## International Alert.

#### Local Business, Local Peace:

the Peacebuilding Potential of the Domestic Private Sector

### **Chapter five**

The role of women entrepreneurs in peacebuilding\*

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# Chapter five

## The role of women entrepreneurs in peacebuilding

"After conflict, women are often a strong force for economic growth." 1

The important and active role that women can play in building peace and resolving conflicts – whether as advocates for peace, mediators and facilitators of dialogue, or through building confidence between conflicting parties - is increasingly valued.<sup>2</sup> Less attention has been paid to the contribution that women's entrepreneurial activities can make to rebuilding post-conflict societies. This is partly because of the 'invisibility' of these initiatives which, due to the subordinate role that women have in public and economic life, often take the form of informal, small-scale business activities, and as such are rarely documented or recognised. Many of the challenges women face, economically and with regard to conflict, interact and overlap, as do their responses. The development community has long recognised the economic role that women entrepreneurs play at the grassroots level, and a whole industry in 'micro-finance' has evolved that targets them, precisely because of the magnified success their increased productivity can have on communities.<sup>3</sup> However, less attention has been paid to understanding women's role in contributing to postconflict economic growth. Against this background, the important link between women as economic actors and women as peacebuilders warrants further study.

The different roles women can play in conflict situations reflect the broader inter-relatedness of different elements of peacebuilding as outlined in the introduction to this volume. Many peacebuilding initiatives seek to develop shared identities and 'common ground' across conflict divides (see Chapter 3). Women are often at the forefront of peacebuilding and reconciliation initiatives since they are enabled to find common ground across conflict divides through

their shared experience as women in patriarchal societies. This chapter draws on the case-study material in Section 2 to analyse women entrepreneurs' initiatives that seek to address conflict issues. Their strategies build on the skills and resources they have gained as economic actors, and often combine elements of peacebuilding and economic activity in innovative ways.

Women's positive economic contribution in conflict contexts is an under-theorised aspect of peacebuilding, and the limited recognition of it in policy and practice prevents its potential from being maximised through support from other actors. This chapter will share and promote important lessons to encourage further activity in this field, drawing on examples from Afghanistan, Burundi, Georgia/Abkhazia, Nepal, Sierra Leone and Sri Lanka. It outlines the ways in which violence and conflict impact on women, and the different roles women play in preventing – as well as perpetuating conflict – and contributing to peacebuilding and economic development in post-conflict settings.

#### The gendered division of labour and structural gender inequality

While sex refers to the biological differences between males and females, gender refers to the socially constructed identities of men, women, boys and girls. Gender dynamics structure social life, assigning different characteristics and roles to males and females. Typically, the roles and traits associated with femininity are valued less than those associated with masculinity in many societies. An obvious example is the traditional gendered division of labour, historically constructed around a male 'breadwinner'. This division systematically subordinates women's participation in paid employment to that of men, while women have primary responsibility for unpaid household and family labour. This gendered division of labour is still deeply entrenched in most societies, with men expected to enter the public realm of business and politics, while women remain in the domestic domain, providing unpaid labour and care to family members.

Women face numerous practical and structural obstacles in becoming active as economic actors, and when they succeed, they are underpaid compared to men and often locked into low-paid jobs.<sup>6</sup> In most developing countries, women and girls have the highest illiteracy and poverty rates, and the lowest opportunities to acquire the education and skills necessary to fulfil their economic potential.<sup>7</sup> Their economic activities, as a result, tend to orientate around unpaid or low-paid jobs. Gendered social norms, and stereotypes about women's conduct and lifestyle impose further constraints. Within the household, women are usually financially dependent on male family members and lack decision-making power and control over household assets. Structural barriers, such as women's lack of legal rights to land or resources, are further impediments. The case study on Sierra Leone in Section 2 describes one context where market women endure

pervasive discrimination, with their domestic subordination compounded by a gendered taxation system that allows male stallholders (the minority) to pay fixed rates of 1 percent to predominantly male tax collectors, while the women pay dues every day amounting to about 5 percent of their earnings. Husbands must also act as guarantors if women are to obtain loans from banking institutions.

#### Violence against women during and post-conflict

Structural and physical violence against women is a common feature of many societies during 'peace' as well as war. Sexual and gender-based violence against women during and after conflict often reach horrific proportions.<sup>8</sup> Sexual violence against women is often used as a systematic weapon of war, as was the case in the Balkan wars where rape was an integral part of a military strategy to destroy the productive and reproductive capacities of enemy ethnic groups.<sup>9</sup> The dehumanising and debilitating violence women and girls face during conflict does not cease post-conflict. In Burundi, the DRC and Rwanda, for example, it became more widespread in the post-conflict period.<sup>10</sup> Domestic violence also spikes after conflict as brutalised or traumatised combatants return to their homes and communities.

Sexual and gender-based violence of this order can have dire economic, as well as social, repercussions. Because it is predominantly women who cultivate the land in countries like DRC, they are specifically targeted to ensure that entire communities cannot be sustained.<sup>11</sup>

International efforts to reconstruct societies post-conflict can exacerbate, rather than reduce, violence against women, while at the same time missing opportunities to actively engage women and hence increase chances for positive impact. The gendered and socio-economic impacts of poppy-eradication programmes in post-conflict Afghanistan are not addressed by an international community that channels funds into them for instance, despite evidence that in the absence of economic alternatives to poppy, farmers frequently resort to 'giving' their daughters away to settle debt.<sup>12</sup> Women's local knowledge of the whereabouts of weapons in their homes and communities, as well as involvement of local figures in war crimes, is often lost when consultation does not reach beyond traditional, male-dominated leadership structures.<sup>13</sup>

#### Women as combatants and combatant associates

Women and girls are increasingly involved in various conflicts around the world as combatants, a traditionally male role, as well as combatant associates, providing a critical labour pool that sustains armies and conflicts.

Though the majority of women and girls involved in fighting groups serve as combatant associates - cooks, carriers, spies or 'combatant wives' - a large number are active in combat roles in conflict zones around the world. In Nepal, it is estimated that one third of the Maoist fighters are women and in some districts the figure may be as high as 50 percent.<sup>14</sup> Though not in such high numbers, women have played an important role as combatants in Sierra Leone and Colombia, and previously in Guatemala, Mozambique and Namibia.<sup>15</sup> The rationale for women's involvement as combatants vary. In Colombia, one woman said her main reasons for taking up arms were the lack of protection offered by the state and the sense of being a vulnerable target for abuse.<sup>16</sup> In Nepal, women combatants cite economic survival as a reason for joining the Maoists who offered them a small basic salary. Personal security is also cited, since the majority of men from some rural communities have either been abducted, killed or joined the conflict.<sup>17</sup> Female fighters are also said to be attracted to the Maoist cause because of its egalitarian attitude to gender relations and their hope that it will 'liberate Nepali women'. In the Sierra Leonean conflict, women were said to represent up to 30 percent of the fighting forces; an estimated 12,000 girls, many of whom were abducted by rebel or pro-government troops, were actively involved.<sup>18</sup> They were not just sex slaves, but frontline fighters, spies and even commanders who managed camps and planned raids, as well as cooks, medics and diamond looters. Post-conflict, such involvements place women in a double jeopardy, whereby return to their communities became difficult as they are stigmatised either for having fought or for their sexual activities, however abusive, during the conflict.

Female combatants and combatant associates are usually neglected in Disarmament, Demobilisation and Reintegration (DDR) programmes in post-conflict situations because they are not regarded as significant actors in ceasefire agreements, or are not involved in formal peace processes. Women rarely benefit from training and reintegration initiatives and, when they are included, provisions can be inadequate due to gender assumptions by intervening agencies.<sup>19</sup>

#### Women as peacebuilders and economic actors post-conflict

In spite, or perhaps because of, the continued physical and structural violence women face within the home and outside it both during and after conflict, they often become particularly active in local peacebuilding initiatives. Women's groups and networks are often at the forefront of civil society initiatives to build peace, working as community mobilisers, mediators, and facilitators of dialogue and reconciliation initiatives between conflicting parties. There are numerous examples of such initiatives that have been very effective, such as the Women in Peacebuilding Network in Liberia, which was critical in bringing about an end to the fighting; and women peacebuilders in Bougainville, Papua New Guinea, who were able to access the rebel no-go zone and successfully lobby rebel

leaders to engage in peace talks.<sup>20</sup> Because women are not usually perceived as enemy combatants, they are not viewed as threatening and so are often able to work across conflict divides and activate peacebuilding initiatives.

Women often become involved in peacebuilding out of necessity, driven to address the insecurities that impact on their daily lives and threaten their and their families' survival.<sup>21</sup> In conflict zones, restrictions on mobility due to insecurity impact on opportunities for generating incomes, as was the case in Uvira region of DRC's South Kivu province where accessing crops made women targets of attacks from the forests surrounding their fields. As described above, such attacks were part of a deliberate strategy to create starvation in the villages. In desperation the women organised a group to negotiate with militia leaders and request the cessation of the attacks.<sup>22</sup>

Despite the high costs borne by women during and after conflict, war can create opportunities for women's greater participation in decision making at the household, community and national levels. Experiences in several post-conflict countries show potential gains in gender equality in the aftermath of violent conflict, for example in women's increased political participation as they mobilise to ensure their priorities are addressed during the transition. In South Africa, women who had advocated and fought against the apartheid regime secured post-conflict victory by insisting on linking the country's liberation with that of women in the post-conflict period. This led to new legislation and social priorities in budget expenditure, as well as changes to the electoral system designed to address structural obstacles to women's political participation as voters and candidates.<sup>23</sup> Rwanda, meanwhile, ranks first in the world for the highest number of women engaged in political decision making (48.8 percent), while other post-conflict countries, such as Afghanistan, Burundi, Mozambique, Namibia and South Africa, are in the top 25 (compared to the United State's 68th position, with just 15.2 percent).<sup>24</sup>

The dramatic social disruption caused by conflict can also loosen up socially-gendered economic roles, with the traditional division of labour blurring as men are killed, wounded or otherwise absent due to fighting. Women and girls are often the survivors, or those who remain at home holding the household or local community together. In such contexts, out of necessity women can become the main economic providers, seeking economic opportunities outside of the home to sustain family members. In many fragile, war-affected economies, women are the first to embark on small enterprises.

#### Strengthening women's roles in broader peace processes

Women's peacebuilding work usually remains outside the formal political sphere and is typically not built into Track 1 processes. This is despite recognition of their critical

role at the highest policy levels: the adoption of UN Security Council Resolution 1325 on Women, Peace and Security in October 2000 was a watershed in this regard.<sup>25</sup> It is the first formal Security Council document to endorse the inclusion of civil society in formal peace processes; to require parties in a conflict to respect women's rights; and to support their participation in peace negotiations and post-conflict reconstruction. It particularly focuses on the importance of mainstreaming gender considerations into international peacekeeping initiatives. In the context of DDR, the resolution emphasises the specific needs of women who are either combatants or dependent on combatants.

Resolution 1325 has created international recognition of the importance of integrating civil society voices and gender perspectives in peace and security, and has been useful in raising awareness of women peacebuilders' work. Many organisations around the world, both local and international, are actively working to further strengthen this role.<sup>26</sup> But the systematic inclusion of women in Track 1 peace processes or DDR initiatives remains a goal rather than a reality. The UN has developed a system-wide action plan for the implementation of 1325 and a number of governments have developed, or are in the process of developing, their own national action plans.<sup>27</sup> However, as crucial as women peacebuilders' work is and despite progress at the policy level, many efforts lack funding or serious recognition in specific conflict contexts.<sup>28</sup>

#### Businesswomen as peacebuilders

In all the case-study conflicts reviewed in Section 2, women have had, to one degree or another, limited access to education, land, assets and credit; limited influence on formal peace processes once underway; and little or no opportunity for reparation. For this reason, most women's peacebuilding initiatives that emerge from the case-study material – unlike those led by men – relate to activities at the grassroots level, where businesswomen engaged in informal micro-level business activity, such as handicrafts, second-hand clothing retail, or growing and selling produce in local markets as the means to address conflict issues.

Businesswomen are well placed both to address economic and conflict issues (which often overlap), and to help empower other women to do the same. A basic typology of peacebuilding activities led by businesswomen is presented below. Research for this book suggests that many more such examples exist, and this area is ripe for future, in-depth research.

Several of the case studies portray entrepreneurial initiatives that consciously target women in order to empower them and address gender inequality, while at the same time 'connecting' women across conflict divides. Other initiatives do not take an explicitly gendered approach, but are the result of efforts by professional women leaders who have taken the lead in linking their economic activities with peacebuilding, to address conflict and security issues. The types of activities that emerge from the cases are: working for women's socio-economic empowerment; working with vulnerable populations; rebuilding social and economic security post-conflict; addressing conflict issues across divides; using leadership and professional skills to address conflict issues; and training and funding. There is overlap between these different activities, and some individual cases address more than one. However the typology is useful for highlighting the various dimensions of women entrepreneurs' peace and economic development work.

#### Working for women's empowerment

While addressing socio-economic inequalities between men and women is not a priority for most businesses in conflict-affected regions, women entrepreneurs may be attracted to such issues. The Three Sisters' Trekking Agency, based in Pokhara, Nepal where the tourism sector has been particularly hard-hit by conflict, is one example. The three women founders consciously chose to adopt inclusive hiring as a best-business practice to address the gender and caste-based, socio-economic inequalities that are at the root of the conflict by training and employing disadvantaged women from the region. In a country where women are discriminated against across ethnic and class divides, those of lower caste or indigenous origin face the greatest political and economic disadvantages. This is evident in the sphere of employment: while making up 42 percent of the workforce in Nepal, women earn between one third and one quarter less than men. At the same time, women have suffered disproportionately from conflict impacts – while also filling the ranks of the rebels.

While the sisters' work began prior to the eruption of the insurgency, and was therefore not a direct response to it, their activities address issues that are pertinent in the conflict context. It shows how a business explicitly committed to social justice and gender equality can survive in a conflict context by empowering women and providing a model of a business run by, and for, women.

#### Three Sisters' Trekking Agency, Nepal

One example of good business practice that addresses underlying conflict impacts is the Three Sisters' Trekking Agency (TSTA).<sup>29</sup> Established as a restaurant in 1991 by three sisters from Darjeeling, India – Lucky, Nikki and Dikki Chhetri – their business quickly evolved into a 'trekking company of women for women' with an underlying commitment to empower Nepalese

women. The launch of the TSTA coincided with growing dissatisfaction among women trekkers with their male guides. Accounts of harassment, swindling and rape were reported in local papers. The Chhetri sisters not only own the trekking company, they are also guides and accompany their guests on challenging routes.

Today, the agency is both an inspiration for many women and an example of how good practice can insulate business from the adverse impacts of conflict. The Chhetris have made an organisational commitment to be guided by egalitarian principles. "We want to support disadvantaged women and promote social justice," said one of them. The agency employs 30 girls and women from underprivileged families, including Dalits (the so-called 'untouchables'), and trains them to guide clients on their vacations. Twice a year, in partnership with the NGO Empowering the Women of Nepal, candidates from remote villages can participate in an intensive training course on sustainable tourism and trekking. At the end of four weeks, women have the opportunity to participate in an apprenticeship with the TSTA during which they earn full wages. Since 1999, between 10-25 women have participated in the training programme every year. The training serves a dual function. On the one hand, it generates economic opportunities for women from deprived rural areas. On the other, it brings together women from different backgrounds, regardless of caste and status, giving them a sense of equality and empowerment.

Many of the initiatives driven by women in Section 2 promote women's empowerment in one way or another. Some take a conscious, bottom-up approach to addressing socio-economic gender and class inequalities, as in the TSTA. In Burundi, the grassroots women peacebuilders' network *Dushirehamwe* (meaning 'Let's Reconcile') takes a specific gender and conflict-transformation approach in order to empower women and promote a sense of common ground across the ethnic conflict divide.

### Dushirehamwe network in Burundi - restoring peace and strengthening livelihoods

Since the eruption of the crisis in 1993, Burundian women have been active in establishing associations to work for peace at different levels. Alert, UNIFEM and the NGO Search for Common Ground sought to support their initiatives by providing financial, moral and technical support, including a 'training of trainers' programme in conflict-transformation techniques with a specific focus on gender issues. The objective of the programme was to strengthen the capacity of the women's organisations so they could participate more effectively in the transformation of Burundi's conflict.

The programme started in 1996 with 25 women from all ethnic groups, who were chosen for their active involvement in mobilising and raising women's awareness on conflict issues. Over 170 women trainers have subsequently taken part in activities on gender and peaceful resolution of conflicts and social transformation, and a further 210 community leaders have also participated. The leaders are responsible for more than 238 groups of returnees from the conflict, displaced people and people who 'remained on their hills'. Activities have reached people in 13 of Burundi's 17 provinces.

The programme has given birth to other activities such as community discussion on the peace process and advocacy. Women now claim their right to participate in decision making from the bottom to the top of society. This is reflected in the high percentage of women in Burundi's political institutions: women make up 31 percent of the National Assembly and 35 percent of the Senate. A significant number of women have also been elected to Commune Councils, resulting in enhanced representation of women in local institutions.

Dushirehamwe's activities contributed to the creation of 238 groups composed of returnees and displaced people, bringing together individuals who work in the same field, such as agriculture, cattle rearing, arts and crafts, beekeeping, trading and food production. One such group, *Urunani Abahuza Mitima* ('Collective of Friends'), was established in the village of Mutaho, bringing together 250 women, 40 men and 30 young girls. The association started in 1998 when two women leaders who had attended the first *Dushirehamwe* training course on conflict-transformation techniques took the initiative to visit displaced camps and villages in the hills to discuss the situations there.

Seeing the extreme poverty, misery and idleness, especially in the IDP camps, the two women set up a farming cooperative because, as the Burundi saying goes, 'a hungry stomach has no ears'. The women started income-generating activities by cultivating pineapples on a four-hectare piece of land.

Selling what they grew enabled each group member to buy cloth and soap. This whetted their appetite to work together more, and now they also grow potatoes and beans. Because the women needed access to credit, they contacted the EUfunded *Programme de Relance de l'Economie du Burundi* (PREBU) and received a donation of cows and sheep. When the cows and sheep multiplied, the women gave some of the young to groups that had not been so lucky in their applications to PREBU. This gesture strengthened the chain of community solidarity.

Today the association is considered a model organisation that satisfies its members' basic needs and also helps the wider area, for example through distribution of seeds. It also serves as a model of how people can come together

around activities of common interest. In the past, people had negative stereotypes of each another. Today their common concern is how to improve agricultural production and produce a surplus to pay for school fees, healthcare and clothes, and which one day they could deposit in the local savings and credit cooperative.

The Sierra Leone Market Women's Association also takes women's empowerment as a starting point and addresses socio-economic gender discrimination. Among the majority of rural and low-income urban women dwellers, market women describe themselves as the 'poorest of the poor'. As women entrepreneurs, they face numerous obstacles, leading a group of them to set up an organisation to give voice to their needs and priorities.

#### Sierra Leone Market Women's Association

The Sierra Leone Market Women's Association (SLMWA) was established in 1996. Its members originally belonged to the Petty Traders' Association, the largest organisation representing traders and market sellers in Sierra Leone, but frustrated by the discriminatory way they were treated, a group of women splintered to form their own organisation. They complained that though they were all fee-paying members and contributed equally to the import of goods from Guinea, they did not benefit equally from the market status quo.

Launched on a voluntary basis with no full-time staff or external resources, the SLMWA has grown into a registered, nationwide NGO of around 6,500 women with five staff and a national executive fully supported through membership fees.

#### Transformation with micro-credit

After the war, the livelihoods of most market women were in ruins. With support from the Campaign for Good Governance (CGG), a national NGO that had previously provided them with financial and technical assistance, a recovery plan was devised that entailed a revolving loan scheme to enable market women to restart their trading and productive activities.

Micro-credit schemes have become fashionable with the World Bank, governments and development practitioners who see them as effective, poverty-alleviation mechanisms for poor women. Micro-credit not only generates financially sustainable lending institutions, it can also facilitate the institutional relations needed for furthering women's empowerment. Though this has not always been true in other contexts, micro-credit played a significant role in rebuilding the economic productivity and livelihoods of market women in Sierra Leone.

Taking advantage of a \$50,000 grant from the UK Department for International Development (SDFID) the SLMWA introduced micro-credit schemes in 2000 to increase the livelihoods of its membership. The project was launched by the UK's then development minister, Clare Short, in one of Freetown's central markets.

The SLMWA enjoyed a unique advantage from the micro-credit scheme because it was a grassroots organisation closely connected to women and their households. The scheme ran successfully, as evidenced by the wide access of market women to credit support. Some 90 percent of the credit fund was used to help the women, 70 percent of micro-credit recipients benefited from the support and nearly 80 percent of the loans were recovered. Based on the Freetown experience, micro-credit was later extended to market women in Bonthe, Bo, Kono, Makeni Kabala and Kambia districts.

The SLMWA's objectives include providing opportunities for members through the provision of loans, which increased the employment of borrowers in activities such as second-hand clothing and gara tie dying. This in turn provided employment to members of the borrowers' immediate families. Thus, the credit programme had a multiplier effect that contributed to the national development goals of creating economic self-sufficiency and improving standards of living.

The micro-credit scheme also transformed the women's perceptions of themselves, thus contributing to self-development. The scheme generated training opportunities for the SLMWA to increase its members' knowledge and skills, and to strengthen their perceptions of the dynamics of market competition. Apart from these gains, micro-credit benefited women by increasing their participation in local political organisations, awakening a sense of involvement in the economic reconstruction of their communities.

Though the experience with market women demonstrated that micro-credit could help them become more economically independent, there has been little change in other areas of their lives. Two of these are the division of labour between women and men for the provision of household income, and the distribution of household tasks. Market women continue to ensure that the family's basic needs are met, but they continue to do all the domestic work despite being successful entrepreneurs in their own right.

#### Working with vulnerable populations

Where women are employers, as in the Nepal case, or the Afghan weaving company supported by the Business Council for Peace described below, deliberately inclusive hiring practices can be targeted at vulnerable populations. The Afghanistan case shows how outside agencies can encourage such practices through targeted support.

#### Livelihoods for widows in Afghanistan

The Business Council for Peace (Bpeace) is a New York-based NGO working to build the capacities of women entrepreneurs in countries emerging from conflict, and opening international markets for their products. It provides support to selected businesswomen in sequential stages over three years, changing the services and training provided as the business develops. Basic business courses and mentoring are provided in year one; accelerating demand and capacity are the focus of year two; and the provision of tools to help associates become vocal for peace takes place in year three.

In Afghanistan, Bpeace supports 19 businesswomen, employing over 400 Afghans in various industries, including apparel, construction, hospitality, consulting services and physical fitness. By supporting women who have already leapt the hurdle of providing sustenance and schooling for their families, Bpeace hopes to impact on a wider circle of Afghans whose livelihoods depend on them.

A 28-year-old mother of three, Bakhtnazira immediately impressed her Bpeace interviewers with her embroidered products, her commitment to business, and her grasp of her customers and the local market. Bpeace learned that CARE International was offering a one-year grant to an Afghan women entrepreneur, and was prepared to fund a retail shop and workshop for 30 widows who had been trained to sew. Bpeace helped Bakhtnazira think through the CARE grant application and translate her ideas into a brief business plan. After interviewing several candidates, CARE selected Bakhtnazira and the new retail dress shop was launched in Kabul.

The widows enjoyed the independence their salaries gave them. Bpeace is still assisting Bakhtnazira to secure more commercial contracts. Her first was producing curtains for a security firm.

Some sub-projects facilitated by *Dushirehamwe* also targeted returnees from refugee camps together with women in receiving communities in rural areas of Burundi. Creating environments for collaboration towards meeting joint needs assisted significantly in the reintegration of the returnees. The collaborative incomegeneration initiatives facilitated by *Dushirehamwe*-trained community leaders trained have in some instances engaged youth and men in order not to create tensions through an exclusively female focus.

The Abkhaz Union of Women Entrepreneurs, based in the unrecognised entity of Abkhazia, also supports both men and women in developing business skills and opportunities. Though it initially started working with Abkhaz women in joint entrepreneurial activities, its training and grants are much sought after by men as well. By bringing women from different regions of Abkhazia together for business training, it not only empowers women but also works across social and ethnic divisions to build peace. The Union also works with Georgian Abkhaz entrepreneurs in the border region of Gal/i, where the ethnic Georgian population has been marginalised by both Georgia and Abkhazia and faces a lack of opportunities. The Union deliberately targets this vulnerable population, knowing that joint economic and training activities will serve to build bridges and prevent further division between communities.

#### The Abkhaz Union of Women Entrepreneurs

The Abkhaz Union of Women Entrepreneurs was founded in April 2002 by a group of enthusiasts led by an Abkhaz businesswoman, and involves successful entrepreneurs, mostly women, but also men. Their businesses include hotels, farms, construction companies, trade and others. Since its inception, the Union has developed into a resource centre and an incubator for SMEs in Abkhazia.

The Union's aim is to assist entrepreneurs with training, and low or no-interest credits and grants for business start-ups. To date, it has implemented projects in partnership with DFID, International Alert, the Swiss Agency for Development and Cooperation, the Swedish NGO *Kvinna till Kvinna*, UN Volunteers and UNHCR. So far, several training courses and 15 small businesses have been the outcome.

The organisation is one of a few prominent Abkhaz NGOs, and is staffed by ethnic Abkhaz. However, it is committed to SME development throughout Abkhazia and across ethnic divisions. The head of the Union was the driving force behind an initiative to involve Georgian returnees in Gal/i, Ochamchira and Tkvarchal/i districts, where poverty levels and war devastation are the highest in Abkhazia. The widening gap between rich and poor, and between the regions, creates a potential for violence. The divisions between haves and have-nots coincide with ethnic division, which is dangerous in a society that has been through conflict.

The project pioneered a series of trainings and a grant competition for start-up entrepreneurs in Gal/i. The first trainees included the owners of a small gift shop, a tailoring business, a bakery, a small poultry farm and a centre offering free and paid training courses. The pilot training and grant competition project were started with finance from Union members with no external assistance.

It is the first and only Abkhaz initiative to generate business activity in a district with a Georgian population, and where there is no other private sector input or development. The leaders of the Union say their motivation is to develop an independent private sector in Abkhazia, because its members believe that private initiative, hard work and enhanced skills will provide affirmation and hope to entrepreneurs. It is their hope that they will become pioneers who break the cycle of hardship and helplessness, and ensure a breakthrough in the Abkhaz economy.

#### Rebuilding social and economic security in post-conflict societies

When it comes to reconstruction, some of the earliest pioneers are women, who often constitute the majority of a post-conflict population. While international reconstruction efforts play an important role, local economic revival by individuals with no other choice but to develop strategies for their basic survival is also essential.

The *Dushirehamwe* network is illustrative in this regard. By bringing women together across the ethnic divide and identifying common priorities, its members recognised that displaced persons, the majority of them women and children, could not address conflict issues while confronted with economic insecurity. *Dushirehamwe* devised a strategy of combining joint economic activities with addressing the security needs. Working across ethnic divides helped to strengthen cohesion and the bonds of solidarity between group members. In many districts, income-generating projects have been developed across the conflict divide in order to meet the basic needs of all. These practical initiatives provided concrete, interethnic peacebuilding examples for others to follow.

Another project that highlights women rebuilding economic security in a post-conflict context is the case of the Sierra Leonean market women. While they do not take a particular conflict-transformation approach as in Burundi, their grassroots mobilisation has made a large contribution to post-conflict economic reconstruction, as already discussed. The initiative had the double effect of rebuilding economic security while empowering women to address the gender inequalities and structural obstacles to women's economic activity. This set precedents for other women to follow and contribute to economic and political progress, and to tackle the inequalities that lie at the root of conflict.

#### Addressing peace and economic issues across the conflict divide

In conflicts where ethnic, religious or political divides have been the causes of tension, trust building is a critical first step towards peacebuilding. Women are often the initiators of such confidence-building initiatives, many of which have

been presented in this chapter. As the *Dushirehamwe* case study demonstrated, creating joint economic projects across ethnic conflict divides is an effective method of conflict prevention. In South Caucasus, the Abkhaz Union of Women Entrepreneurs initiative contains a number of peacebuilding elements. In building economic bridges across the ethnic divisions within Abkhazia, the Union is creating a spill-over effect on the larger conflict context of the blockade between Georgia and Abkhazia, and setting a precedent for cross-border economic and peacebuilding cooperation.

The studies show that confidence building is a difficult process, but that women have been successful at it. The creation of trust is also crucial to the launch of joint business ventures that will benefit both parties to a conflict. Once this initial hurdle is overcome, the development of successful joint businesses further consolidates confidence building and interdependence.

Bpeace also recognised the potential of cross-conflict economic links between women in the Middle East, where the organisation has used its convening power to bring together buinesswomen from Israel and Palestine to foster joint ventures and create socio-economic, win-win situations. Examples such as this, as well as others discussed elsewhere in this book (see Chapter 3), show that external facilitation is frequently necessary to make these initial contacts possible, as conflict contexts in many cases make it difficult for individuals to meet across the divide.

#### The 'Jerusalem Candle of Hope'

The 'Jerusalem Candle of Hope' was a joint venture that combined the handiwork of Palestinian and Israeli craftswomen, many of whom are their families' sole breadwinner. Through correspondence and a mission to the Middle East in 2004, Bpeace identified Israeli candle-makers from northern Israel and Palestinian embroiderers from the villages around Bethlehem. While they cannot work side by side, the women have developed a joint product as a result of Bpeace's facilitation: the Israelis make lamps of beeswax to hold votive candles, which are sold along with pouches embroidered by Palestinian women. The 2004 holiday season saw the sale of 4,000 candles and pouches.

#### Using leadership and professional skills to build peace

While many examples referred to in this chapter deal with grassroots issues, businesswomen also use their leadership and professional skills to work on conflict issues at national and regional levels. Though the Sri Lanka First case study discussed below does not take a gendered approach or address women's

issue, it is an example of an individual successful businesswoman who was instrumental in mobilising a popular movement calling for peace talks between the conflict parties. Neela Marikkar made use of her marketing, advertising and public relations skills to raise awareness of the cost of war and the economic need for a negotiated solution. Reaching out to business leaders across Sri Lanka and internationally, she helped to transform the war into a national demand for peace in the run-up to elections.

#### A Sri Lankan businesswoman mobilising for peace

Neela Marikkar is president of Sri Lanka First (SFL), a group of business leaders advocating a negotiated settlement between the government and the Liberation Tigers of Tamil Eelam (LTTE). In her efforts to promote peace, stability and development, she has worked with the UNDP, the government and the country's Chamber of Commerce with the aim of reviving Sri Lanka's war-torn economy and increasing foreign investment.

Marikkar is managing director of Grant McCann-Erickson, a member of the McCann-Erickson Worldwide network, and has worked in advertising, promotions and public relations for over 20 years. In addition to the many other communications programmes she initiated on the costs of war, she worked on 'Turning Point', a 21-episode television series that educates Sri Lankans on the causes of the conflict and the issues that will arise during any transition to peace. Her goal is to build support for the compromises both sides will have to make to ensure that peace is sustainable.

In her own words: "Of all of the events that brought the war into our lives, the attack on 24 July 2001 [on Colombo airport] was the turning point. Our national carrier lost half its fleet, which had been parked on the ground for the night. Because the air force shares a runway with the commercial airport, eight of its 11 aircraft were destroyed as well.

"All over the world, there were severe warnings not to visit Sri Lanka because it was dangerous. Insurance premiums went up. Every aircraft that wanted to land was charged \$150,000. Every passenger who got off would pay \$80. Every ship that called at our ports would be charged \$100,000. It meant that tourism, one of our key industries, crashed overnight. It meant we couldn't get our exports out, and tea exports are a major source of revenue. It meant we couldn't get food and other imports in because the ships had stopped calling.

"This was a dire situation. We'd had terrible media fallout internationally so I volunteered to do damage control with a group of people directly affected by

the fallout. While working with this group and looking at what went wrong with airport security, I came to the realisation that patchwork wasn't enough. There is no fence high enough to guarantee security, so putting up a 10-foot electric fence wasn't the answer. Bringing in a foreign security company to take care of the airport wasn't the answer either. Going back to the root cause was the answer. The only way to stop terrorism was to stop the war, and the only way to stop the war was to get back to the negotiating table.

"The more I thought about it, the more it was clear I had to get a group together to start looking at the conflict in our country. We started reaching out to other business leaders who were reeling from the impact of the bombing. We knew that one more attack would cause business in the country to collapse. People would have no jobs. The repercussions were very, very serious.

"The 24 July attack was a wake-up call for the Sri Lankan business community. It was time to get involved and pressure our political leaders to put the interests of the country ahead of their party agendas. We called ourselves Sri Lanka First. The idea was that we had to put the country first - not our businesses.

"Political leaders don't always pay attention to what individuals or businesspeople have to say; they do what they think the voters want. Those of us in SLF knew we had to have grassroots support. We felt that Sri Lankans would back peace negotiations if they knew what the war had cost the country over 20 years – what it had done to us economically and psychologically. So we launched a media awareness campaign through newspapers, radio and television in the north and the south. We had poster campaigns, distributed leaflets through retail outlets and held community meetings in rural areas where mainstream media do not penetrate. We went all out to educate people about the cost of the war – and about what we had lost, and would lose, if we didn't get our leaders to work toward a settlement.

"The high point of our campaign was a peaceful demonstration. We had advertised widely, asking everyone to step outside at noon on 19 September 2001 and hold hands to let the government know that they wanted peace. It was an experiment. We didn't know whether anyone would really come out and stand.

"I woke up that day thinking: 'What if nobody comes out?' That was a tremendous concern, especially because the 9/11 attacks in the United States had happened just a week before. We came under severe criticism from the media because the whole world was saying: 'We've got to wipe out terrorism'. And we were saying: 'No, we want to talk. Let's try to resolve this through negotiation. Let's not continue this war'.

"The extreme voices were loud about not talking to terrorists, but we took a deep breath and went ahead. Out of a population of almost 18 million, more than one million people came out into the streets. It was an amazing sight. They poured out of their homes and offices and stood holding hands for 15 minutes in the midday sun. Reuters reported that people came out even in the north, in the LTTE-controlled areas we didn't have access to.

"The turnout on 19 September proved to Sri Lanka's political leaders that our people were committed to peace. We were able to marginalise the extreme voices and empower the silent majority – the moderate voices – by organising this very simple demonstration. You just had to come out of your building. You didn't have to hold cards or protest. It was a very gentle display of solidarity.

"Not long after the demonstration, the government faced a no-confidence vote. Since it seemed likely that it would lose the vote, parliament was dissolved and we had new elections. SFL was active, urging people to vote for candidates who stood for a negotiated settlement. We didn't care which party won because we believed that such candidates in parliament would work toward a positive outcome for peace.

"A new government won on the peace mandate and a week after they took office, the LTTE declared a ceasefire, saying that for the first time it saw that the people wanted peace. Our government reciprocated on 24 December and since then we have had a cessation of hostilities. A final ceasefire agreement was signed in February 2002 and is still holding."

This case study is based on a profile of Neela Marikkar included in Women Waging Peace 'In Their Own Voices'. See www.womenwagingpeace.net

#### Providing training and funding

Many of the initiatives reviewed contain elements of training and funding to strengthen businesswomen's roles in post-conflict economic reconstruction; some are initiatives by external organisations, others are home-grown, self-help initiatives. In the Nepal study, the women entrepreneurs provide training and a safe, empowering space for women from disadvantaged sectors of society to learn and work together. The Burundi case demonstrates the potential of gender and conflict-transformation training of trainers, and the cascade effect they can have on empowering women economically, and reaching out to motivate a wide spectrum to build peace and address socio-economic gender inequality.

The Abkhaz case includes examples of training in practical business skills, such as business plan writing. Though the examples of training and funding have

peacebuilding elements, most, except for the Burundi case, do not explicitly include conflict transformation and peacebuilding training, or are necessarily linking up with peacebuilding actors.

Bpeace mobilises businesswomen from New York to provide skills training, business and marketing advice, financial support and distance mentoring. Their work is based on the belief that women play an important role as economic actors in conflict and post-conflict settings, and that supporting them to grow sustainable businesses is crucial for broad-based post-conflict, socio-economic rehabilitation. It is also essential for strengthening women's confidence in taking a pro-active role in the reconstruction of their livelihoods and societies.

The case study on Sierra Leone highlighted the role played by micro-credit in rebuilding the livelihoods of market women, as well as helping them to become more self-sufficient and assertive. However, there has been little change in other areas of the women's lives. Market women continue to be the ones that ensure the survival of the family and that its basic needs are met. Although most of the women who participated in the micro-credit experiences are successful entrepreneurs, they continue to do all the domestic labour.

When development agencies or private sector agents target women for economic initiatives, it is important that a 'double burden' is not placed on them through oversight of their gendered role at home. Although micro-credit is a good entry point to support women entrepreneurs, it is not a stand-alone solution. If inequalities are to be challenged, building the potential for women's engagement in more substantial businesses needs to be a parallel focus, alongside equal access to education, training and the assets from which businesses can be developed.

In post-conflict situations micro-credit schemes can also be instrumental in reengaging the targeted community in legitimate economic activities, as the Sierra Leone case underlined. With sufficient resources and training, these small businesses can develop into medium-sized enterprises.

### Different actors involved in business initiatives supporting women and peacebuilding

There are a number of key actors that emerge from the case-study material whose contribution warrants further research. First and foremost of course, the women themselves who are able to motivate others at the community level towards collaborative efforts and to communicate across conflict divides. Here, support for the women's peacebuilding capacities may be enhanced through conflict-transformation training, as illustrated by the studies in Burundi and the South Caucasus.

Resourcing such local initiatives is key to sustainable peacebuilding, as is the creation of opportunities for small business development and poverty alleviation that are sensitive to conflict dynamics and women's potential. Donors or micro-credit lenders are therefore another set of key actors. In terms of providing training and support for women, local, national and international NGOs and UN agencies, such as UNIFEM, have appropriate, capacity-building expertise. The challenge is to combine peacebuilding strategies and initiatives with business development assistance to women.

The support of national and local government structures in ensuring equitable access to resources, such as land, loan schemes, markets and education is critical if women's micro-businesses are to grow and fulfil their economic potential. This support should be based on legislation and practice that establish women's legal entitlement to equality of access to resources. Support and attention to women entrepreneurs by the national and local business community and chambers of commerce are also critical for the future role of women in business, and their ability to engage in peacebuilding.

A multitude of businesswomen networks, and women's peacebuilding organisations and networks would benefit from working more closely together.<sup>31</sup> One international businesswomen's organisation that provides support to women in developing countries, and also works on women and peacebuilding advocacy is Soroptimists International, a member of the UK's Gender Action for Peace and Security network.<sup>32</sup>

#### **Conclusions**

Women are faced with unequal gender dynamics both in the domestic and the public sphere, involving lack of access to resources, education and economic opportunities as well as inequality and discrimination. Despite or perhaps because of these structural obstacles, as well as the high levels of gender-based violence often experienced by women during and after conflict, women can be the most active agents of peacebuilding and reconciliation initiatives across conflict divides and in mobilising their communities for peace. Moreover, they are critical economic actors in rebuilding post-conflict societies and can combine peacebuilding and economic initiatives especially at the grassroots level in innovative ways. Peacebuilding strategies need to target women entrepreneurs in order that this potential is reinforced.

#### Lessons for the business community and other actors

#### **Empowering women**

Businesses themselves need to ensure that their employment policies and practices in the workplace are inclusive and sensitive to gender dynamics, ensuring equal pay and opportunities, especially for those women who face double discrimination due to class, caste, ethnicity, race, religion, marital status etc. External actors can provide training and access to credit that offers opportunities for women to engage actively in the economic sphere. Micro-credit has played an important role economically, often seeing that the entire family and community benefits; however, financing must be accompanied by women's social and political empowerment if structural gender dynamics are be addressed. Failure to do so can place a double burden on women, who are forced to juggle both primary economic provision in addition to familial and domestic responsibilities. In conflict-prone societies financial interventions to support women entrepreneurs should take account of conflict dynamics and seek not to reinforce them.

#### Reconciliation led by women

Women often share similar experiences and priorities with women from the 'other' side and can find common ground as women to support social and economic peacebuilding initiatives, which cut across conflict divides. Because women are at the heart of communities, economic cooperation and joint training activities can not only strengthen women's confidence in taking a pro-active role in the reconstruction of their communities' livelihoods, but also assist in initiating reconciliation of relations between divided communities and former enemy groups.

#### **Enabling change**

All actors should use their influence in lobbying national governments and local authorities to address unequal gender dynamics by ensuring women have equitable access to resources such as land and capital and to opportunities in both education and employment, both in legislation and in practice. Advocating for women's full participation at all levels in peace processes and political decision-making can facilitate the conditions and opportunities for economic development of the poorest sectors of society and support women's entrepreneurial activities.

#### Alliances with women peacebuilders

Strategic alliances between business networks and women peacebuilding groups can be a powerful route to reinforcing peacebuilding interventions. Women peacebuilders would benefit from working with businesses by exchanging strategies, learning practical business skills and accessing resources and training.

#### **Supporting organisations**

Local, national and international organisations can play an important role in supporting women's groups. This can occur in a myriad of ways such as by directly providing training, resources, networking and support to women's groups in conflict-affected areas in order promote them, and their economic and peacebuilding potential. It is also critical for gender issues to be integrated into planning and implementation of broader initiatives.

#### **Endnotes**

- 1 From Cattaui, M. L. (2005) 'The Women Vector' Open Democracy Debate focus on Women, Peace and Security. Available at www.opendemocracy.net/democracy-resolution 1325/economy 2978.jsp
- 2 See International Alert and Women Waging Peace (WWP) (2004) Inclusive Security, Sustainable Peace: A Toolkit for Advocacy and Action (London, UK: Alert/WWP); El-Bushra, J. (2003) Women Building Peace: Sharing Know-How (London, UK: Alert); and Rehn, E. and Johnson Sirleaf, E. (2002) Women, War, Peace: Progress of the World's Women, Volume 1 (New York, US: UNIFEM).
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- 4 Often, sex and gender are used interchangeably. This means that 'gender' issues are mistakenly viewed as synonymous with 'women's' issues. This chapter takes a gender-specific approach but focuses on the role and potential for women entrepreneurs in support of peacebuilding, as women's roles have historically been far less documented and warrant specific study.
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- 6 See Key Indicators of the Labour Market (KILM) programme of the International Labour Organisation. Available at www.ilo.org/public/english/employment/ strat/kilm/
- 7 See gender-related data in UNDP (2005) Human Development Report 2005 (New York, US: UNDP). Available at hdr.undp.org/reports/global/2005/pdf/HDR05\_HDI.pdf. Also see publications at www.mdgender.net/
- 8 For a discussion of sexual and gender-based violence see Spees, P. (2004) Gender Justice and Accountability in Peace Support Operations: Closing the Gaps (London, UK: Alert); and International Alert et al. (2005) Women's Bodies as a Battleground: Sexual Violence Against Women and Girls During the War in the Democratic Republic of Congo, South Kivu (1996-93) (London, UK: Alert).
- 9 See Allen, B (1996) Rape Warfare: The Hidden Genocide in Bosnia-Herzegovina and Croatia (Minnesota, US: University of Minnesota Press); and Human Rights Watch (HRW) (2000) Kosovo: Rape as a Weapon of 'Ethnic Cleansing' (New York, US: HRW).
- See Human Rights Watch (2002) The War within the War: Sexual Violence against Women and Girls in Eastern Congo. (New York, US: HRW); Shattered Lives: Sexual Violence during the Rwandan Genocide and its Aftermath (1996) (New York, US: HRW); and International Alert at al. (2005) Women's Bodies as a Battleground op. cit.
- 11 International Alert et al. (2005) Women's Bodies as a Battleground op. cit.
- 12 Adrian-Paul, A. and Naderi, P. (2005) *UN SC Resolution 1325, Women, Peace and Security: Issues and Instruments The Afghan Context* (London, UK: Alert and Afghan Civil Society Forum).
- 13 See Johnston, N. et al. (2005) Putting a Human Face to the Problem of Small Arms Proliferation: Gender Implications for the Effective Implementation of the UN Programme of Action to Prevent, Combat and Eradicate the Illicit Trade in Small Arms and Light Weapons in All its Aspects (London, UK: Alert).
- 14 'Maoist Leader:Women Driving Movement', National Public Radio, 5 May 2006. Available at: www.npr.org/templates/story/story.php?storyId=5387419&ft=1&f=1004
- 15 For example, see McKay, S. and Mazurana, D. (2004) Where are the Girls? Girls in Fighting Forces in Northern Uganda, Sierra Leone, and Mozambique: Their Lives During and After War (Montreal, Canada: International Centre for Human Rights and Democratic Development).

- 16 Personal communication with author in 2004.
- 17 See Gautam, S. (2001) Women and Children in the Periphery of Peoples' War: Study of Women Living in Conflict Situations in South Asia (Montreal, Canada: McGill University); and Johnston, N. (2003) UNSC Resolution 1325: South Asian Women's perspectives (London, UK: International Alert).
- 18 International Herald Tribune, 12 March 2004. Available at www.womenwagingpeace.net/content/articles/0393a.html
- 19 See chapter on DDR in International Alert and WWP 'Inclusive Security, Sustainable Peace', op. cit.; and UN Development Fund for Women (2004) Women, War, Peace and Disarmament, Demobilisation and Reintegration (New York, US: UNIFEM). Available at www.womenwarpeace.org/issues/ddr.htm
- 20 For example, see Baksh, R, Etchart, L., Onubogu, E. and Johnson, T. (eds) (2005) Gender Mainstreaming in Conflict Transformation: Building Sustainable Peace (London, UK: Commonwealth Secretariat); International Alert and WWP (2004) 'Inclusive Security, Sustainable Peace' op. cit. Also see ISIS-Women's International Cross-Cultural Exchange website at www.isis.or.ug/
- 21 El-Bushra, J. (2003) op. cit.
- 22 International Alert et al. Women's Bodies as a Battleground op. cit.
- 23 Naraghi-Anderlini, S. (2004) *Transforming the Security Sector: Women in South Africa's Transition to Democracy* (Washington DC, US: Women Waging Peace).
- 24 See 'Women in National Parliaments' at www.ipu.org/wmn-e/world.htm
- 25 UN Security Council 'Resolution 1325 (2000) on Women, Peace and Security'. Available at www.un.org/events/res\_1325e.pdf
- 26 See www.peacewomen.org and www.womenpeacesecurity.org for more information.
- 27 UN Security Council (2005) Report of the Secretary General on Women and Peace and Security S/2005/636 (New York, US: UN).
- 28 See Alert and WWP 'Inclusive Security, Sustainable Peace', op. cit.
- 29 See www.3sistersadventure.com/
- 30 The key community-level administrative unit in Burundi is the *colline*, or hill, each of which comprises approximately five villages. There is often tension between people who 'remained on their hill' and those who were either displaced internally (mainly Tutsis), or fled abroad (mainly Hutus).
- 31 This includes, for instance, the World Association of Women Entrepreneurs, available at www.fcem.org/www/default.asp. For a list of national businesswomen's associations, see rru.worldbank.org/External/psd-gender/
- 32 See www.soroptimist-gbi.org/. The Gender Action for Peace and Security network (GAPS) was formerly known as the UK Working Group on Women, Peace and Security.

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