunity for women to travel away from their families and communities (often) for the first time, to visit cities and countries that they could never go to, and begin an interaction with others like themselves.[182]

Fourth, in 2004, after the federal government presented census data that showed a significant undercount in the number of shack dwellers living in Namibia, the Federation

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[179] Joel Botnick, Neil Phyfer, Karlind Govender and Jeremy Bean, eds., The Rituals and Practices of Slum/Shack Dwellers International (SDI: CapeTown, yr. of publication unknown), 18.
[180] 100% of the travel that I did with the Federation was women going on exchanges to other towns, cities, and regions of Namibia. During the 24 weeks that I was in Namibia, there were exchanges happening every week.
[181] All of my travel in Namibia was as observer on exchanges, which happen weekly.
[182] Botnick, Phyfer, Govender, and Bean, *The Rituals and Practices of SDI*, 23-24.

organized an audit of all shack dwellers (est., 500,000). With chalk, yellow paint, and tape measure in hand, auditors went from shack to shack, numbering and measuring every structure. Using a 4-page audit form (in Appendix A), auditors gathered detailed demographic information from each head-of-household. The enumeration also allowed auditors to talk to other shack dwellers about the Federation and the benefits of membership. The enumerations represent Federasi members doing emancipatory meta-ethnography by integrating other poor black women's experiences and information into Federation female society and converting information and relationships into public policy which will shape housing policy for the wider Namibian society. Talking to other shack dwellers and gathering information about their lives can offer companionship and hope through the struggle and a way out of homelessness for people with few options for redress of their poverty.

Fifth, the Federation's Twahangana Fund (N$3,000,000), an urban poor fund which is funded yearly by the Namibian government, provides credit for housing, infrastructure, and income-generation to savings groups. This fund enables Federation members to bypass high-interest rate money lenders to meet their financial needs. Once each member has saved 5% of the projected loan amount (N$80 or US$11) for her new home, she fills out a loan form. The completed form, along with a record of her participation in the savings group, is then reviewed by a member of another savings group. Once approved by her savings group, the applicant receives the money from the Twahangana Fund, which goes into a separate home loan account. The member accesses that money as needed as she begins construction.

The Namibian government acknowledges that it has limited capacity to reduce poverty, so responsibility rests with poor people to solve their housing problems.[183] Federation leaders "acknowledge the lack of capacity of the state to design (housing) strategies that work for the poor", so savings groups collect their meager savings, then leverage their money to buy (or receive gratis) blocks of land for communal development, because this option is affordable by the poorest people.[184] Land ownership is vested in the savings group and members develop the land at a fraction of conventional construction costs because each woman manages the process and builds her own house. The final section of this chapter examines the lives of six Federasi women leaders and two high-ranking public officials who work with them. Data from both the 2010 Federation questionnaire and field-notes are used to explore Federasi women's hopes, dreams, and aspirations.

The Interviews with Federation Women Leaders and Government Officials

This section features selected excerpts from interviews with six Federation women leaders and two high-level elected officials who are familiar with Federation practices and goals. The Federation interviews are refracted through three categories: leadership,

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[183] Diana Mitlin and David Satterthwaite, eds., *Empowering Squatter Citizens: Local Government, Civil Society, and Urban Poverty Reduction* (London: Earthscan, 2004), 279-280. Inadequacies in provision for many forms of infrastructure and utilities are often the result of the limited capacity or disinterest of government rather than of individuals or poor households with too little money to pay for services.[183] Acknowledging that local government incapacity varies, failure may stem from the government's unwillingness to act appropriately, an inability to act because of lack of funding and professional competence, inefficiency, and official standards that require levels of investment which are unrealistic with regard to what much of the population can afford and what investment capital local authorities have available.[183] What then do poor people do? Mitlin and Satterthwaite acknowledge that "democracy will not deliver for the urban poor unless they are organized and have the capacity to identify improved urban development processes; make demands; and develop their own autonomous actions, as well as work with formal agencies (including local government, higher levels of government and international agencies.

[184] Muller and Mitlin, "Securing Inclusion," 425-439.

membership retention, and social change practices. Government officials are asked to assess Federation women's strengths and weaknesses. The chapter will conclude with a summary of Federation women's leadership strengths and weaknesses, their social change practices, and the reasons Federation membership is important to them.

Federation Women Leaders

Interview #1: Patricia Martz
Narraville Settlement, Erongo District, Walvis Bay, Namibia [on the Atlantic coast]

Patricia Martz is a 44-year old (b. 1966) Colored mother of three, a leader in the New Beginnings savings group, and a resident of the Narraville settlement in Walvis Bay.[185] She is a secretary and ward leader in the Walvis Bay Anglican Church, and treasurer of the Narraville branch of SWAPO. Patricia grew up during the apartheid era in Capetown, South Africa and Walvis Bay, Namibia. She lives with two of her three children and two Platzsak savings group members in a very modest two-bedroom wood and stucco rental home. Patricia derives income from informal sales (homemade donuts, cakes, and pastries). Sitting in her living room with her Federasi friend Janine and two curious teenage boys, Patricia and I talked on the afternoon of Friday, January 29, 2010.

Negative-Positive Leadership and the Power of Initiative and Networking

Patricia was raised to believe that Colored people were better than Black people. Yet, in grade 8, Patricia began to rebel against the apartheid education and social system

[185] Walvis Bay is a town and anchorage in west–central Namibia, lying along the Atlantic Ocean and the edge of the Namib Desert. The Walvis Bay harbor serves as Namibia's chief port. Severe coastal overfishing from the mid-1970s caused a decline in importance of the town's former economic mainstay.

once she realized that differences in educational standards, which adversely affected her, were based solely on gradations in skin color and hair texture. Because of youthful immaturity and mounting frustration with her apartheid education, Patricia dropped out of school at the beginning of Standard 8. "*I didn't want to study (anymore) because why should other people decide what I should study because of the color of my skin. I feel very strongly about apartheid.*" As she grew older, Patricia relocated from Capetown to Walvis Bay and became a mother to two boys and a girl.

Because "she knows Narraville's children" and feels compelled to respond to human suffering in her community, Patricia created a "feeding scheme" in 2008 to care for orphaned and vulnerable children. Argumentative and "full of complaints" (about the store), she initiated a new relationship with the manager of the nearby Brocktown grocery store, successfully convincing him to donate 100 blankets to her feeding scheme. Because the store manager wanted pictures of the blankets being distributed for promotional purposes, Patricia then approached another savings group leader, Andrew, and convinced him to photograph her distributing the blankets to children. She then returned to the Brocktown store and asked the manager to institute a weekly food donation box, which he agreed to do. Even though Patricia is poor, she uses her own money to transport food and coordinate distribution. Patricia sees herself as a leader, yet she leads reluctantly, "Yes, although I don't want to be, I'm forced to." As a leader, Patricia is concerned about "Narraville peoples' accommodation struggles" getting lost among the problems of larger settlements. To prevent that, Patricia's savings group sent her to the Federation regional council meeting to present Narraville's issues.

> It's important for Narraville's concerns to be noticed. It (homelessness) is taxing and draining and that's how NHAG came to know about Narraville. That's why I also thought about blankets and getting that in the newspaper so people would take notice.

She took the initiative to elevate Narraville's profile among NHAG leaders. In part through Patricia's advocacy and well-organized savings groups, a large parcel of land at the base of the Atlantic Ocean dunes in Walvis Bay has been given to three savings groups for development and building.

Patricia acknowledged an ill-advised decision to leave school early ("pure stupidity"). She also displays political acumen in recognizing the arbitrariness and cruelty of apartheid policy ("why should other people decide what I should study because of the color of my skin?). Consistent with Federasi women's leadership strengths, Patricia has strong analytic, personal, and communication competences. That is, she is skilled in identifying problems and tasks, is confident in her ability to solve problems, has some tolerance for uncertainty and risk-taking, and is able to convince others to adopt her ideas and points of view.

Federation Membership: Recruitment and Retention

Patricia joined the Federation for socio-economic reasons. She wants to exit what she considers the Colored woman's version of a shack. The rent on her previous flat was N$3,000/month [US$400/month]. In the midst of ongoing family disagreements and fights, a Federation member talked to Patricia about membership and she decided to join. To Patricia, Federation membership means "a better life, a roof over my head that I can call my own, and a way of helping people in need." For her, meaning includes the self, yet

moves beyond individual need to also become a means to leverage power on behalf of vulnerable children. Patricia works as a liberating free agent, bringing encouragement, food, and blankets to orphaned and vulnerable children.

Interview #2: Olya Daman
Henties Bay Settlement, Erongo District, Henties Bay, Namibia [on the Atlantic Coast]

Olya Daman is a gentle, quiet, 43-year old (b. 1967) Damara mother of 3 biological children and 4 children orphaned by the death of her sister. A shack dweller, school board member, and resident of Usakos, Olya is a member of the ELCRN Church and the Ada !Kho//gau savings group. She is an entrepreneur working to start a bike rental business and a seamstress who sews confirmation, wedding, and traditional Damara and Ovambo apparel. I met Olya as we traveled together on an exchange to Henties Bay. I interviewed her on the afternoon of January 28, 2010 in the living room of the Henties Bay Federation community house.

Reluctant Leadership

Olya is one among a majority (90%) of Federation respondents who did not finish Standard 12. One of the first decisions she made as a young leader was to leave school at Standard 10, sacrificing her education in order to return to the farm to help her mother. Her most important role is as a mother to her children and to the community's youngsters. When I asked her how and why mothering children is important to her, she said "Seven kids look up to me. That's why I cannot lie down." When I asked Olya about the importance of mothering the community's children, she said "in the squatter camps, kids

cannot go to school (and) parents cannot afford clothes. Kids are hungry and naked, people are drinking and unemployed. They're drunk every day." Like Patricia, Olya has strong communication competencies. Gifted with credibility and charisma, Olya is seen by her peers as honest, admirable, and trustworthy. As a mother and community leader, she models for children the better life that she works for in her own life. And yet, while she sees herself as a Mother Theresa, "I'm Auntie Olya", she does not see herself as a leader. "I don't think I'm a leader."

Regaining Voice and Hope through the Federation

For Olya, the Federation is a place where poor people can unify and learn. She says "The Federation has changed my life." When I ask how, Olya remarks "in Usakos, I was hopeless. (Now) I can do something with my hands." Capitalizing on Federation-generated opportunities as well as valuing responsible behavior are also important benefits. "The Federation means responsibility. We have to make something of it." Responsible membership means that together, people leverage Federation resources and contacts to build new homes and start or grow businesses. It all adds up to "a better life for ourselves. It is for us who don't have a big salary."

The Federation also helps Olya develop a more robust public life, giving her the opportunity to exercise responsibility ("we have to make something of it"), create a better life through community and homeownership ("we stand together, hand-in-hand"), and achieve recognition as a (reluctant) leader. She leads at home with character and charisma ("I've got seven kids; I cannot lie down") and role-modeling ("I'm doing better and my kids

love it"). Olya finds resources for social transformation through the learning she gleans from Federation unity, raising her children with integrity, and through building two small businesses. Olya does Namibian liberation theology in ways she affirms, through word and deed, a common humanity, the way she shares her scarce resources with seven children, and in her desire to build self-sufficiency for herself and her community.

Interview #3: Laciana Ndapewa
Otjomusa Settlement - Katatura, Khomas Region, Windhoek, Namibia

Laciana is a 33-year old Ovambo woman (b. 1977), a member of the Tunombili savings group, and a full-time, unpaid National Facilitator for the CLIP enumeration program. Raised in the ELCRN, Laciana attends church reluctantly and sporadically. She is a shack dweller living in the Otjomusa [Herero] section of Katatura-Windhoek, and is one of only two women I interviewed who has some college education. Laciana is also a recruiter and organizer of 10 new savings groups. I interviewed her in a small room off the main meeting room at the Hakahana Federation community building in Katatura-Windhoek on the afternoon of February 3, 2010.

Dissent within a Federation Leader

One remote possibility that exists for Federasi women who have done outstanding work as a member is the opportunity to earn income as a Regional or National CLIP Facilitator. Several people who "work" for the Federation are full-time volunteers who are paid with food vouchers which enable them to purchase very modest amounts of food

while traveling on Federation business. Laciana is frustrated and longs to be paid money for her Federation work. Laciana says

> I work as an unpaid volunteer because there is no other work for me to do. In the Federation, we take it as domestic work, but there are no salaries – yeah. It is our organization that helps us improve living conditions and we cannot demand what is not there, but the organization is still for the poor, so in future, we hope that if the organization grows, we increase work and wages. Every day (Monday-Friday, 8:00am – 8:00pm), I work. I get food and an allowance [usually enough for soda and chips]. The Federation will not let us go hungry when we are doing the work.

It is not clear why full-time volunteers, most of whom are poor and hungry, work for no wages. It is equally unclear why the Federation, which receives generous bursaries from European governments and philanthropies, cannot or will not pay their top volunteer "employees."

Developing Power as a Leader

When I asked Laciana if she was a leader, she replied

> Yes, too much! Most of them (other Federasi), they really like me and they said I'm someone that makes the person understand. And sometimes, if they are not satisfied with the information they would knock at my shack and I'd walk step-by-step. Most of them really appreciate my encouragement and really just want to share and encourage each other that we don't need to give up while we're waiting for land and for signing contract. At least, during profiling, I helped set up 10 (new savings) groups.

Even though she is a Federation member and a shack dweller, Laciana's five-time use of the word "they" suggests that she sees herself as set apart from other members. She has some higher education and is a National Facilitator. Laciana sees herself as a leader among

leaders, an effective counselor and mobilizer, and as an interpreter and mediator of Federation policy, practice, and procedures.

Although Laciana is a full-time Facilitator, she displays a sense of resignation about having to work without pay and powerlessness "to demand what is not there." Still, she remains in the Federation because it offers her a *chance* to be paid for her work. While Laciana possesses a strong ability to influence and persuade others to action, she needs encouragement while she hopes for paid employment, recognition, and a home "so I can survive." Laciana complicates my argument about the Federation as a site of post-independence liberation theology and black consciousness, as reflective of NHAG's inability or refusal to pay many of its leading organizers money for the work that they do. Embedded in Laciana's complaint are unexamined racial, ethnic, and class assumptions and patterns that preclude NHAG leaders from recognizing outstanding potential in one of their volunteer leaders.

Interview #4: Raina Hoffmann
Narraville Settlement, Erongo Region, Walvis Bay, Namibia [on the Atlantic coast]

I first met Mrs. Raina Hoffmann, a 53-year old (b. 1957), Colored mother of three and member of the Platzak savings group and Temple of the Lord Church on the afternoon of Friday, January 29, 2010 at the Walvis Bay municipal building. She was part of a 7-member Federation delegation meeting with municipal officials to finalize a land agreement between the savings groups and the municipality (Appendix A, photo 3). Because I was interested in speaking to older women who had grown up during the Grand Apartheid years, I asked Raina if I could interview her. She gladly agreed so we set the

meeting for the next day. We met in a private residence located directly across the street from the police station where, in 1976, Raina was detained and beaten for publicly befriending Whites and Blacks during the apartheid era. I began by asking Raina to talk about what it was like to be a Colored woman growing up under apartheid.

Leadership in Dangerous Times: Multi-Racial Friendships and Non-Violent Resistance

Raina provides a dramatic example of an individual act of apartheid resistance in her refusal to disavow friendships based on racial difference. At 19, while walking down the street in Walvis Bay with her friends, Raina was arrested for fraternizing with whites and blacks.

> (I was someone) who talked to everyone – black, brown, white. I'm walking the street with them. I was not scared for them, but all of us is people, we're people. People must see and I think that some of the police don't like it. They take me alone out and leave the others and hit me because I'm a woman and strong-minded. That day they hit me in the face. All is broke.

A few days later, Raina was arrested a second time for fraternizing with whites and blacks. She was beaten and raped.

> (The police found me.) They say, "You don't listen." They took me. They come and lock me up and throw water on me and mess with me. I must not talk or they hit me. But all of a sudden, something changed in my mind because the other one tell me. That night I dreamed, enough is enough.
>
> I drink, drink, (and) drink rum because they make me stronger every time. Why people treat other people like animals? Something took me to the door; I'm looking this way and that. They called that room the martyr's room; that day they took me. The police said, "You can make peace with your friends and your family." I said, "God give me power." I'm looking this way and that and I'm running. I jump over a high wall. I'm running with a stick. They think I'm drunk. I run home. The police follow me and

> come into my house. I'm not a criminal. "What's wrong with all of you?" It's only for my rights that I defend people. I don't know color. For me, it's one. They make me stronger because they fought me in the jail.

Under the threat of more violence, Raina stands up for her beliefs and escapes the jail. In these narrative briefs, she displays wisdom to know when to escape a very dangerous situation and a willingness to endure violence for the right to befriend others on the basis of character, not race. Raina shifts and begins talking about her work with orphaned children and the need for unity in combating poverty, building houses, and pleasing God.

> There's a young boy. He sleeps outside. His parents have passed away. The police must come and take him, but the people didn't help him. If I walk there and I saw that child, I take him up. I'm working for that now. I like to help people because there are so many hands here, but some of the people walk (away), so I say we must help together then we go to the ground.

Raina's public and private life is framed around the basic dignity of human beings. For her, the inspiration for dignity is found in Jesus. As a young, self-aware woman, her mind was liberated and as a Colored woman Raina accepted her "blackness." She was then and is now doing liberation theology and black consciousness in the ways in which she has liberated her mind by publicly rejecting apartheid and by centering belief and action in the dignity of Jesus, and by her commitment to fight for her beliefs and for orphaned children.

Unity among Women

Federasi membership for Raina is primarily a means to gather poor women into a unified community in order to help other poor women and children. Home ownership is of secondary importance to her. Raina uses the Federation as the backdrop for mission and ministry to other poor women.

> The people must stand together. There was struggle, some hard words, but some fighting. It's a new generation coming. They give me so many things. I, Raina, will work for the poor people, for the kids in the street, for the poor woman. (I) give bread. That is my mission. Make bread and soup and clothes for the poor people, not for one inside the house, but for the one outside. We (the Federation poor) must give to the people.

Raina's testimony is striking for its candor and courage in the area of race relations and for her willingness to risk her life to stand up for racial equality and justice. The work she did as a young woman is important because she practiced the values and behaviors she advocated for others and that she deploys today on behalf of other poor people. The Federation gives her a platform from which to do her advocacy and charitable works.

Interview #5: Abba Ballard
Narraville Settlement, Erongo Region, Walvis Bay, Namibia [on the Atlantic coast]

Mrs. Abba Ballard is a Federation Regional Facilitator, a member of Harvest Time Community Church, and a 45-year old [b. 1965] Colored housewife and mother of four from the Narraville settlement in Walvis Bay. Abba and her family live in a rental home. She earns her living through "small things I can sell" [homemade breads, menthol rubs, golden syrup, and body lotion]. I met Abba on a 3-day CLIP exchange to Grootfontein. On the second day, after finishing her morning work, she agreed to talk. On Friday, February 12, 2011, we met and talked for 2 hours under a shady bush in the front-yard of another Federation member's home. Children and puppies played around us, as other Federation members continued with their CLIP survey work.

Leadership as Organic Practice and Healthy Refuge

Abba exercises leadership in three places: church, Federation, and community. She leads "because that's what I do." Like Raina, Olya, and Patricia, Abba gives us another example of poor women providing charitable help to other poor people

> Leadership means standing up for my community. (That includes) giving people toiletries and soup and pray for them and sometimes I come with. We go to the jail and give them toiletries and we pray for them, and I do that through the church.

Unlike Raina, homeownership is very important to Abba. Through her savings group, she hopes to build her house and her business. And through exchanges, she hopes to "build the community. We go from town to town. It is very good for me." Finally, Abba's husband has, according to her, been an active alcoholic for over 20 years. Because of the money spent on alcohol, the couple, who were homeowners early in their marriage, lost their home and became renters. Abba struggles with depression, chaotic finances, and a relationship that has devolved "from husband and wife to brother and sister." Her Federation work is a place of healthy refuge, taking on great meaning and salience in her life.

> Goodness, as I go out, I feel good and I feel young and I feel everything. As I go out to Henties Bay, he swears to me that he'll come and take the food, and he breaks things. I cannot only stay there.

Abba displays strong personal leadership skills. She has deep insight into the tragedy of her home situation and imagination in ameliorating its most corrosive effects through eager participation in Federation exchanges. While Abba perseveres in her hope for a change at home, she is focused and confident in her capabilities as a Federation leader and in the contributions she's making to church, community, and family.

Federation Membership: Retention and Loss

Abba succinctly articulates reasons why people leave the Federation including frustration with excessive delays in the release of land and in beginning to build houses.

> Many people, they will not wait for a long time. This process takes a long time, maybe 3 or 4 years before you can get your land and start building your house. Many people will not wait. I see in our town (Walvis Bay), people come for a short time. They come to meetings, and then they go out because they're impatient.

For Abba, delays in the release of land are secondary to her primary reason for maintaining her Federation membership which is participating in exchanges. These trips enable her to do things she would not ordinarily do: travel throughout Namibia and southern Africa, meet people from other nations and ethnic groups, teach other shack dwellers, and earn recognition as a leader. The exchanges enable her to escape the violence and chaos in her home. Abba is enthusiastic and positive about contributing to her community. Through her actions, social change happens through the wisdom, self-education, and knowledge-sharing that happen within exchanges. The MBOP, unlike charity, builds her capacity, fosters greater expression, enables Abba to participate in policy discussions, brings other excluded voices out, and carries out concrete projects.

Interview #6: Martina Riruako
Omaruru Settlement, Erongo Region, Omaruru, Namibia

A resident of Omaruru and a Federation homeowner (Appendix A, Photo #6), Ms. Martina Riruako is a 45-year old (b. 1965) Herero mother of two adolescent girls, a member of the Oruue Ngatutunge Pamwe savings group, the Tabernacle Church, and the

Workers Union. Martina possesses a very deep understanding of Federation purpose and meaning. While leadership development is the primary reason she joined she and her children built their new home (in 2 years), have continued their savings habit, and have grown her small business, all as a result of a focused, deliberate plan of action. As a respected, mature leader, Martina has a following, including her children, neighbors, and many other Federation members.

On Friday, March 9, 2010, a NHAG delegation arrived in Omaruru to meet with municipal officials about land acquisition. I met Martina later that afternoon for an interview and supper in the front yard of her home. While Martina and a group of Federation women busied themselves preparing dinner in her yard, many others walking along the roads in the front and side of her house stopped in to say hello and visit. This interview reveals Martina's understanding of the importance of developing her leadership skills and the effect her good practices have had on her children and community.

Leadership as Chosenness

When I ask her why she joined the Federation, Martina says

> I joined to develop as a leader and to get land. In the Federation group, they even choose me as their committee member, and always, if there is a meeting, I used to be the chairperson always, so I think I can do it. When I joined the Federation, Miss Eveline from Windhoek asked me to be a leader of the group. Even she saw what I was doing here, visiting the people, to translate languages. I was doing everything. She saw I could do a leader, so a national leader recognized my leadership.

In the above quote, Martina demonstrates enthusiasm about the Federation, high standards, engagement, credibility and charisma, and perseverance. This quote also

suggests that top National Facilitators do make distinctions between leaders and followers, recognizing leadership potential in certain individuals and acknowledging it.

Federation Membership: Building a Legacy

Martina also enjoys the gendered social, economic, and psychological benefits of membership:

> I joined the Federation because it looks after poverty and poor people and helping people to grow and know something, even to know their women's rights and even to grow up and to savings. They can teach us to saving and to do your own things like making bricks, even just to know so that I can learn how to make bricks. Without the Federation, I would not know how to make my own bricks. From there I learn a lot, even to be connected to people, to talk even to Angela this evening. This is very important for me and it is interesting.

For Martina, the Federation gives poor women a platform through which to address poverty, gain knowledge and construction skills, manage their savings, be educated, and "know their rights". Martina's works affect her teenage daughters in ways which give them an excellent role model of leadership

> They also learn much and they want even to repair the house. They even want to make their own bricks. They learn a lot. We're doing (the building) together. We collected stones together. They learn and it is interesting. They want to be leaders, and they want to be like their mother. They want to grow up and learn so that they can help me in repaying the loan.

During our interview, Martina was surrounded by people who seem to love and respect her: an elderly Herero couple, a Damara family, a Colored mother and her children, Herero women cooking dinner, and Martina's own daughters. While her Federation home is a magnet for visitors and friends, it is Martina's character ("I used my hands to dig up the foundation") and positive role-modeling ("My daughters want to be like their mother, to grow and learn and help me repay my loan") that her peers and Federation national leaders

find so compelling. Martina finds resources for social transformation in her hard-working hands, Federation membership, and in unifying women to attend to urgent community needs. The moral characteristics of a leader converting suffering into womanist self-determination and teamwork, and liberationist reconciliation and sharing, provide a firm interpretive framework for illuminating Martina's life.

The Interviews with Government Officials

Interviews with Rehoboth Deputy Mayor Cecelia McNab-Sherally and Nkurenkuru CEO Petrus Sindimba were both conducted after savings group members had met with these executives and their staff to discuss land, building, and utilities issues. Both interviews were conducted in their respective offices and were 60-90 minutes in length. Both executives asked that their names be used. To guide the interviews, I asked the following questions from the Impromptu Interviewees Data Collection Sheet (Appendix A).

- 1: What is your job or role in the community?
- 2: What do you know about the Federation? Please explain.
- 3: Are you involved with the Federation? Please explain.
- 4: What are your thoughts about women and their roles in the community? Please explain.
- 5: What are your thoughts about women who are involved in the Federation? Tell me more.

- 6: Describe one thing you think is needed that would help your community the most. Please explain.

Exegesis of these interviews will focus primarily on the officials' professional involvement with Federation women.

Interview #7: Rehoboth Deputy Mayor Cecelia McNab-Sherally
Rehoboth Municipal Office Building, Hardap Region, Rehoboth, Namibia

Cecelia McNab-Sherally is the Deputy Mayor of Rehoboth, a mostly Colored town about 60 miles south of the capital Windhoek. She grew up on a farm outside of Rehoboth. After completing Standard 12, Mrs. McNab-Sherally worked in a Rehoboth dress shop as a stock controller. After becoming a mother and wife at age 21, she worked as a cashier at a ShopRite (i.e., Aldi's) grocery store. Because of the mistreatment she experienced in that job, she became involved in a workers' union. Over time, Mrs. McNab-Sherally became a public school teacher and a volunteer community counselor. In 2003, in recognition of her deep, relational ties in the community, SWAPO officials asked her to run for the office of Deputy Mayor which she won.

I interviewed Mrs. McNabb-Sherally for one hour on Friday morning, February 19, 2010 in her office at the Rehoboth Municipal Office building. After asking how and why she got into politics, I asked the Deputy Mayor about Federation women, specifically, their strengths and weaknesses:

> The women in the Federation, I admire them. I even went to Windhoek where they are building. That's the day I cried when I see women digging ditches. Where I am coming from (on) the farm, I never experience something like that. To take that pick and a very rocky area where they opened the trenches for the sewage, it break my heart that day, woman. It completely break(s) my heart, and you find after the ceremonies, the men come and crawl in, and it's not fair.
>
> When I go to their meetings, they come to my house, they can gather there. One woman will bring cookies, kids are crying, and then they sell their sweets, and they save their money and I admire them.

In her remarks, the Deputy Mayor recognizes a leadership competency that Federation women miss. They have physical strength, perseverance, and knowledge of and experience in clearing land and building houses which most respondents did not list as a skill or leadership trait. For many women, it's just "something we do."

> Regarding Federation women's weaknesses
>
> > The only weakness (is) this fear. The fear is still around, to believe, if, for instance, the (City) Council doesn't do its work, where do they go? It's a matter of networking. I think they must expand their networks.

The Deputy Mayor has identified an important issue regarding the dependence Federation groups have upon local government to provide free or reduced-cost land for development. In many localities, politicians are eager to help savings groups, but in others the process stalls, either because of internal disorganization inside savings group, anti-poor prejudices, or an unwillingness to release land. Deputy Mayor McNab-Sherally (and CEO Sindimba to follow) have both identified a similar leadership weakness among some Federasi groups. Members are not taught to anticipate, understand, and interpret the political, cultural and financial constraints with which many politicians contend. I witnessed this misstep unfold when Federation groups met politicians in Rehoboth, Grootfontein, and Nkurenkuru, to discuss, unsuccessfully, their land and utility issues.

Nevertheless, Mrs. McNab-Sherally sees Federation women as inspired, hard laborers who split rocks, dig trenches in searing heat, and wisely use Federation meetings as opportunities to earn income. Her recognition of a critical weakness in Federation practice has salience. Federation women need help thinking through a range of possible reactions

to their proposals for land, utilities, and material support as well as strategic advice from NHAG throughout the acquisition and building processes.

Interview #8: Nkurenkuru CEO Petrus Sindimba
Nkurenkuru Municipal Office Building, Kavango Region, Nkurenkuru, Namibia

From Sunday, February 28 through Sunday, March 7, 2010, NHAG field mobilizer Heinrich Amushila and I traveled on exchange visits to a variety of Federation groups in small towns in north-central Namibia, about 40 miles south of the southern Angolan border. The purpose of our visit to Nkurenkuru is to discover why construction on fifteen new Federation houses has stopped (Appendix A, photo 4). After meeting with eighteen members of two savings groups, disagreement about who was responsible for paying the rental fees for large, earth-moving equipment had halted construction. On Wednesday, March 3, 2010, 6 Federation women, Mr. Amushila, and I met with Nkurenkuru CEO Petrus Sindimba and other key administrators to resolve the problem. After the meeting ended, I asked CEO Sindimba if I could interview him about his work with Nkurenkuru Federasi groups. He assented. We met the next morning, Thursday, March 4, 2010 at 7:00am in his office.

Petrus Sindimba grew up in Klondike, moved with his family to Kagene, and eventually studied at Polytechnic University in Windhoek. After graduation, he worked for the Ministry of Local Government in the Kavango Region, eventually becoming the Regional CEO based in Nkurenkuru. He has been CEO of the municipality since 2007. I began by asking him about his experiences with Federation women in Nkurenkuru.

> So, the Federation. They came to our office and they asked for the land, so the Town Council did not hesitate to provide the land. That is how they started to build houses in our town.

Here Mr. Sindimba identifies several important leadership competencies: 1: analytic (problem-solving the issue of homelessness); 2: communication (being able to successfully persuade municipal officials to adopt their ideas and release land), and 3: positional, (familiarity with task type whereby the women learned the technical aspects of home construction).

CEO Sindimba is critical of a kind of unexamined individualism regarding operating informal businesses. Instead he counsels the women to work together as a collective

> I have been encouraging women that they all sell fatcake [hamburgers] here. Now they need to get flour, oil, or whatever they mix, so maybe each one has to go alone to Rundu, which is N$120.00. But if they organize themselves, they could get a discount. If they would organize and send one person and she go buy. They will spend N$120.00 as a group, (then) they have saved N$880.00. They should organize themselves. What is needed, they have to be committed, persistent, and hard workers. That's very important.

Mr. Sindimba then contrasts the cooperative, productive ethos he finds in Tsumeb and Eenhana with the non-cooperative spirit among Nkurenkuru's savings groups

> When I was in Tsumeb, I was impressed. You find Memes sitting and striving for their own shelter. I also went to Eenhana (Appendix A, Photo #5). I was also impressed. What impressed me was the involvement and commitment of the members, the cooperation also. The membership has to be cooperative and to be exposed so that they can also learn from each other and stop shifting blame among themselves. "I'm not finishing my house because my neighbors are not coming to the meeting." I think that is their weakness, blame-shifting. It is the danger of things. They have to cooperate among themselves. Start small and grow. I think that the most

> important thing is cooperate, exposure, commitment, stop blaming, shifting. Organize and become more efficient.

Sindimba's observation that (some) members' analytic and communication competencies with respect to problem-solving are weak was evident again in similar meetings with Grootfontein municipal officials. Weakness in interpersonal and group skills, including working cooperatively, taking responsibility for mistakes, and improving processes, is hampering (some) groups' ability to obtain land and/or finish construction on their houses. Conversely, CEO Sindimba sees strength among Federation women in their initial desire for housing, but is critical of their building processes. In order to improve their practices and finish construction, women need to better organize themselves by thinking more strategically, work together more cooperatively, take responsibility for failure, and incorporate productive practices gleaned from exchanges into their own practices.

Conclusion

According to apartheid architects, none of the women interviewed for this dissertation are part of God's chosen people. All 281 Federasi women grew up in an environment where Afrikaner nationalism, apartheid theology, authoritarian government, war and torture, death and homelessness were the norm. While on the way to an exchange or walking down the street or over a meal, I hard stories of Federasi running for their lives, chased by SA Army soldiers through mahango root fields. Then there is Raina's story of being beaten and raped in a Walvis Bay jail. Most probably grew up as shack dwellers, living in rural Bantustans or urban squatter settlements were they were forced to build

their own shacks or become homeless. In either case, for shack dwellers, there was neither ownership nor security of tenure. Women were doubly burdened through in-lawism and forced evictions as well as racist, patriarchal housing finance agencies which refused to lend money to (poor) women. By 1987, African womanists in Katatura decided that their suffering was outrageous and should be eliminated. Using self-help, mutual aid, and women-centered organizing, Saamstaan women self-organized for dignity and power. In so doing they helped seed the first, recorded MBOP in Namibia, now more than 550 women-led savings groups, a deep practice of the poor helping the poor through exchanges, and a culture that promotes poor, black women shack dwellers as leaders in family, community, nation, and world

An analysis of the leadership stories from both Federation women and Namibian politicians demonstrates that the women *are* skilled in analytic and positional areas but respondents do not recognize their competencies in these areas. The stories that women tell reveal many different styles that support their leadership competencies. Many respondents are, in the absence of a robust government or ecclesial response, are leveraging the power of the MBOP to provide charity care to OVCs. For example, Patricia launches a symbolic protest against apartheid-era abuses then goes on to confidently raise her saving group's profile among Federation administrators and create a feeding scheme for Narraville's orphans. A sacrificial leader who left school to help her mother now finds herself caring for both biological and orphaned children because "I cannot lie down." Raina, a resistance leader who endured apartheid-era beatings because of her multi-racial friendships continues befriending the poor because "I will work for poor people, for the

poor woman (and children), (I) give bread." Finally, Martina, a woman with high-level leadership skills is recognized by NHAG administrators for exemplary service in building productive relationships with others and constructing her new house (Appendix A, photo 5) in record time. Together, these six women shepherd members through savings, negotiating, and building processes, peacefully adjudicating disputes, and nurturing a womanist culture that inspires women to be mothers and careerists, bringing order and canceling oppositionality.

Black and colored female Federasi are integrating other poor women's experiences and information into a womanist, pro-poor society, then using that information to shape housing policy for all of Namibian society. Federasi membership enables women "to get out of darkness", "fight poverty", and "build a future." It is "poor people working together to develop our community", "a shared bowl of porridge", and "women standing on their own."

Close examination of Federation women's stories yields some surprising new insights and challenges to existing theories about how poor people create social change through an MBOP. For example, the six women profiled operate as grounded visionaries and pragmatic problem-solvers. The liberating practices embedded within the Federation represent theologies of power and grace. What can result from these practices include new businesses, a home in which other poor people can be lovingly cared for, healthily interdependent women, and children who can imagine a future in their own home. It is within the Federation that women develop a womanish culture of accomplishment, learning how to work with others to solve common problems, debate public issues, and

express their views. Women learn tolerance, compromise, and respect for opposing points of views.

Chapter 5 focuses on information about Federation membership, specifically why women join and why they stay in the organization. The leadership practices of Federation women as well as the factors that sustain or hamper respondents in their work are also explored.

CHAPTER V

THE FEDERATION'S PLACE IN THE LIVES OF IMPOVERISHED, NAMIBIAN WOMEN

The Federation is one the most effective institutions for reducing chronic poverty in Namibia because it gives poor people a voice through an organization that they belong to and control. Members are able to secure representation in local, regional, national and international forums, shaping policy and ensuring a measure of accountability from themselves and from government.[186] Using data from questionnaires, in-person interviews, and participant observation, this chapter examines the purposes, programs, and practices associated with Federation work. Both quantitative and qualitative results are referenced to answer the following questions:

- 1: Why do women join the Federation and why do women stay in the Federation?
- 2: How do ethnicity, education levels, and religious affiliations affect how women interpret Federation work?
- 3: What are the leadership practices of Federation women and what are their leadership strengths and weaknesses?
- 4: What factors sustain or hamper their work?

To answer these questions, I make three claims. First, I argue that, while women join the Federation for socio-economic reasons, they remain for both socio-economic and psycho-social reasons. Regardless of ethnicity, education, or religious affiliation, women see the Federation as an organization that effectively represents poor people's interests and as a pathway to freedom, enhanced well-being, and self-esteem. Second, Federation respondents demonstrate strong organizational, communication, and personal leadership competencies

[186] Jan Theron, "Membership-Based Organizations of the Poor: The South African Tradition," in *Membership-Based Organizations of the Poor*, eds Martha Chen, Renana Jhabvala, Ravi Kanbur and Carol Richards, 241 (London: Routledge, 2007).

but are less strong in analytic and positional areas. Finally, I argue that doing daily savings is the most powerful symbol of sustained commitment to the Federation, and that unemployment, internal disunity, and disorganization hamper Federation effectiveness. Understanding why members leave and how to keep members enrolled are important because retaining MBOP members over time is an effective tool in reducing chronic poverty.

Federation Leadership and Intersectionality: Joining the Federation

Understanding the deprivation that many poor Namibians face helps contextualize and clarify the reasons women make Federation work an integral part of their lives. A variety of dynamics further their deprivation and subsequent response. Poor quality, insecure, hazardous, and overcrowded housing is often built on illegal, dangerous sites. Better quality housing and serviced lots are too expensive. Most shack dwellers have inadequate, unstable, or risky assets. They usually have no collateral for accessing credit for a house or plot purchase because their meager asset bases are constantly eroded by illness, injury, and other stresses and shocks. [187] Many impoverished people also face gender, age, nationality, class, and/or ethnic group discrimination when trying to access credit. [188] Most utility companies and grocery stores, unaccountable or uninfluenced by market pressures, also refuse to operate in illegal settlements, resulting in a lack of infrastructure which, in turn, causes health burdens (i.e., malnutrition and water-borne diseases contracted from contaminated water). Poor people often pay higher prices for goods and services, especially

[187] Mitlin and Satterthwaite, *Empowering Squatter Citizen*, 279.
[188] Diana Mitlin and David Satterthwaite, eds., *Empowering Squatter Citizen: Local Government, Civil Society, and Urban Poverty Reduction* (London: Earthscan, 2004), 279.

food, water, rent, transportation, toilets, and school fees. Lastly, incomes are often unpredictable, inadequate, and unstable because of illness, injury, and treatment costs. Poor men may accept dangerous jobs, subjecting themselves to a greater risk of injury, illness, or premature death because these jobs offer higher pay. Exacerbating income instability is the Namibian economy's inability to produce jobs or opportunities for better incomes. Given this constellation of stressors, many women find Federation membership compelling.

In her research on South African MBOPs, Jan Theron posits that poor people join these groups primarily because they cater to the socio-economic needs of their members. If an MBOP ceases to be effective in this work, it will fail.[190] Data from Table 4.0 confirms Theron's thesis. Seventy percent (70%) of respondents join the organization because it effectively caters to their socio-economic needs (homeownership, money management, daily savings). Other common economic motivators include striving to stave off poverty and homelessness, as well as securing land, and receiving help to develop a small business. For example, Nangula, a 40-year old, unemployed Ovambo mother of four and member of the People's Square savings group gives her rationale for joining

> At the time (1988), women (in Katatura) were sleeping in old cars and in chicken cages. It was issues like that that took us to Dr. Kameeta. Help us with our organization of the savings scheme. The original purpose was to save money to buy land. He listened to our problems and that's when we started saving money in order to own land in the future and to buying bricks. That was a difficult time for women.[191]

[190] Theron, *Membership-Based Organizations of the Poor*, 240-256.
[191] Hina Mu Ashekele, "Community Participation as a Tool in Urban Housing Delivery: A Case of the Shack Dwellers Federation in Windhoek" *Namibia Development Journal* 1 (May 2007): 2-11.

Nangula's comments demonstrate a strong desire to be free from homelessness, danger, and degradation. This early form of womanist, female-centered organizing begins in the Katatura household (variously located), extends to other neighborhood women, dissolving the boundaries between public and private life and between the household and civil society. Katatura is a vast, sprawling collection of shacks, shebeens [bars], and roadside vendors. The main road is paved but the side streets in the very poorest section are unpaved, hilly, and rocky. A shack here is usually four corners of corrugated tin/steel with a tin roof and 1-2 rooms inside. People use wire "lines" outside to dry clothes, big shallow tins to wash their clothes, lots of buckets for other cleaning chores. Cars needing repair sit in many yards. While there are no Whites and a few Colored people, Katatura is overwhelmingly black. The community is divided by race and within race by ethnicity. There are wealthy, middle-class and poor sections.

On Saturday, January 23, 2010, I attended my first Federation meeting. In attendance were about 40 people, mostly women and children. I asked people why they joined. Women responded variously:

> I joined because of the state I'm living in. I need a house. My commitment is to a house and my family. To have discipline is have status in life and beyond. I cannot afford to get a loan from the bank or any other place. We are very, very low income. We need help and to help each other. You give money to the rich if you go to a bank for a loan. You are poor. With NHAG, we get loan money from the government, and we work together to build our houses, starting with the brick-making.

Home ownership is important because shack dwellers can be evicted at any time if municipal officials decide to use the land on which they're squatting for other purposes such as formal housing or business development. Shack dwellers will be relocated to even

more remote areas, where they receive few services and even fewer business opportunities, particularly in the informal sector. Affected families will not be compensated for their tenure loss because shack dwellers are not recognized as property owners.

Findings also demonstrate that 16% of respondents join because of the psycho-social benefits including strengthening leadership skills (n=137) and opportunities for reconciliation between ethnic groups (n=57). Finally, a notable number of respondents (14%) report that Federation women are aware of the importance of community development and their role in that process.

Edith Mbanga, who is a National Facilitator and a Saamstaan founder, and Martha Kaulwa, a member of the Kwathela savings group also a National Facilitator both believe that daily savings have rich communal benefits

> As soon as they see the leader, they take out their money. By meeting each other daily, they collect information on what is happening in the community. Saving is a means to collect people. Daily savings help us collect information about the community, improve our incomes with loans, and help us solve our problems.[192]

Ndpanda, an Ovambo leader from Henties Bay says

> We just save even 50 cents (@ 1 US cent). That's enough for one day. We're supposed to save everyday. We have a small book where we write down what we save. We save for the rent and for the house note. We just have a shack and we want a house.

When checking on their members, (some) group leaders discover which members are hungry, sick, or not saving money. For example, in February, 2010, a group of Henties Bay

[192] Namibia Housing Action Group, "Namibians Visit to India: Daily Savings Improve Poor People's Lives in India," Shack Dwellers Federation of Namibia News-Sheet #1, November 1998, 1.

savings groups received consent to proceed with building 35 new homes. Upon reflecting upon their success, a group of Federasi women remark

> Go to people's houses to get their savings because some people are sick and can't get out. (And) when you get your (new) house, keep on working and saving in order to pay your loans back and to pay for insurance.

Saving money as a Federasi gives some women power in the home. For example, Edith Mbanga sees benefits at home

> Let me be open. Before we join the Federation savings scheme, women (were) not having a say in the house. Everything was said by a man. You could not own property. Even if you were working and your husband was not working, you had no say. But the Federation gives us a lot of space. Today I can talk. Before I was so quiet, if my mother was not there, I'd just look at you. You ask a question and I'd only answer that question. Today I can talk.

These results illustrate that saving money can give some respondents a womanist kind of power in the home to speak their minds, to change unjust situations, and to create more equitable relations between men and women that begins to right the imbalance of power in the home.

Federation Leadership and Intersectionality: Remaining in the Federation

There are many reasons MBOPs retain members. Participation helps build both an individual and a collective capacity to act, encourage expression and debate, and carry out meaningful, concrete projects. Members gain access to policy negotiations, achieve favorable policy, and effectively represent their interests and the interests of other poor people. Controlling for ethnicity, education level, and religion, tables 4.1, 4.2, and 4.3

respectively, outline the reasons *Federasi women* remain in the organization. Table 4.1 examines the possible differences based on ethnicity or language and illustrates diverse outcomes based on these cultural distinctions. For example, Herero (45%), Eastern Caprivian (42%), Ovambo (39%), Damara (38%), Nama (38%), and Nama-Damara (38%) women stay because the Federation represents the voices of the excluded. Women who speak RuKwangali (42%) and Afrikaans (42%) remain in the Federation because it carries out concrete projects that improve their lives. However, regardless of ethnicity or spoken language, socio-economic and psycho-social reasons seem to foster Federation tenure.

Just as language influences views about Federation tenure, results presented in Table 4.2 suggest that education levels also affect why women maintain such ties. Findings affirm the power of socio-economic factors and the identity women receive from membership in an organization that represents their interests. Furthermore, women remain involved if they continue to experience success which includes financial self-reliance. Social well-being and self-esteem also appear to be enhanced. Table 4.2 also demonstrates that 85% of women with 0-4 years of education remain because the Federation serves as a powerful symbol of unity and independence. Representative quotes corroborate the Federation's role in helping poor women achieve unity. One Ovambo respondent from Opungo writes, "In the Federation, we learn how to cooperate with others." Another Ovambo woman from Ongwediva says, "The Federation means working together in a group with people, in order to save so that you can get land." Sixty-six percent of members with 5-7 years of education consider the Federation an organization "which helps poor people develop themselves." An equal percentage also mentions the positive

psycho-social changes that home ownership has on children. For example, a Herero woman notes, "My children are proud of me and thankful for the brick house they live in" and a RuKwangali-speaking woman writes, "I want to encourage the kids to work hard and work together so, upon my death, (my) children can take over the house."

Women with 8-11 years of education speak convincingly about poverty and the Federation's role in helping reduce physical suffering and increase freedom. The following quotes from women with varied profiles provide a similar assessment. For example, a self-employed member of the Katima-Mulilo-based Zambezi savings group says, "I live in a brick house and my kids live in a mud house. Now they see the difference the Federation can make." Similarly, a Damara mother of two with 8 years of education says, "The Federation means my children can play. I have no food in the house but I am free." These members find a pathway to freedom, to raise their children in safety, away from abusive men and dangerous shacks. Other members link better money management to Federation participation. According to a 46-year old Damara member with 10 years of education, "Saving and discipline changed my life. Without the Federation, there are no savings." Another member, a 31-year old RuKwangali-speaking mother of two from Opungo speaks of being poor and the power of the collective to represent her interests, "Standing together is the only way a poor person can get a house." For these women, the practice of saving money is linked to home ownership, and home ownership enables women to fundamentally change their lives and provide a more secure future for themselves and their families.

Women with twelve or more years of education speak of the caring and companionship that membership offers. An Ovambo-speaking woman from Ondangwa posits that "The Federation is a second mother. My stability helps my kids." And an Ovambo woman from Outapi says, "In the past, women couldn't talk together, but you could see in the meeting today, no regrets. Now we have the right to act." In a society that is harsh and inhospitable to poor women, Federation membership provides its most educated members with an environment in which womanish nurture, reciprocity, and power are welcomed and developed. In these cases, a womanish culture helps black women see, affirm, and have confidence in the importance of their experience for shaping the character of black community life. During the War of Independence, Namibian black consciousness meant activating the community to 'think' about the political problems black people faced. Now, Federasi women are 'acting' affirmatively to reject repression and inferiority while building an internal culture of care, self-awareness, and respect.

Just as language and education levels provide a critical lens for understanding Federation retention, so does religion. Table 4.3 demonstrates that women who attend either Mainline (40%) or Pentecostal (43%) churches remain in the Federation because it effectively represents poor peoples' interests. For example, a 43-year old Lutheran member notes, "The Federation shows my children what respect and honesty is." A 34-year old Lutheran, Ovambo-speaking homemaker writes, "My children feel comfortable (with the Federation) because the time I was not a member my income was poor, but now my income is better and my life is much improved." Federation children see their mothers obtain new homes and new power. Many want to become members in adulthood in order to achieve

similar results for themselves. For many Federation mothers, success stimulates longer-term involvement because their work encourages a sense of healthy interdependence which their children inherit. While Pentecostal women find Federation membership compelling and powerful, they challenge the moreprogressive gender roles of women. For example, a 32-year old pensioner with three dependents says, "We are proud as women, but we should still sit under our husbands. It's something good for us." And a 49-year old domestic worker with no education argues, "We always stay under men and they are so bad to us. (It) doesn't mean we're not grateful to them." To retain their membership, some Pentecostal women must negotiate dissonances between received theologies which teach female submissiveness and Federation practices, which emphasize women's leadership and knowledge and promote women-led actions.

While Roman Catholic women (36%) and respondents who have no religious affiliation (39%) remain in the Federation primarily because they want to achieve home ownership, what many women also value is the exposure and access to different people that the Federation provides. For example, a 53-year old, Nama-speaking domestic worker from Keetmanshoop writes, "The Federation has taught me to communicate with other groups and how to save and build." And a Nama-Damara-speaking AME[193] respondent from Keetmanshoop sees Federation benefits in familial terms writing that "the Federation means knowledge, new friendships, and extended family." Roman Catholic and non-

[193] AME is defined as the African Methodist Episcopal Church. In 1897-1898, the AME Church was established in South African in the Pretoria and Cape Town conferences. Under the leadership of Bishop L.J. Coppin, the AME Church spread from South Africa to Namibia. From the beginning, the Namibian AME churches have been self-supported and independent of white control.

affiliated women value the new homes, experiences, and learnings gleaned from Federation membership.

Through ingenuity, hard work, and teamwork, many Federation women have created practical knowledge about how to escape poverty through home ownership. As Biko suggests, women are rallying together around the shack which is a symbol of their oppression. They are countering white racism with black solidarity and strategic action, channeling despair into action. In their on-going negotiations with the Namibian government the women – 90% of whom are affiliated with a Christian denomination – are acting as a de facto political arm of the Black Church. Federation women are using self-help organizing to rebuild their lives. Some 22,000 shack dwellers, self-organized into 550 savings groups, have perceived a need to organize for redress of their grievances. Leadership dynamics appear to be central to Federation involvement and mobilization.

Developing Impoverished Women's Leadership

Mahnaz Afkhami[194] argues that *all* participants in learning societies like the Federation are leaders and that the leadership practices of poor women are democratic, egalitarian, inclusive, participatory, and are founded on effective communication. To my knowledge, very little detailed ethnographic research has been done on the leadership practices of very poor, indigenous, Namibian women. In this section, I examine the leadership stories, strategies, and practices of some of those women arguing that, in the Federation there are followers and leaders. Moreover, I argue those who lead have strong

[194] Mahmaz Afkhami, *Leading to Choices: A Leadership Training Handbook for Women* (Bethesda: Women's Learning Partnership for Rights, Development, and Peace, 2001), 15.

organizational, communication, and personal leadership competencies, and that they are less skilled in analytic and positional areas**.**

In *What Leaders Need to Know and Do,* Brent Ruben surveys, summarizes, and synthesizes a broad cross-section of the contemporary literature on leadership. His findings yield a set of five competency areas - analytic, communication, organizational, personal, and positional – that together are vital for leadership excellence.[195] *Analytic competence* refers to the knowledge and skills necessary for being self-aware, clarifying situations and problems, considering and selecting alternative strategies, solving problems, and evaluating outcomes. With language as a leader's most powerful tool, *communication competencies* [credibility, persuasion, listening, role-modeling] are the most fundamental of leadership qualities. People with strong *organizational competencies* (supervision, technological capability, coaching, and negotiation] are able to envision and articulate where a group should go. *Personal competencies* include character and values, enthusiasm, personal conviction and persistence, self-confidence and self-discipline, tolerance for uncertainty and risk-taking. Finally, individuals with strong *positional competencies* have gained experience, expertise, organizational knowledge, language, and vocabulary. Together, these five competencies represent a comprehensive set of skills that leaders need to understand, develop, and perform.

Akfhami defines a leader as one who influences her environment and leadership as potentially available to everyone.[196] Effectiveness as a leader is contingent on a woman's ability to communicate information, ideas, and perspectives, as well as ensure democratic

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[195] Brent D. Ruben, What *Leaders Need to Know and Do: A Leadership Competencies Scorecard* (Washington, DC: National Association of College and University Business Officers, 2006), 12.
[196] Afkhami, *Leading to Choices,* 15.

and egalitarian objectives. NHAG administrators and many Federation members agree with Afkhami. They believe that women's voices need to be heard, that good leadership is inclusive and participatory, and that *all* Federation members are leaders. For example, a 32-year old RuKwangali-speaking member from Opungo, when asked if she is a leader says "Yes, because in the Federation every member is a leader." A Subia-speaking woman from Katima Mulilo remarks, "I'm a leader because I joined a savings group." Lesley Abdela[197]delineates the difference between followers and leaders. She suggests that many people who contribute to identifying problems [followers] do not feel comfortable implementing solutions [leaders]. While followers have a role to play, people who act and motivate others make action happen.

Table 4.4 summarizes respondents' answer to the question: do you think that you are a community leader? Forty-four percent of respondents (n=125) replied "yes". An almost equal percentage (43%) answered "no" or did not respond (n=121). Furthermore, 12% (n=35) answered "maybe." These data suggest that while most Federation administrators and some respondents believe that *all* Federation members are leaders, respondents have a more realistic assessment of whether or not they are leaders. Contrary to Federation orthodoxy, a majority of respondents (55%) admit that either they are not leaders or that they are not sure. These data confirm Abdela's thesis that, in learning societies there are not just leaders but followers and leaders, and most Federasi respondents know the difference. With the exception of National and Regional Federation mobilizers,

[197] Lesley Abdela, "From Palm Tree to Parliament: Training Women for Political Leadership and Public Life," in *Gender, Development, and Citizenship,* ed. Caroline Sweetman, 16-18 (London: Oxfam, 2004).

most of the women who identify as leaders are not formally elected but rather emerge informally.

Overall, 125 women said that they were leaders. Table 4.5 provides an analysis of respondents' leadership stories and skills using the Ruben categories and competency areas. Negotiating disputes (28%), organizing community groups (15%), and encouraging and teaching others (14%) are the three most-cited leadership skills. Peacemaking skills are important to acquire because a woman's life may depend on her ability to non-violently settle disputes in home and community.[198] For example, a 53-year old Afrikaans-speaking member of the Ha Ida Om/Hoa savings group from Keetmanshoop reports, "I tried to put an end to a fight between my brother and his wife." And one 48-year old Nama-speaking mother says "I have helped people to solve problems. Two people (now) speak to each other." Recruiting new members and sustaining participation in savings groups are also cited as important markers of leadership [15%]. For example, a 37-year old, Damara-speaking mother who leads three different savings groups in Tsumeb[199] reports that

> We built 30 houses, which we completed in 2006. That is back-breaking work because the land is very rocky with lots of trees. There was nothing. We crushed our own stones. We built the foundations ourselves. We got no help from the municipality. We made our own bricks. We helped one another build each house. After we finished in Thanksgiving 2007, we invited the (government) ministers. The kids are happy about the houses because they could see improvement. They can stay in their own houses so their attitudes improved. We are still waiting for utilities.

[198] For example, a 2005 World Health Organization study of violence against women and children in Namibia found that 36% of ever-partnered women reported having, at one time, experienced physical or sexual violence at the hands of an intimate partner. World Health Organization, *Summary Report: WHO Multi-Country Study on Women's Health and Domestic Violence against Women: Initial Results on Prevalence, Health Outcomes, and Women's Responses.* Geneva: WHO Press, 2005, 5.
[199] Nkurenkuru CEO Sindimba praised Tsumeb Federasi for their excellent productivity and leadership work.

The Tsumeb story demonstrates leadership compentence in all five areas: clarifying situations, solving problems, and evaluating outcomes (analytics); credibility and role-modeling (communications); the ability to negotiate, motivate, and develop technological skill (organizational); character and values, persistence, self-discipline, and tolerance for uncertainty (personal); and, organizational knowledge, language, and vocabulary (positional).

The successful completion of a Federation home is contingent in part on a woman's ability to manage, successfully and over time, a wide range of resources and relationships. Keeping her savings group intact over the long, physically and emotionally-demanding building process and working together as a team to essentially build a new neighborhood suggests that women must be able not only to negotiate disputes and encourage others, but also meet the physical and technological challenges of construction, both give and receive good advice and counsel, be committed to learning, and take responsibility for success and failure. As a mediating institution, the MBOP allows its most active participants the opportunity to test out their leadership skills. It also gives women the opportunity to exercise those skills over a wide range of tasks, and among a broad spectrum of people, problems, and issues.

Leadership Competency Areas

To my knowledge, the literature on impoverished, indigenous Namibian women's leadership skills is scant. Therefore, the data presented in these leadership charts is new knowledge. More than half of the respondents who identify as leaders (53%) report that organizational skills are their strongest competency area. Respondents possess the technical

and organizational skills needed to build houses, are able to peacefully mediate disputes, encourage cooperation and unity, and organize people across a wide range of communities and groups. For example, a Herero mother of two from Omaruru reports that "within two years of joining the Federation, I built my new home. My daughter and I walked all over Omaruru gathering rocks to build our kitchen floor." And a Damara woman from Omaruru talks about the importance of learning and her own social development, "In 2005, I came to Omaruru. I became part of them. I learned how to save money, to talk to people. Going on exchanges, I learned through others how to build a house, how to build myself up." For women who are strong facilitators and negotiators, learning and self-development are important leadership traits that they strengthen in the Federation. In like manner, women learn new skills, make new contacts, and are enriched as public leaders through their Federasi membership.

Thirty-eight percent of respondents report that their strongest gift is their ability to communicate well with others. For example, a Nama woman from Rehoboth reports that "My brother was stabbed. No one in the family or neighborhood could do anything. I took him to the hospital and police and I stood up for everything, and I took care of him." Similarly, an Mbalangwe-speaking woman from Katima Mulilo describes "standing up" as a Federasi representative for her region

> I once attended a (national Federation) meeting in Windhoek to give reports on our loan balance in Caprivi region, because the Federation wanted a national report on loans given in Namibia. When I came back, I called the Federation in our region, and gave them a report on how we are paying and how other regions are doing.

Federation leaders with strong communication skills – reporting back, listening well, and answering questions - "stand up" for themselves, their families, and their communities, modeling strength for women who stutter, speak a different language, or are too weak or sick to stand. Finally, while only 6% of respondents report leadership strength in personal competency areas (character, self-discipline, persistence, tolerance for uncertainty), many poor women actually demonstrate deep compassion and empathy for the suffering of other poor people. For example, a 60-year old Nama-Damara woman from Keetmanshoop says, "My hope (in the future) is to see that most of the people that are suffering to be helped to reduce their suffering."

Two mothers concerned about vulnerable children link a better future for their children to improved housing.

> If a child has a disability, it is better when the mother is alive. She can feel pain because this is my child. Don't give the child to the father because they don't care. (A 39-year old Ovambo-speaker from Outapi)
>
> In the future, I hope my life will be better and my family will benefit from my building. (A 30-year old RuKwangali-speaker from Opungo)
>
> I want to encourage the kids in the house, so they can work hard and also work together, so upon (my) death, the child can take over the house. (A 40-year old RuKwangali-speaker from Nkurenkuru)

For many women, the future of their families is linked, in part, to the ability of Federation leaders to successfully negotiate for land and services, all while helping those same women finish building their own homes. Some respondents demonstrate anger at male irresponsibility regarding childrearing and compassion for their children because when they finish building their houses they know that, in a country with few safety nets, if women pre-

decease their children, hunger, street prostitution, and homelessness await many of them. For women who have no other option, the importance of the Federation as MBOP – a formal safety net, a welfare program, as strong government, and as womanish support system - cannot be overstated.

Factors that Sustain and Hamper Federation Respondents in their Work

Sustaining Membership

Jan Theron argues that poor people join MBOPs primarily to satisfy socio-economic needs. My data demonstrate that women do join the Federation to obtain a new home, secure land, and save money but women *stay* in the Federation because they can satisfy *both* socio-economic and psycho-social needs. Most women will retain their membership as long as the organization is successful in helping them obtain land and successfully build new homes.

One symbol of a member's integration into Federasi life is daily savings. Saving money is an important way to improve well-being, insure against emergencies, and provide a buffer in times of crisis and uncertainty. Saving money teaches discipline, the importance of delayed gratification, and provides peace of mind. It provides a measure of economic security for poor families and improves self-esteem as well as economic and social well-being. One way security is evaluated is through the activities of the savings group treasurer. Women ascribe important relational characteristics to the treasurers who collect their daily savings:

> The daily collectors are like social workers. They see the situation of every house and then we hear who is sick and who is in need of work. It is in the groups where all the problems are heard and can be potentially solved.

Participation in daily savings is a communal activity, rich with meaning and relational depth. For example, in a society where many are sick and malnourished, a daily visit from the savings group treasurer can be a life-saving tool. According to Salma Ismail, poor people save money for three reasons: crises, income-generation, and housing. [201] Crisis savings include cash set aside for funerals and other unexpected events such as traditional feasts, serious illness or injury, unemployment, a birth or wedding, or a loss of crops or livestock. Income-generating savings include money set aside to fund small business development; housing savings include money set aside as a down payment for a (Twahangana) mortgage. My data demonstrate that Federation women save for a fourth reason: to pay regular household expenses. Table 4.7 summarizes the most common reasons respondents continue to save. Almost eight out of ten respondents (77%) acknowledge that saving money increases their eligibility for a home loan. Fifty-six percent of respondents note that owning their own land is another reason to continue saving, and because wage employment is difficult to secure, more than one-third (36%) of respondents also save money in order to start or develop their small businesses. Furthermore, nearly one-half (46%) of all respondents report that they also save money in order to pay regular household expenses (e.g., food, clothing, transportation). Saving very small amounts of money to pay a mortgage as well as regular and emergency expenses for households that average 4 people puts a tremendous amount of pressure on the saver and her money to do more with less. Women are usually forced to pay for unexpected expenses by soliciting contributions from relatives, trading sex for money, and borrowing.

[201] Salma Ismail, "A Poor Woman's Pedagogy: When Ideas Move in People's Hands and Hearts, They Change, Adapt, and Create New Solution," in *Women's Studies Quarterly* 31 (Fall 2003): 94-109.

Many women who do daily savings are also women who are also deeply involved in the life of the Federation. They attend weekend savings group meetings, help with CLIP audits, and travel on exchanges. As noted in a comment from *The Shack Dwellers News-Sheet,* saving money and attending weekly meetings are important because members learn from each other

> We learn to know each other, how to save, how to work with our money, how to give each other loans, and how to pay back the loan. Sometimes we meet problems in our groups, but to get a solution for the problems we have to come together and share the ideas with each other so that we can see how we solve the problems.[202]

This comment indicates how being inside an MBOP that supports the social and intellectual development of poor people can help women build capacity to identify and solve problems as well as encourage expression and debate. Conversely, when key relationships inside an MBOP collapse and leaders in the sponsoring organization are unable to successfully resolve disputes, the power of the MBOP to mediate problems and complete concrete projects dissipates.

Federation respondents' location in the building process varies. A member is either living in her Federation home, as a squatter in her own shack, or as a room-renter in a private home. Table 4.8 outlines where respondents are in the building process. Thirty-one percent are homeowners living in Federation homes and 66% are shack-dwellers. Almost all of the homeowners I interviewed are grateful to be in their new homes because the threat of eviction and homelessness has been lifted from their lives. On the other hand, many of those same homeowners are frustrated because they live without piped-in

[202] Shack Dwellers News: "Poor People's Savings Start Working for Loan Funds," News-Sheet No. 4, September, 1999, 4.

water, electricity, and sewer services. The main obstacles to improved service delivery include utility companies that are non-responsive to market needs, distrustful relations between local municipalities and shack dwellers, and the (sometimes) incoherent efforts by Federasi to act as development agents.[203] Local governments' need for citizens to pay for services used is incompatible with the ability of poor people to pay for these services.[204] Savings groups have responded by offering to pay high utility rates by making bulk utility purchases, thereby lowering rates.

The largest percentage of respondents (66%) is still living in shacks which suggest that many savings groups are either negotiating for land to be released, stalled in the negotiation process, or have not yet begun the negotiating process. Frustration, membership loss, and institutional destabilization occurs when local governments are either unable or unwilling to release land to savings groups or are unwilling to provide construction equipment. For example, women from the Epandulo, Nalitungwe, Longa Nudhiginini, Omutumbatuli, Tuthikemeni Pamwe, and Uukwago-Wananghai savings groups in Windhoek-Katatura express profound frustration and anger over their 8-year wait for land. In their case, vacant, already-serviced land is available for well-qualified buyers, but there is a shortage of serviced land for the poor at an affordable price. In this situation, women have been saving money and negotiating in good faith for since 2002, without success. As of July 2010, NHAG leaders had not been able to negotiate a satisfactory resolution of this issue. Conversely, in Grootfontein for example, the delay in releasing

[203] Fjeldstad et al, *Local Governance*, 2.
[204] When I interviewed the Vice-Mayor of Rehoboth (March 2010), a town located 60km south of the capital city Windhoek, her government was grappling with this issue. The city was in debt to the Namibian Water Authority because many Rehoboth residents who receive piped-in water were unable to pay their bills.

land and beginning the building process arises because of disunity within and among savings groups, as well as poor communication between politicians, NHAG, and savings groups.

Table 4.9 provides a detailed list of the problems that Federation women face as they work to improve their living conditions. Generally, respondents identified personal financial problems (35%), organizational issues (22%), and lack of utilities (9%) as major concerns. Personal financial problems (35%) are linked to high unemployment and underemployment among Federasi women. Within this category, an overwhelming percentage of respondents (92%) cannot pay their bills because they have income.[205] Because they lack income, respondents also struggle to save money. Many default on their loans.[206] When a borrower defaults, savings group leaders "go and talk to the person." For example, an Ovambo mother from Ongwediva comments

> People can't pay back their loans. They isolate from the group, so the situation gets worse. We go and talk to them. When groups have been able to get people to pay their loans, we need to learn from them.

While in Namibia, I was unaware of any instance of a delinquent Federasi borrower being forced to relinquish her home. Even though Federation members struggle to repay their debts, the Namibian government continues to increase the amount of their annual contribution to the Twahangana Loan Fund, because the reported default rates are low.

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[205] Strong relationships exist between unemployment and increased mental health admissions, suicide, homicide, and cardiovascular-renal disease mortality. Unemployment also contributes to greater depression and lower self-esteem, and to family instability, strained family relations, and family violence.

[206] Women face vulnerabilities in the labor market because of their relative lack of education and training, the tendency to channel (educated) women into certain occupations (teaching, nursing, clerical work), and the continuous heavy burdens of unpaid domestic work, child-bearing and childcare, which restrict time and energy for income-earning activities. NHAG leaders have created a small business fund, but women are reluctant to use it because they do not want to borrow any more money, especially when they have Twahangana, personal, and other loans outstanding.

Finally, 22% of respondents report disunity, disorganization, and poor communication within some savings groups as impediments to progress. The speed and thoroughness with which members are able to secure land, build houses, and maintain participation is dependent in large measure on the quality of savings group leadership, a projection of group competence, and the willingness of members to make a life-long commitment to the savings group, even after new homes have been built. Two Ongwediva leaders reflect on the consequences of intra-group disunity

> We have a challenge with people who join without being prepared to learn. They just want to get the house. Other times, people receive their house loan, but they don't want to follow the appointed leadership. And with regard to local authorities, we must cooperate with them. It takes time for them to understand. While politicians see togetherness, they need to be responsive to organized people.
>
> If people can't come together, we won't get help. Disorganization is not respected.

These quotes demonstrate that some people join the Federation only to derive its economic benefits. For other homeowners, the psycho-social benefits are not enough to sustain their membership. Understanding self-interest would help leaders better understand motivation and shifting, evolving member interests.

Poverty, Unemployment, and Disorganization: Factors that Hamper Membership

Federation women face many challenges. More than one-third of all respondents (35%) are burdened by financial problems. Nine out of 10 (92%) financially-challenged women report that unemployment, underemployment, and lack of money impede their

ability to repay loans and plan for the future.[207] Almost one in four respondents (22%) reports that disorganization and disunity within savings groups and local government hampers effectiveness. For example, in most of the Federation meetings I attended, goals, outcomes, logistical details, supporting documents, and coherent follow-through were either missing, mis-communicated, or not communicated to savings group members, observers, or politicians. Additionally, distrustful relationships between local governments and some savings groups, the refusal of some utilities to provide services in informal settlements, and inadequate government-driven approaches delay the delivery of utilities to Federation homes.

Respondents were asked to identify issues within the larger community that impact their quality of life. Table 4.10 illustrates three general categories of community concerns: problems that the Federation can help solve (59%), self-development and family problems (30%), and issues that need government intervention (9%). Almost 60% of respondents join community needs with Federation priorities. For example, some respondents expressed a need for money to help care for orphaned children, while others, when asked about employment issues spoke instead about vulnerable children

> Unemployment is very high. There are no jobs. We need loans to help orphaned and vulnerable children. There is not enough money to care for them. Without the correct documentation, you get no money from the government, (and) even with correct documentation, the process is long.

In order to help orphaned children, some women shift from the MBOP and a collective action framework into a charitable mindset, agitating to borrow money to care for

[207] Adult unemployment often means that children must work: as domestics or as street-corner vendors. Rural children work in agriculture, hunting or forestry. They also help with household chores such as cleaning the farm house, cooking, feeding chickens and doing laundry.

orphaned and vulnerable [OVC] children in their homes.[208] In their concern for orphaned children, some respondents are expanding the boundaries of their care and compassion by welcoming homeless children into homes that, in many instances, already house aging relatives, disabled siblings, biological children, and fictive kin.

Thirty percent of respondents need more education for themselves and their children. One of the few post-secondary educational options for people who have not finished Standard 10 is either NAMCOL (Namibia College of Learning) or expensive, for-profit, career-academy schools (@ N$10,000/year). With a focus on either self-employment or micro-enterprise development and at a cost of N$2,000-N$5,000/course, NAMCOL offers students an opportunity to complete their secondary education. Unfortunately, NAMCOL's costs are too high for almost all Federation members.[209] However, remembering CEO Sindimba's recommendation for saving money on fat-cake production and using the buying power of organized women to lower costs, the bargaining power of the 22,000-member Federation could be leveraged to negotiate lower rates at NAMCOL for women I met who want to finish their education and train for employment in the formal sector or gain knowledge and skills to improve their micro-enterprise businesses. Finally, nearly 10% of respondents had concerns about the government and private sector's inability or unwillingness to provide utilities for them. Eighty-seven percent of women who

[208] Sub-Saharan Africa is home to over 48 million orphans, 12 million of them orphaned as a result of the AIDS epidemic. Children are directly affected in a number of ways. They may themselves be at high risk for contracting HIV; they may live with chronically ill parents or adults and be required to work or put their education on hold as they take on household and care-giving responsibilities. Children can also become orphans, losing one or both parents to AIDS-related illnesses. Their households may experience greater poverty because of the disease; and they may be subject to stigma and discrimination because of their association with a person living with AIDS [www.unicef.org/publications/files, accessed November 11, 2011].

[209] Only 2 of 281 respondents have completed courses at NAMCOL.

report this as a problem cite lack of electricity, piped-in water, regular waste disposal services, and public safety as serious and ongoing concerns.

Conclusion

The post-apartheid context in Namibia has provided a political rhetoric and an underlying moral authority to the call for the redistribution of resources, power, and state functions to the poor. The Namibian government views the Federation as a key stakeholder group and recognizes this by making annual contributions to the Twahangana Fund. Important to the political process is a non-confrontational approach that emphasizes mutual benefit for politicians and Federation members, and maintains status and public face for all.[210] Respondents see membership and method in pragmatic terms. Women join because they can obtain a new home and greater financial security. As important, women receive and give psycho-social support within an organization that belongs to them and that makes measurable, meaningful contributions in their lives and to the wider community. Many respondents remain because they gain new friendships, learn self-reliance and exercise leadership skills that they can use in a variety of venues. The network of Federation friends and peers also increases the capacity of members to manage acute stress and trauma. The efficacy of the MBOP and women-centered organizing moves private suffering to public redress, enables mutual aid and self-help practices to thrive, moves families from degradation to dignity, and helps women renegotiate relationships on

[210] I witnessed the limits of a non-confrontational approach in the Katatura suburbs, when, several women who are members of a savings group that's been negotiating with the city officials for 8 years for the release of land, to no avail. The women were visibly frustrated and angry that the negotiating process had stalled, with a fear that Federation leaders had no plan to help resolve the impasse.

the homefront. Women's gifts are developed, womanish power is cultivated, and care, self-awareness, and respect are affirmed. Interestingly, many of the leaders profiled in Chapter 4 are, through their actions, inculcating these same characteristics in orphaned children. The women are joining the MBOP and charitable work into a hybrid form of community development and community organizing. It is Federasi women who are helping to create Bishop Kameeta's new economy by rooting action in the experiences, histories, and cultural realities of poor people.

Even though NHAG and Federation rhetoric affirms Afkhami's theory that *all* participants in MBOPs like the Federation are leaders, a majority of respondents disclaim Abdela's thesis, making clearn distinctions between leaders and followers. Using Ruben's competency categories, Federasi leaders' strongest skill is their ability to negotiate disputes and persuade others to a productive course of action. These leaders value their ability to teach, coach, and encourage others, and are rightly proud of their ability to successfully manage construction and building-maintenance processes. Self-confidence and enthusiasm, prized in United States, are less valued among Federasi as leadership traits.

Homeowners represent 31% of Federasi membership. Among renters, 22% are building new homes and 24% are negotiating for land. Some women rejoice over female power while more fundamentalist members are inclined to retain traditional arrangements between men and women. Failure which respondents define as excessive delays in land release, unemployment and destitution, lack of utilities, poor leadership, and disunity and disorganization within and between savings groups, frustrates members and speeds membership loss. The primary focus within NHAG is helping women form stable savings

groups, acquire land, and build houses. Federation political action increases liberating practices by building the organizational capacity of groups to secure benefits. Information and knowledge are used to convert self-help community development into a political process that redistributes power, money, and resources. Group saving accounts provide evidence of a group's organizational capacity and willingness to contribute to the development process and model good citizen action for the community.

During the war, liberation theologians suggested that the Church take on the responsibility for the political, social, and economic life of its members. In the post-conflict period, it is Federasi women that are working to secure decent, affordable housing for the poor, public and private places free of violence and discrimination, and organized power which helps shape public policy that is progressive and pro-poor. It is Federasi who have taken up Bishop Kameeta's liberationist charge to build new neighborhoods from the ground up and help create a new economy based on indigenous, community-based organizing, rooted in poor people's experiences, histories, and cultural realities.

This dissertation concludes with a summary of what the Federation accomplishes for women, a discussion about why self-help is important to Federation processes, and a brief review of the similarities and differences between African-American and Namibian self-help practices. I will also consider how the post-independence black church works for its people, some of the policy implications for the study of MBOPs, next steps in the work of MBOPs and poor women's leadership, as well as the strengths and limitations of my analysis and methodological lens.

CHAPTER VI

Conclusion

In this dissertation, I argue that Federation women have taken up the mantle of Namibian liberation theology by the ways in which they lift up and organize around the God-given dignity of poor, black women. Federasi women grapple with and give meaning to ethno-linguistic diversity and inter-ethnic reconciliation in the post-independence era. And like many black churches, they affirm the God-given value and dignity of black people. They succeed by welcoming male participation yet they promote female leadership thereby allowing the talent of poor, black women to emerge and flourish. In neighborhoods that can be desolate and dangerous, Federation women represent order, hope, and a way forward for poor people through the collective power of the MBOP. Members accomplish this through a womanist, woman-centered model of organizing that delivers stability and support through savings groups and provides a safe space for members to bring their private problems into the public sphere for redress.

In this concluding chapter, I summarize what the Federation accomplishes for women, including a brief discussion of why self-help and mutual aid philosophies have become so important to their practice. I also compare the similarities and dissimilarities of Federation and American self-help practices. What the Black Church in Namibia does for its people, why the Federation has emerged to such a high level of national importance, and what the local, national, and international policy implications for the study of MBOPs are is also explored. Finally, I project what some next steps in research on MBOPs and

poor women's leadership can be as well as assess the strengths and limitations of my analysis and methodological lens.

What the Federation Accomplishes for Women: The Importance of the Federation in Namibian Life

The MBOP accomplishes for Federation women what charity cannot. With charity for example, donors may, out of a sense of religious or civic obligation, act to provide temporary aid and relief to the poor. With an MBOP, impoverished people speak and act for themselves, providing assistance and comfort, one to another. Federasi work builds the capacity of members to confront ever more difficult challenges, it fosters expression and debate, brings excluded voices out, and it helps poor people carry out concrete projects. The Federation also promotes political participation and establishes relationships with government ministries and agencies to lobby for the needs and concerns of its members. It also provides new forms of interest and solidarity that transcend traditional ethno-linguistic, gender, and religious identities. Federation womanists rebut patriarchal attitudes and practices in their reliance upon, appreciation of, and respect for the capabilities of women.

Federation experience can help redefine elationships between women and the rest of the community. The confidence and security women gain as legitimate homeowners and lot owners – reinforced by their community organizing training and knowledge and engagement with housing institutions and local government bureaucracy – enables them to take greater advantage of business or entrepreneurial opportunities as well as address other community needs such as daycare centers, kindergartens, and domestic violence. For example, Abba Ballard receives recognition and validation as a regional Federation leader which translates into the strength to leave, albeit temporarily, an alcoholic spouse. Finally,

the MBOP helps advance national reconciliation. For example, many of the relationships between local government and savings groups are based on concrete alliances founded on tangible plans and solutions.

Federation outreach to all kinds of shack dwellers helps establish constructive communication between members of different ethno-linguistic groups and coordinate positive actions to improve relationships between groups who in the past might have been politically and ideologically irreconcilable. Through their housing work, Federation women are participating meaningfully in the Namibian economy. They model a positive form of self-help and mutual aid through the core activities of collective learning and knowledge, organization, and mobilization. Finally, the Federation is important because politicians, state officials, and poor people work together on practical activities that involve high levels of local participation. How poor people see themselves and how others see the poor can shift in positive ways.

Why Self-Help is Important to Federation Processes

In order to materially improve their living conditions, many shack dwellers have learned that they must act continually, through organized effort, on their own behalf. There are several reasons for these conditions. First, in Namibia, no governmental organization provides a survival grant if income sources fail. There is no insurance for assets lost to disaster or to cover healthcare costs. The economy produces few opportunities for better income especially for people who have not finished high school. Second, if neither males, churches, nor government can be counted on to help improve their standard of living, poor people must do it themselves. Third, in 1987 - the International Year of

Shelter for the Homeless – the United Nations began to promote self-help as a strategy of new home construction. At the same time, the *Global Report on Human Settlements* introduced the enabling approach towards settlement-wide, participatory action, which aimed to help poor people obtain better housing. An enabling approach means that the state will create the legal, institutional, and economic framework for economic productivity and social effectiveness in which efficient settlement development can flourish. Since 1991, the Namibian government has promoted mutual aid by emphasizing that it will help those who help themselves. They will not supply housing directly but instead will oversee and regulate the housing sector. Actual production and delivery of housing is left to individuals, developers, and MBOPs like the Federation. This approach replaced the provision of public housing by the state, which presumes that the government and its agencies are the best actors to supply housing.

African American Self-Help and Namibian Self-Help

Both African American and Namibian self-help models seek the moral, spiritual, social, political, economic, and educational development of black people in order to encourage progress, individually and collectively. Both are driven by necessity and guided by principles of do-it-yourself, strength in numbers, and wisdom gained through life experience. In America, one faction of the 19th-century self-help movement was led by middle-class blacks who counseled (poor) blacks to modify negative behaviors (laziness, theft) and accommodate to white mainstream values (hard work, temperance, prudence) and behaviors. Others supported African American revolutionary thought and active resistance. Self-help was concretized in African American-controlled businesses, women's

clubs, Greek organizations, and schools. Churches became the platform through which community leaders conveyed messages of mutual aid and self-improvement. Moral uplift meant setting a good example through strict gender roles. For men, that meant securing gainful employment and becoming a leader in family and community affairs. Women were to be domestic and moral guardians extolling high moral standards inside and outside the home. For the most part, the task of government was to create and maintain the legal, social, political, and economic framework for continued racial segregation and discrimination.

In Namibia, traditional work groups and the spirit of helping each other have seeded many independent cooperatives and community-based organizations including MBOPs. For example, mutual aid as a practice has been documented among Nama and Ovambo women. Self-help, aimed toward affordable housing for the poor, has been sanctioned by the United Nations, NGOs, community-based groups, the Namibian government, and philanthropists. Womanist, Federasi self-help means beginning with the survival wisdom gained and gleaned from impoverished black women. It also means making a commitment to the hard, physical labor of building one's own house, as well as a life-long process of saving money and investing for the future. The telos of sweat equity and self-help for many shack dwellers is improving their housing, not so much for themselves, but for their children and grandchildren. For example, many Federasi women, when interviewed said, "When I am buried, my children will not be homeless. They will have a place to stay that belongs to them." The Namibian government as enabler provides land, financing, infrastructure, and a regulatory framework. Community-based organizations are

platforms through which mutual aid is preached and practiced. Out of necessity, abandonment, and historical circumstance, women have taken on both male and female roles in home and society. Women create their own employment, build their own houses, lead in church and community, and extol high moral standards in home and community.

How the Post-Independence Black Church Works for its People

From 1971-1990, black churches, along with progressive political organizations and SWAPO, saw themselves as part of a liberation movement that had as its aim setting black people free. Liberationist churches provided a framework within which a culture of resistance could take root and grow. They articulated the interests of oppressed Namibians, and offered embattled blacks protection and support. They also provided cultural programs, economic education, orientation to municipal politics, and outlets for emotional energy. Upon independence, at an October 1990 *National Church Consultation of Denominational Leaders*, the churches were charged to reconcile and unify. While believers were asked to facilitate a public, concrete, contextualized, biblical way to repent before God, each other, and the world. Churches were tasked with fostering a theology of healing in which past wounds could be addressed in a 'participatory, problem-solving way.' Diaconal ministries were to be aimed at "serving the real needs of the people in their surroundings." Prophetic voices were to be raised up to help people understand that political independence would not be a panacea and that the struggle for justice needed to be taken up by ordinary people. The CCN was charged with initiating, promoting, and coordinating ecumenical working groups that would in turn foster fellowship, mission, and evangelism while working out the implications of justice and reconciliation in local and national

contexts. The literature on Namibian churches in the post-independence period is scant, so I don't know what work churches have done towards reconciliation, repentance, and justice. According to CCN Director Kapere, as of 2010, only 3 ecumenical working groups have been established. When I asked Federasi women what role neighborhood churches played in helping them survive, they said "some churches give money for funerals and soup." In fact, it is poor people teaching other poor people, not the Black Church that is now doing economic education, municipal politics, and charitable works through their savings groups.

ELCRN Bishop Kameeta continues to call for churches "to be engaged actor(s) in congregations, neighborhoods, and in the wider community" especially concerning poverty. He has attacked political parties, the Government, and churches for "failing to adequately address poverty." Into this power vacuum, community development groups like the Federation have taken responsibility for addressing poverty. Religion, which during the apartheid era was public, political, and activist, is now largely apolitical and moralistic, eschewing involvement in the public sphere while counseling adherents to believe rightly and adopt strict moral codes. The post-independence Church is tasked (by the government) with the spiritual aspects of life, while the State and civil society manage practical, political affairs. The Federation and groups like it now provide what the CCN and many black churches delivered during the war. In so doing, the Federation has evolved into a specialized political arm of black church women.

The Local, National, and International Policy Implications for the Study of MBOPs

Democratic governments will not deliver for the poor unless they are organized, develop the capacity to identify needed improvements, make demands, and develop their own autonomous actions. MBOPs that ground their work to local circumstances and local capacities can achieve much, including access to resources, services, and capital. Good relationships between savings groups can increase the capacity of those groups to negotiate with local, regional and national governments and their donors and they can also stimulate sustained funding to support other community improvements, including food, sanitation, electricity, and daycare centers, for example.

Today, there are nearly 550 Federasi savings groups in all 13 regions of Namibia. With very few resources, these shack dwellers have been able to build on the success of earlier projects, stimulating other activities such as the creation of Federation community centers and women-led, micro-enterprise open markets. Increasing capacity and scale can change the ways in which local government agencies interact with Federation groups. Groups can build on and learn from previous achievements and failures and government officials and funders can provide continuous support for successful work. Continuous support allows savings groups, poor communities, and support agencies time to develop workable models and implement them, build on their successes, and tackle other issues. Working relationships between MBOP leaders, researchers, government officials, and philanthropists need to be built and sustained and a range of other issues important to Federasi women – capital for small business development, employment, and (continuing) education – also need to be addressed. Researching American models of pro-poor

organizing that feature daily savings, relational work among the poor, exchanges, and mutual aid is a worthwhile endeavor.

Next Steps in the Work of MBOPs and Poor Women's Leadership

In the United States we have diminishing political capital for public welfare programs, deep, long-term unemployment and underemployment, increasing numbers of poor and working poor people, and open suppression of and attack upon poor people's interests by dominant political groups. I want to understand how to organize poor people under these conditions. Specifically, I want to study the Poor People's Economic Human Rights Campaign organization, which is the only nationwide, poor people's organization in the United States that I can find. I'm also interested in conducting a theological, homiletic, and ethical analysis of Chicago-area black churches that have a majority of poor members to understand how poverty and justice are interpreted theologically by members and the clergy who minister to them. Finally, I'd like to study MBOP-based, women-centered organizing and community development work inside an authoritarian regime (e.g., Zimbabwe).

The Strengths and Limitations of My Analysis and Methodological Lens

The goal of Stacey Floyd-Thomas' emancipatory meta-ethnography is to make central the agency of black women to effect change. To that end, I've explored Namibian history from the perspective of impoverished black women, done primary research on the leadership practices of 281 indigenous Federation women, and interviewed 6 Federasi leaders in-depth, about the social, political, and religious aspects of their lives and the place of the Federation in it. Except for the San and Afrikaners, my sample of 281 Federasi

women leaders contains respondents from every ethno-linguistic group in Namibia. One problem with my sample is that there are too few Ovambo women interviewed, given their majority status in Namibia, and too few women leaders interviewed one-on-one.

To employ this method, Floyd-Thomas recommends that the researcher disavow herself of the assumption that legitimate analysis is derived from a large sampling of women whose perspectives are reflective of a consistent pattern of thought or belief. Instead, the researcher privileges a method that captures the in-depth perspectives of a few. I chose to canvass a broad spectrum of a large sampling of women in order to establish a baseline of new information and knowledge about a group of women who are hidden, undervalued, and understudied, while also interviewing in-depth, a small coterie of top female Federasi leaders. What I found was that it was difficult to interview only a few women when so many wanted and needed their voices and stories to be heard and documented. It is also important to Federation women and NHAG executives that I capture the voices of as many women as possible. I also needed to test the claim, part of Federasi lore, that *all* members are leaders; I needed a larger sample to test that claim. My hope is that this dissertation can be read, understood, and used by poor people, poverty researchers, scholars from a variety of disciplines (religion, anthropology, sociology, and political science), community organizers, clergy, government officials, philanthropists, and social movement activists to enrich and inform their research, programs, and practices.

Appendix A

Tables

Table 2.0: Language Spoken by Ethno-Linguistic Group in Namibia

Ethno-Linguistic Group	Language Group	n	%
Oshivambo (Ovambo)	Bantu	1,050,000	50%
Damara, Nama, Nama-Damara	Click	252,000	12%
Kavango	Bantu	189,000	9%
Rehoboth Basters, Colored	European	147,000	7%
Otjiherero (Herero)	Bantu	147,000	7%
Whites	European	105,000	5%
Caprivians	Bantu	84,000	4%
San	Click	63,000	3%
Tswana	Bantu	10,500	.5%
N		**2,100,000**	

Source: CIA World Factbook site, http://www.cia.gov/library/ (accessed November 28, 2011).

Table 2.1: The Language Federation Respondents Speak at Home

Languages	n	%
Nama, Damara, and Nama-Damara	141	50%
Oshivambo (Oshimundu, Oshindonga & Otjimbundu)	48	17%
Otjiherero	36	13%
RuKwangali	20	7%
Afrikaans	20	7%
Eastern Caprivi (Mbalangwe, Sifwe, Silozi, Subia, &Tokela)	12	4%
Other (Chokwe, English, Tswana, & Xhosa)	4	1.5 %
N	**281 respondents**	

Key: Federation 2010 data: N=281.

Table 2.2: Age of Federation Respondents

Age	Birth Years	n	%
19-29 years	1981-1991	33	12%
30-39 years	1971-1980	124	44%
40-49 years	1961—1970	68	24%
50-59 years	1951-1960	37	13%
60-72 years	1938-1950	19	6%
N		**281**	

Key: Federation 2010 data: N=281.

Table 2.3: Head of Household

	n	%
Yes	249	89%
No	32	10%
N	**281**	

Key: Federation 2010 data: N=281.

Table 2.4: Number of Dependents

Number of Dependents	n	Total Dependents	%
0	9	9	3 %
1	25	25	9 %
2	34	68	12 %
3	42	126	15 %
4	39	156	13 %
5	30	150	10 %
6	15	90	5 %
7	22	154	8 %
8	10	80	3 ½ %
9	5	45	1 ½ %
10	5	50	1 ½ %
11	2	22	<1 %
12	3	36	1 %
13	2	26	<1 %
14	1	14	<1 %
25	1	25	<1 %
47	1	47	<1%
Did not ask	25		9%
No response	10		3.5%
N	**281 respondents**	**1,123 dependents**	**Average number of dependents/household**

Key: Federation 2010 data: N=281.

Table 2.5: Chart of Daily Chores

Daily Chores	n	%	Remarks
Clean the house	265	94 %	• Sweeping the floor/desert, wash clothes & dishes, dust furniture
Prepare meals	262	93 %	• Without refrigeration, perishable food must be purchased from a settlement grocery store (if available) or open-air market; women walk to the store, then carry the bags home (3-6 miles round-trip); Build a fire, prepare cast-iron pots for starch and meat, boil water for rice or macaroni, prepare meat (usually for Federation event only); women begin around 1:00pm, with dinner served around 8:00pm; usually mealie meal (porridge) or brown bread is served; • Meals are prepared over an open fire in the center of the yard or in an enclosed room adjacent to the home (covered with plastic tarp) that contains cooking supplies;
Wash dishes	262	93 %	• Walk a distance to collect water in a heavy plastic container from a public or private tap; Pour the water from the plastic container into a large round tin, sink, or plastic tub; Wash the dishes then dispose of the dishwater in the bush;
Wash and dry clothes	256	91 %	• Collect water in a heavy plastic container from a public or private tap; Pour water into a large tin tub or basin; Hand-wash and scrub clothes; wring soapy water out; rinse again in clean water; Hang clothes on an outside line to dry; collect and fold when dry;
Care for children	248	88 %	• Prepare fire for breakfast (brown bread), lunch (porridge), dinner (porridge), help with bathing; • Find money to purchase food, pay rent, and buy school supplies, clothing, and medicine;
Collect water	220	78 %	• Water can be collected from a public tap on the street, or in an open space (usually a vacant lot), or a public tap can be located on the back wall of the public toilet, which can be filthy;
Buy groceries	218	77 %	• Walk to the open-air market or the informal settlement corner grocery store, buy groceries, walk home with parcels;
Care for adults	190	67 %	• Feed, clothe, care for, provide medicines and care for the sick and disabled;
Collect firewood	188	67 %	• Either walk or take a car/taxi into the countryside to purchase firewood from a (usually female) vendor; • Walk or ride home with your firewood tied in a bundle on your head;
Help build another member's house (including repairs)	149	53 %	• Form a savings group, sign contracts indicating the release of a block of land, negotiate price and terms of service, clear the land (cop down trees, bushes, shrubs, split and remove rocks), survey the land, secure Twahangana loans, purchase building supplies, negotiate terms to rent earth-moving equipment, dig water-sewer trenches, collect supplies and machinery to make bricks, make bricks, leave in open-air to dry (2 weeks), install sewage and water pipes, put up scaffolding, finish house construction; depending upon the municipality and the cohesiveness of a savings group, this can be a 6 month-10 year process);
Build my own house (including repairs)	142	50 %	• Form a savings group, sign contracts indicating the release of a block of land, negotiate price and terms of service, clear the land (cop down trees, bushes, shrubs, split and remove rocks), survey the land, secure Twahangana loans, purchase building supplies, negotiate terms to rent earth-moving equipment, dig water-sewer trenches, collect supplies and machinery to make bricks, make bricks, leave in open-air to dry (2 weeks), install sewage and water pipes, put up scaffolding, finish house construction; depending upon the municipality and the cohesiveness of a savings group, this can be a 6 month-10 year process);
Work in the fields and/or yard	128	45 %	• Sweep & clean the yard (grass, desert sand, dirt), plant/tend vegetables, melons & other crops, secure building materials, care for/tend animals;
Care for livestock	78	27 %	• Raise, care for, slaughter, process and sell goats, cattle, chickens, and lamb;
Needlework	15	5%	• Use sewing machine to construct a sew Damara and Ovambo dresses and headscarves, Damara quits and bed coverings, Herero dresses, underskirts, headdresses, scarves, and knit baby socks; find retail outlets to sell clothes;

Help out at the farm	8	3%	• Secure workers (family, self, domestics) to prepare mahango (millet) fields, sow seeds, tend seedlings, maintain fields, harvest & sell produce;
N	**281**		

Key: Federation 2010 data, N=281. 281 female Federation members responded to the question: "What are your daily chores?" Respondents were given the following choices: wash dishes, wash/dry clothes, build my own house, help build another person's house, collect water, care for children, care for other adults, clean the house, prepare meals, collect firewood, care for livestock, buy groceries, work in the field and/or yard, and other. Respondents could check off as many daily chores as apply to them, as well as include chores that are not listed above.

Table 2.6: Denominational and Church Affiliation[211] of Respondents

Denomination	n	%
Mainline Evangelical Lutheran (99) Oruanno Church (17) African Methodist Episcopal (11) Anglican (3) Dutch Reformed (3) Uniting Reformed (2) Methodist (1) Church of Christ (1) Baptist (1)	138	49%
Gospel-Pentecostal-Apostolic Pentecostal (14) Seventh-Day Adventists (7) Old Apostolic (6) New Apostolic (4) Laodicea (4) Born Again (3) Acts Mission Center (3) God Leads Us (3) Moria (3) Gospel Mission Church (2) Church (2) Universal Church of Jesus Christ (2) Vineyard (2) Temple of the Lord (1) Christian Mission (1) Jesus Star (1) Tabernacle (1) Harvest Time Community Church (1) His People's Church (1) Hallelujah Parish (1) Assembly of God (1) Apostolic Faith Mission (1) Jehovah's Witnesses (1) Christ's Love Ministries (1)	66	23%
Roman Catholic	54	19%
No Response	23	8%
N	281	

Key: Federation 2010 data: N=281

Table 2.7: Employment Status of Federation Respondents

Employment Category	n	%
Wage Employee Domestic Worker (66) Lodge Worker (8) Customer Service (5) Chef (4) Kindergarten Teacher (4) Janitor (2) Cashier (2) Bookkeeper (1) Literacy Promoter (1) Pension Worker (1) Petrol Joggy[212] (1) Picture Framer (1) Seamstress (1) Security Guard (1) Taxi Driver (1) Other (1)	100	35%
Self-Employed Informal Sales (28) Cooking/Catering (26) Seamstress (10) SDFN Facilitator (9) Cosmetics (3) General Worker (3) Gardening (2) Hair Business (2) Mini-Shop Owner (2) Childcare (1) Farming (1) Firewood (1) Healthcare worker (1) Insurance (1) Kindergarten Teacher (1) Office administrator (1)	94	33%
Unemployed Homemaker (56) Volunteer (6) Unemployed (5) Unknown (2)	69	24%
Pensioner	17	6%
N	**281**	

Key: Federation 2010 data: N=281.

[212] A petrol joggy is a gas station attendant and gas pumper.

Table 2.8: Highest Educational Achievement Level for Federation Respondents

Education System	Years of Operation	n	%	Central Features
Missionary	1921-1950	19	6%	• Education was mandatory to Grade 4 and did not go beyond basic skills (gardening, housekeeping); • Classrooms were militarized w/ white SADF soldiers
Pre-Bantu	1951-1961	42	15%	• Education was mandatory to Grade 4 and did not go beyond basic skills (needlework, cooking)
Bantu	1962-1976	148	53%	• Terminal point for compulsory education was Grade 1
Post-Bantu	1977-1990	72	25%	• Education offered through Standard 10 (Grade 12).
N		**281**		

Key: Federation 2010 data: N=281.

Table 2.9: Reasons for Respondents Not Completing Primary School Education

Reasons	n	%
Financial Problems – No Money for School Fees	85	30%
No Response	62	22%
Not Applicable	48	17%
Did not ask	36	12%
Health Issues for Self or Family	20	7%
Housing Problems (Homelessness, Resettlement)	15	5%
Had to do Farming Work at Home	8	3%
Soldier Violence and War	4	1%
Failed a grade - Compulsory to Grade 1 or 4	3	1%
N	**281**	

Key: Federation 2010 data: N=281. Responses are based on the question: "If you did not graduate from Standard 10 (US 12), why?" This question appeared on the second and all subsequent revisions of the questionnaire.

Table 3.0: The Meaning of the Federation for Respondents

What does the Federation mean to you?	n	%
Home Ownership/Financial Security Home ownership/A new brick home/Secure land (n=203) Utilities and public services (electricity, water, sewer) (57) Saving money/Security of money in the bank (43) Money-management skills (9) Access to money for loans (4) Small business development (1)	317	45%
Emotional/Psychological Support and Development Teamwork/Unity/Companionship (71) Self-development (67) Independence (from men, from abuse) (12) Caring for other people (6) Hope (1) Respect and Honesty (1)	158	22%
Community Development An organization of the poor for the poor (102) Safety and security (8) Family unity (4) Nation-building (2) (Being around) educated people (1) Education for my children (1) Independence from government (1) Racial unity (1)	120	18%
Practical Skills Helps me develop as a leader and as a learner (61) Helps me improve my communication skills (2) Improves my employment skills (bookkeeping) (1) Learn construction skills (1)	65	9%
No Response	37	5%
Negatives Dependence (1)	1	N/A
N	**698**	

Key: Federation 2010 data: N=698. 281 female Federation members responded to the question – "what does the Federation mean to you?" Those 281 respondents provided 698 total answers. Because the question was open-ended, women offered as many answers as they wished to provide – some answered with one response, two responses, three responses, or four responses.

Table 3.1: The Meaning of the Federation for Respondents by Age

What does the Federation Mean to You?	n (%)	Age 21-29	30-39	40-49	50-59	60-72
Emotional/Psychological Support and Development	135 (61%)	20	63	31	17	4
Home Ownership/Secure Land/Financial Security	88 (23%)	7	36	24	12	9
No Response	40 (10%)	5	17	8	7	3
Community Development	15 (4%)	1	6	5	1	2
Practical Skills	3 (<1%)	0	0	2	0	1
N	**281**	**33 (11%)**	**124 (44%)**	**68 (25%)**	**37 (13%)**	**19 (3.5%)**

Key: Federation 2010 data: N=381. 281 female Federation members completed the questionnaire. Question #2 asks respondents for their age. Question #17 is an open-ended question to gauge views about the Federation. Even though respondents could provide up to four answers, only their first response is included in this table.

Table 4.0: Respondents' Rationale for Joining the Federation

Respondent Rationales	n	%
Home Ownership/Financial Security Build a new Federation house (248) (Learn how to) save (and manage) money (213) Fight poverty and homelessness (169) Secure land tenure (123) Small business development (94) Get practical help with daily needs (17) Stop landlord abuse and obtain my own house (19) (Possibility of) employment (14)	895	70%
Support and Psycho-Social Development Leadership development (137) Reconciliation work (62)	199	16%
Community Development Build the community (174)	174	14%
N	**1,268**	

Key: Federation 2010 data: N=1,268. 281 female Federation members responded to the question, "Why did you join the Federation"?

Table 4.1: Three Most-Cited Reasons Respondents Remain in the Federation Based on Ethnicity

Language	n	Reasons
Damara, Nama, and Nama-Damara	141	1: An Organization of the Poor/Independence/Racial Unity (38%) 2: Home ownership/Secure land/Security (34%) 3: Psycho-social Support/Self-Development (19%)
Oshiwambo	48	1: An Organization of the Poor/Independence/Caring (39%) 2: Psycho-social support/Self-Development (lead & learn (31%) 3: Home ownership/Secure land/Security (16%)
Otjiherero	36	1: An Organization of the Poor/Independence/Unity (45%) 2: Psycho-social Support/Self-Development (lead & learn) (26%) 3: Home ownership/Secure land/Security (23%)
RuKwangali	20	1: Home ownership/Secure land/Security (42%) 2: An Organization of the Poor/Independence/Unity (35%) 3: Practical, Transferable Money Skills (16%)
Afrikaans	20	1: Home ownership/Secure land/Security (42%) 2: An Organization of the Poor/Independence (35%) 3: Psycho-social Support/Practical Money Skills (25%)
Eastern Caprivians	12	1: An Organization of the Poor/Independence/Unity (42%) 2: Home ownership/Secure land/Security (34%) 3: Psycho-social Support/Self-Development (lead & learn) (11%)
Other Languages	4	1: Home ownership/Secure land/Security (28%) 1: Psycho-social Support/Self-Development (lead & learn) (28%) 1: An Organization of the Poor/Independence (28%)
N	**281**	

Key: Federation 2010 data: N=281. 281 female Federation members responded to the open-ended question, "What does the Federation mean to you?" Prose responses were coded into the following categories: home ownership, psycho-social support and leadership development, an organization of the poor, or acquisition of practical, transferable skills. Up to four answers, including 'no response', were possible. Each n represents response frequency.

Table 4.2: Three Most Cited Reasons Respondents Remain in the Federation Based on Education

Years of Education	n	Reasons
0-4 years	54	1: An Organization of the Poor/Independence/Unity (85%) 2: Home ownership/Secure land/Security (64%) 3: Psycho-social Support/Self-Development (37%)
5-7 years	42	1: An Organization of the Poor/Independence/Caring (66%) 1: Psycho-social support/Self-Development (lead & learn) (66%) 2: Home ownership/Secure land/Security (47%)
8-11 years	133	1: An Organization of the Poor/Nation-Building (91%) 2: Home ownership/Secure land/Hope/Safety (82%) 3: Psycho-social Support/Education for my kids/Family (43%)
12+ years	52	1: Home ownership/Secure land/Security (77%) 2: An Organization of the Poor/Independence/Unity (46%) 3: Psycho-social support/Self-Development (lead & learn) (44%)
N	**281**	

Key: Federation 2010 data: N=281. 281 female Federation members responded to the open-ended question, "What does the Federation mean to you?" Prose responses were coded into the following categories: home ownership, psycho-social support and leadership development, an organization of the poor, or acquisition of practical, transferable skills. Up to four answers, including 'no response', were possible. Each **n** represents response frequency.

Table 4.3: Three Most-Cited Reasons Respondents Remain in the Federation Based on Religion

Religion	n	Top Three Reasons for Staying in the Federation
Mainline	145	1: Organization of the Poor/Caring/Companionship (40%) 2: Home ownership/Land/Security (27%) 3: Psycho-social Support/Safety/Security/Hope (23%)
Gospel-Pentecostal	59	1: Organization of the Poor/Independence/Unity (43%) 2: Home ownership/Secure land/Security (35%) 3: Psycho-social Support/Leadership & Learning (17%)
Roman Catholic	54	1: Home ownership/Secure land/Security (36%) 2: Organization of the Poor/Unity/Family (34%) 3: Psycho-social Support/Leadership & Learning (19%)
None	23	1: Home ownership/Secure land/Security (39%) 2: Organization of the Poor/Independence/Unity (32%) 3: Practical, Transferable Skills (saving money) (15%)
N	**281**	

Key: Federation 2010 data: N=281. 281 female Federation members responded to the open-ended question – "What does the Federation mean to you (now)?" Prose responses were coded into the following categories: home ownership, psycho-social support and leadership development, an organization of the poor, or acquisition of practical, transferable skills. Up to four answers, including 'no response' were possible. Each **n** represents response frequency.

Table 4.4: Self-Assessment of Whether the Respondent is a Leader

Self-Assessment of Standing as a Leader	**N**	**%**
Yes	125	44%
No/No Response	121	43%
Maybe	35	12%
Total	**281**	

Key: Federation 2010 data: N=281. 281 female Federation members responded to the question, "Do you think that you are a leader?"

Table 4.5: Analysis of Leadership Qualities in Respondents who Self-Identify as Leaders

Respondent Descriptions of Leadership Skills	n	%	Ruben Sub-Category	Ruben Competency Area
Negotiating Disputes	35	28%	Facilitation & Negotiation	Organizational Competency
Organizing Community Groups	19	15%	Influence & Persuasion	Communication Competency
Encouraging Others/Teaching Others/Teamwork	18	14%	Teaching & Coaching	Organizational Competency
Building our New Homes	13	10%	Technological Capability	Organizational Competency
Affirmation from Others	10	8%	Influence and Persuasion	Communication Competency
Giving Advice and Counsel	8	6%	Listening/Attention/Question-Asking/Learning	Communication Competency
Charitable Giving (especially for orphaned children)	6	4%	Role Modeling	Communication Competency
Recruiting New Savings Group Members	5	4%	Influence & Persuasion	Communication Competency
Respect/Sharing/Reciprocity	2	1 ½ %	Information & Knowledge Management	Communication Competency
Creating NHAG and the Federation	2	1 ½ %	Enthusiasm	Personal Competency
Managing my Home	2	1 ½ %	Management & Supervision	Organizational Competency
Independence and Self-Confidence	1	1%	Self-Discipline and Self-Confidence	Personal Competency
Commitment to Learning and Self-Development	1	1%	Character, Personal Values, & Ethics	Personal Competency
Commitment to Family	1	1%	Character, Personal Values, & Ethics	Personal Competency
Responsibility	1	1%	Character, Personal Values, & Ethics	Personal Competency
Leaving my Federation home to my children	1	1%	Character, Personal Values, & Ethics	Personal Competency
N	**125**			

Key: Federation 2010 data: N=125. Question 13 reads: "Do you think that you are a community leader? Respondents who answered "yes" to question 13 were then asked question 14: "Describe one time when you were asked to solve a problem in the community." Verbatim comments were coded, matched to the appropriate sub-categories and matched again to the relevant Ruben competency areas.

Table 4.6: Analysis of Leadership Skills by Competency Area from Self-Identified Leaders

Competency Areas	n	Total %
Organizational Competence Facilitation & Negotiation (28%) Teaching & Coaching (14%) Technological Capability (11%)	68	53%
Communication Competence Influence & Persuasion (27%) Listening, Learning, Asking Questions – Role Modeling (11%)	50	38%
Personal Competence Character, Personal Values, & Ethics (6%)	7	6%
Positional Competence	0	0%
Analytic Competence	0	0%
Total	125	

Key: Federation 2010 data: N=125. Table 4.6 reorganizes the leadership skills listed in table 4.5 first by competency area, then by sub-category.

Table 4.7: Why Respondents (Continue to) Participate in Daily Savings

Responses	n	% Respondents
Obtain a brick house	217	77%
Secure land tenure	159	56%
Pay household expenses	130	46%
To develop my income through a small business	103	36%
Other	21	7 ½ %
N	**281**	

Key: Federation 2010 data: N=281. Question 11 reads: "Why are you saving"? Given answers were: to get a brick house, pay household expenses, to get my own land, to develop my small business, and other. Respondents could check as many answers as fit their situation.

Table 4.8: Status of Respondents in the Saving and Building Process

Respondent Answers	n	%
Living in brick home (usually without services &needing more space)	89	31%
Living in the shacks but building a brick home	61	22%
Living in the shack but waiting for land to be negotiated or released	68	24%
Living in the shack and saving money (not yet negotiating for land)	58	20%
No response	5	2%
N	**281**	

Key: Federation 2010 data: N=281. Question 12 reads: "Where are you in the building process? Are you saving for your brick house, waiting for the land, building your brick house, or living in your brick house?"

Table 4.9: Problems that the Federation Faces

Respondent Answers	n	%
Financial Issues • Unemployment-Underemployment-Loan Default-No Personal Savings (96)[213] • Interest charges on home loans are too high (2) • More Assistance from European NGOs and Namibian Government) (2)	100	35%
No Response	89	31%
Organizational Issues • Disunity-disorganization-poor communication-weak meeting attendance (49) • Difficulty clearing land without proper tools and while sick (5) • Need to recruit more members (9)	63	22%
Government Issues • Need Federation help in utilities installation follow-through (12)[214] • Excessive delay in governmental release of land (8) • Lack of government help in clearing land (7)	27	9%
N (Number of Responses)	**281**	

Key: Federation 2010 data: N=281. Question 20 reads: "What problems do you think the Federation faces?" Answers to the question were provided in prose; the prose was summarized and categorized.

Table 4.10: Respondents and Their Opinions about Community Needs

Respondent Answers	n	%
Federation Concerns • Build [or enlarge] brick houses (136) • Employment for Self and Children/Train women as builders (68) • Federation continues to grow, raise money, and add members (32) • Waiting for land to be released; secure tenure (12)	248	59%
Self-Development and Family Concerns • Continuing education & progress for myself and my children (69) • Health and wellness issues (27) • Repay house loan and other bills (16) • Children's well-being (10)	121	30%
Government Concerns • Provide utilities for Federation homeowners, good school teachers, increase democracy & reduce suffering (39)	39	9%
Community Development • Greater church involvement (3) • Community Center (1)	4	<1%
N (Number of Responses)	**412**	

Key: Federation 2010 data: N=281. Question 21 reads: "What needs do you see in the community besides housing?" Answers to the question were provided in prose; the prose was summarized and categorized above. 252 respondents provided 418 responses.

[213]Fjeldstad et al, *Local Governance*, 83. In a 2005 survey of Ondangwa shack dwellers, researchers constructed a budget. They include the percentage of respondents for whom these are monthly expenses: food-100%, water-93%, school fees-82%, remittances to rural areas-65%, transport-64%, clothing-63%, savings/insurance-36%, entertainment-31%, burial expenses-26%, electricity-26%, paying debts-22%, home improvements-15%, rental property-11%, and mortgage/house loan-9%.

[214]Fjeldstad et al, *Local Governance*, 2. In their 2005 study of service delivery in Namibia, Fjeldstad et al found that the main obstacles to improved service delivery to informal settlement residents are associated with distrustful relations between local governments and communities, weak ability and incoherent efforts by civil society to act as development agents, and inadequate government-driven approaches. Further, local governments' need for revenue to finance service provision is incompatible with the ability of informal settlement residents to pay for these services.

Shack Dwellers Federation of Namibia Questionnaire- Version E

Name:	**Cell Phone Number:**
Town:	**Region:**
Name of Your Savings Group:	**Number of Members:**

Respondent Number: **Translator:** **Date:** **Time:**

1: What language do you speak at home? _____

2: How old are you?

_____ 20-29 years
_____ 30-39 years
_____ 40-49 years (ask @ reparations)
_____ 50-59 years (ask @ reparations)
_____ 60+ years (ask @ reparations)

3. What is your highest grade?

_____ Did not go to school
_____ Sub-Standard A
_____ Sub-Standard B
_____ Standard 1
_____ Standard 2
_____ Standard 3
_____ Standard 4
_____ Standard 5
_____ Standard 6
_____ Form 1
_____ Form 2
_____ Form 3
_____ Form 4
_____ Form 5

If you did not finish Form 5 why didn't you finish? _____

4: What do you do to make a living – your job?

5: Are you the head of your household? _____ Yes _____ No

6: How many people are dependent upon you? _____

7: Daily chores (please check all that apply)

_____ Wash dishes
_____ Wash/dry clothes
_____ Build my own house
_____ Help build another house
_____ Collect water
_____ Care for children
_____ Care for other adults
_____ Clean the house
_____ Prepare meals
_____ Other:
_____ Collect firewood
_____ Care for livestock
_____ Buy groceries
_____ Work fields/yard

8: What other organizations are you involved in?

_____ Name of your Church _____ Involved in a political party? Yes/No _____ Other:

9: Year you joined the Federation: _____ Why did you join the Federation? (please check all that apply)

_____	Leadership development	_____	Reconciliation work	_____Land tenure
_____	Build a Federation house	_____	Save money	_____Reparations
_____	Business development	_____	Build community	_____Employment
_____	Fighting poverty	_____	Other:	

10: How did you learn about the Federation?

11: Why are you saving? (please check all that apply)

_____	To get a brick house	_____	To get my own land	
_____	Pay household expenses	_____	To develop my small business	Other: _____

Narrative Questions:

12: Are you saving for your brick house, waiting for the land, building your brick house, or living in your brick house? (please circle answer)

13: Do you think that you are a community leader? If yes, why? If no, why not?

14: What are the good qualities of your leadership?

15: Describe one time when you were asked to solve a problem in the community.

16: Describe one time when your community came together to get something done (who, what, when, where, why, how).

17: What does the Federation mean to you?

18: How do your children feel @ your Federation work? How is it helping them grow and develop?

19: How do you feel about women's rights – women's leadership?

20: What problems do you think the Federation faces? What needs to happen to achieve these changes? Can you help with that?

21: What needs do you see in the community besides housing?

22: What is your hope for the future?

Participant Observation Data Collection Sheet

I will observe activities of Federation women in public places going about their daily lives. I will observe how the women interact within towns and villages. I will observe public meetings. I will not be observing any private activities or private meetings. I will make notes and monitor my own emotional experience in terms of what I see and hear.

1. Describe the community in which the Federation savings group is located.

2. Notice the physical features of the town. Do I see African and/or ethnic looking symbols, buildings?

3. Describe the Federation meeting experience. Who are the leaders? What is the purpose of the meeting? How are the leaders interpreting Federation work? How are decisions made?

4. Pay attention to interchanges, including the way people talk to each other? Who leads, who influences, and who follows?

Post-Observation Questions

5. How would I describe this Federation savings group? How would I describe what it is like being part of the Federation?

6. Did I witness diversity in terms of ethnicity, race, age, gender, age, or class?

7. What in the culture of the Federation could be changed to help their leaders do their jobs better?

8. How was the work of the Federation explained or understood?

9. What (if any) democratic political values were evident during the meeting?

10. What factors are either sustaining or hampering their organizing?

Impromptu Interviewees Data Collection Sheet

1: What is your role/job in the community?

2: What do you know about the Federation? Please explain.

3: Are you involved in the Federation? Please explain.

4: What are your thoughts about women and their roles in the community? Please explain.

5: What are your thoughts about women who are involved in the Federation? Tell me more.

6: Describe one thing you think is needed that would help your community the most? Please explain.

List of Cities, Towns, and Villages Visited Via Federation Exchanges

Region	City/Town/Village	Savings Groups Represented	Notes
Caprivi	Katima Mulilo	Zambezi	Edith Mbanga (Federation National Director) led this exchange.
Erongo	Usakos Omaruru Walvis Bay Swakopmund	Ada !Kho//Oagu Oruue Ngatutunge Pamwe Son Skye Endela Pamwe Nefimbo New Beginnings Tulipamwe Platsak Astisha	Edison Tjiherero (NHAG Field Organizer) led this exchange.
Hardap	Mariental Rehoboth	Mabasen New Start Aistomo Mabasen Adaukogu	Eveline Nuses (Federation National Director) led this exchange.
Karas	Keetmanshoop	Hai-om Hao Keetmanshoop Housing Union	Roselinda Hendricks (Federation Regional Director) led this exchange.
Kavango	Nkurenkuru Opungo Rundu	Litoragwira Sian Rundu Tuzorenitupu Nankondo	Heinrich Amushila (NHAG Field Organizer) led this exchange.
Khomas	Windhoek Katatura	A&Z Bethesda Epandulo Gongeleniantu Longa Nudhiginini Nalitungwe New Life Omutumbatuli People Square Try is the Best Tunombili Tutaleni Tuthikemeni Pamwe Uukwago-Wananghali	Edison Tjiherero, Eveline Nuses, Edith Mbanga, and Anna Muller (NHAG Executive Director) led a variety of exchanges and meetings in Katatura.
Kunene	Outjo Kamanjab	Dibasen Ditsiamu Garibasen Aitsama Mabasen Khaibasen	Edison Tjeherero led this exchange.
Ohangwena	Eenhana Omungwelume	Ituiyeni Mekondjo Tukondjeni Otweshihafela	
Omaheke	Aminius Gobabis	Munondjamo Munouua Hatago Ipoppeng	Edison Tjeherero led this exchange.

		Itengeni Typounongo Vasbet	
Omusati	Okalongo Outapi	Shetoveno Tweshipada	
Oshana	Ongwediva Oshakati Ondangwa	Tupimumwe Kwathela Meekulu Evululuko	Heinrich Amushila led this exchange.
Oshikoto	Tsumeb	Dontago Hoada Khomas Kwabasen Omanadukwafa Peace Peacemaker Twatameka	Heinrich Amushila led this exchange.
Otjozondjupa	Grootfontein Okakarara Omatupa Oteni Otjiwarongo	Ngatuyere Pamwe Tukondjeni Mukuru Punaete Pitamuete Tuavene Ngaluntunge Pamwe Gubasen Turipamwe	Edith Mbanga led this exchange.
13 regions	**30 cities/towns/villages**	**71 savings groups/3,395 members represented**	

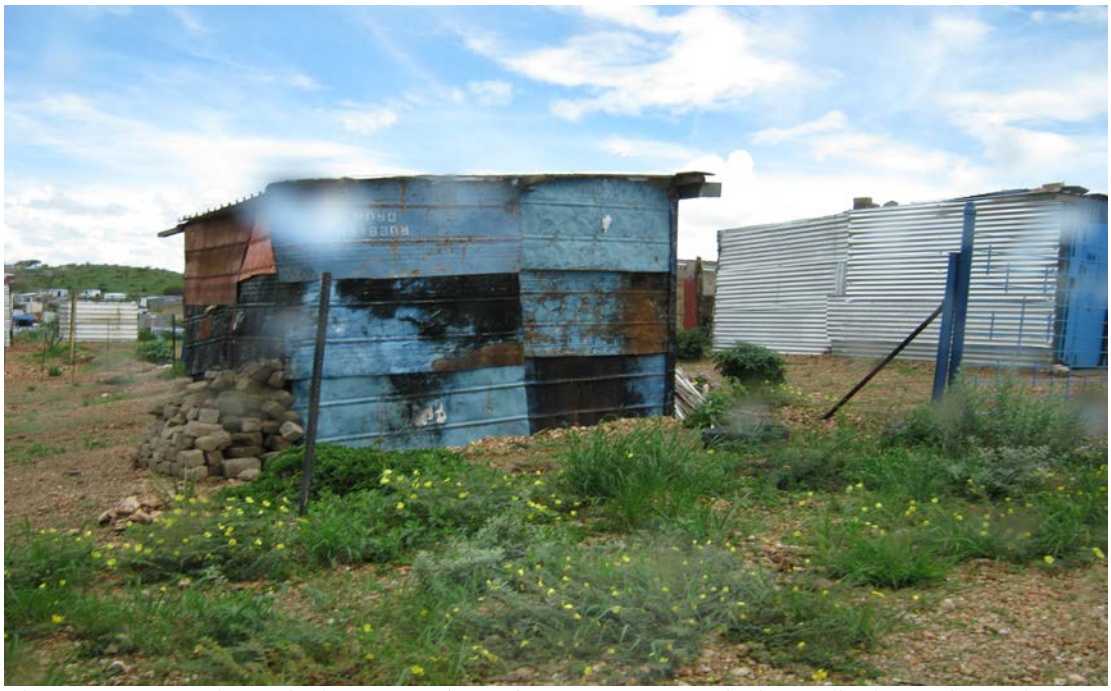


Photo #1: Corrugated Iron Shack, Otjomusa (Herero) Section, Katatura Suburb, Windhoek, Namibia, Friday, January 22, 2010.

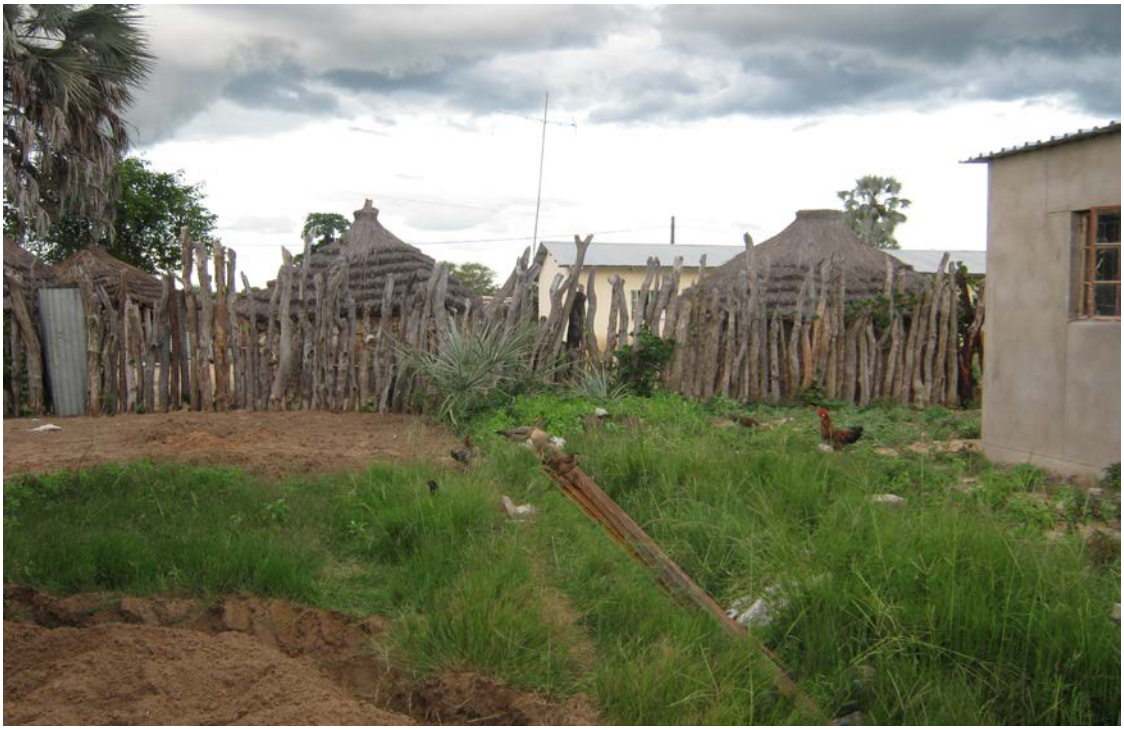


Photo #2: Kavango Homestead (background – one hut may be for storage and the second for living), Federation neighborhood under construction (foreground house), Nkurenkuru (north-central Namibia), Friday, March 10, 2010.

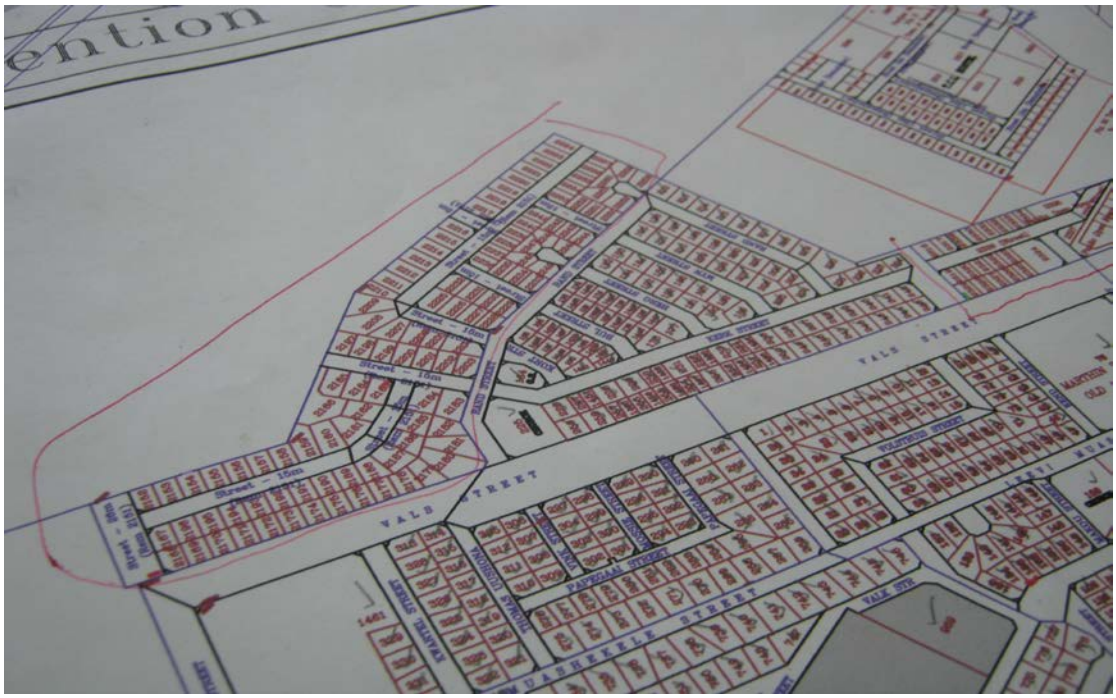


Photo #3: Map of a Planned Federation Neighborhood Presented at a Federation-Municipality Meeting, Tsumeb Municipality Building, Tsumeb, Namibia (north-central Namibia), Monday, March 1, 2010.

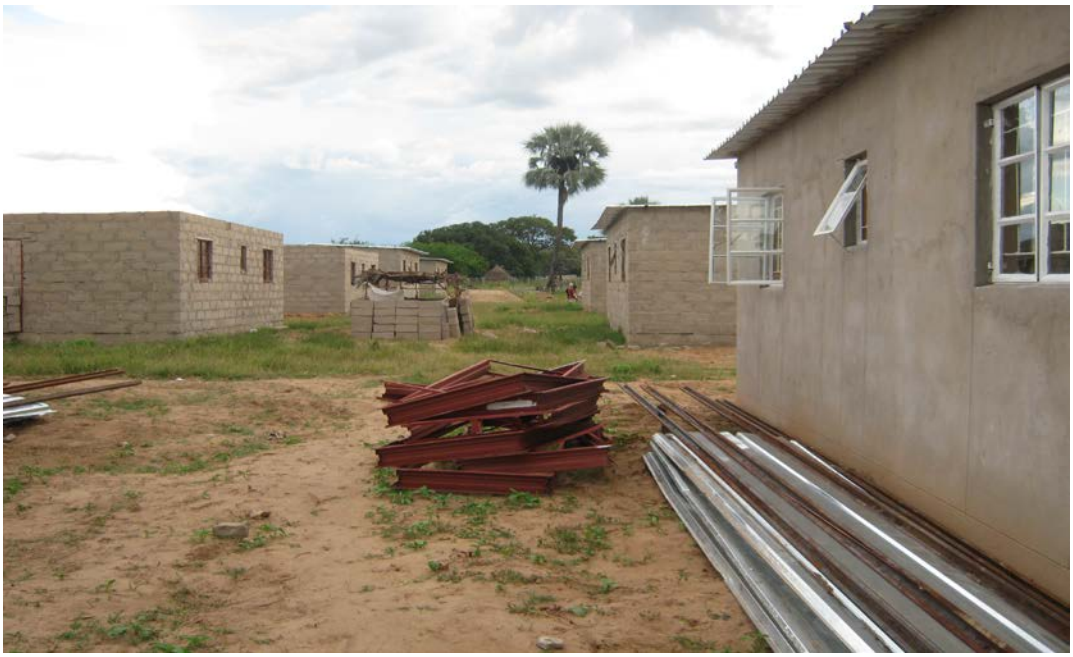
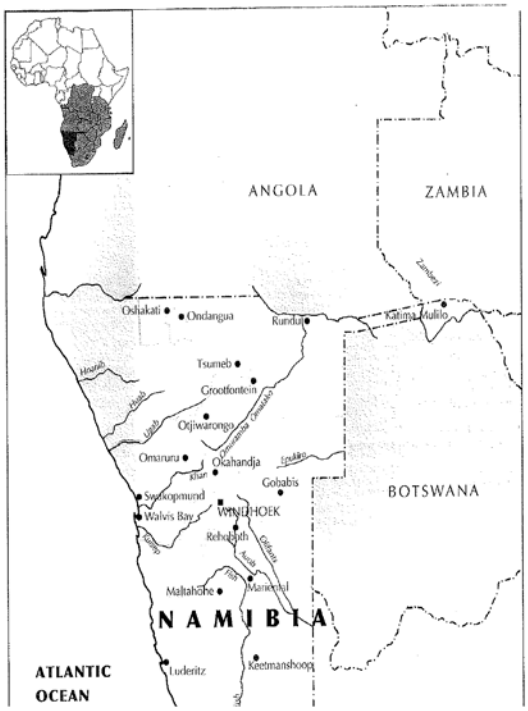


Photo #4: Federation Neighborhood under Construction, Nkurenkuru, Namibia (north-central Namibia), Monday, March 10, 2010.

Photo #5: Finished Federation House and Federation Neighborhood, Eenhana, Namibia – Northwest Namibia, near the Angolan border – Friday, March 5, 2010.

Photo #6: Finished Federation House and Homeowner's Sign Indicating Products – sugar, tea bags, matches, and candies – For Sale, Omaruru, Namibia, Western Namibia 100 miles east of the Atlantic Ocean, Friday, March 19, 2010.

Photo #7: Katima Mulilo Federation Community Center (large meeting room (open door), a small kitchen (blue door), and a bathroom (on the east side of the building) hosting a Saturday morning-afternoon meeting to check savings books and discuss progress on construction of new houses, Saturday, April 24, 2010, Katima Mulilo, Namibia [eastern-most tip of Namibia near the Zambian and Zimbabwean borders).


ANGOLA
ZAMBIA
Zambezi
Oshakati
Ondangua
Rundu
Katima Mulilo
Tsumeb
Grootfontein
Otjiwarongo
Omaruru
Okahandja
Gobabis
BOTSWANA
Swakopmund
Walvis Bay
WINDHOEK
Rehoboth
Maltahöhe
Mariental
NAMIBIA
ATLANTIC
OCEAN
Luderitz
Keetmanshoop

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