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## Women's Co-operatives and Peace in India and Nepal

*By Smita Ramnarain*

### EXECUTIVE SUMMARY

This report undertakes case study research in women's co-operatives in India (in Ahmedabad, Gujarat) and Nepal to document specific examples of how these women co-operatives have contributed to mitigating conflict and to promoting peace in select communities in both countries. The report studies co-operatives of the Self-Employed Women's (SEWA) Federation in India and co-operatives supported by the Center for Microfinance (CMF) in Nepal.

Both SEWA Federation and CMF have worked in alliance with the Canadian Co-operatives Association (CCA) to promote co-operatives, particularly women's co-operatives for income generation and development. In Nepal, CCA and CMF collaborated in the implementation of a successful project from March 2007 to February 2009 titled "Ensuring the Inclusion of Women in Nepal's Emerging Democracy" with the financial assistance of the Canadian International Development Agency (CIDA). The purpose of the project was to ensure that women, especially those from marginalized communities, were given a voice in the development of Nepal's democratic government. The project utilized women co-operative members' understanding of democratic principles, developed through CMF and CCA's previous training programs, to increase women co-op members' understanding of the Constituent Assembly elections, how they can influence election issues, and how they can take active leadership roles in the election process. In India, CCA has, with the financial support of the Canadian International Development Agency (CIDA), supported the development and growth of the co-operative federation of the Self-Employed Women's Association (SEWA) in Ahmadabad, Gujarat, India for over 15 years. Over this time frame, CCA has provided support to the Gujarat State Women's SEWA Co-operative Federation to improve the Federation's ability to assist the growth of its members, market their goods and services, and increase the Federation's financial sustainability.

In the course of project evaluations in India and Nepal, there were indications that in addition to income generation, provision of livelihoods, and access to resources, women co-oper-

ative members also played an important role in undertaking specific activities of conflict resolution. Given Nepal's struggle as a fledgling democracy in the post-Maoist insurgency period, Gujarat's history of communal violence, and the prevalence of structural forms of violence in both countries, the important role of women's co-operatives as brokers of conflict mediation and peace, and the emergence of women as leaders and peacebuilders in their communities needed to be thoroughly documented. The key questions the report seeks to explore are:

1. How are women's co-operatives helping to reduce conflict in communities? (Domestic violence; women's rights abuses; ethnic and communal tensions; structural violence)
2. What is it about the women's co-operatives that enable them to provide this service in their communities?
3. How have membership in co-operatives and/or participation in specific training programs encouraged women to be leaders in their communities? Do women seek out leadership roles? Or does the community naturally go to them because of the training and skills they possess?
4. What are some of the challenges that co-operatives and members face when attempting to promote peace and mediate conflict? What are some of the limits and dilemmas in peacebuilding work by women's co-operatives?

Through a detailed exploration of these queries, this study focuses on the specific role of women's co-operatives in grassroots level, 'bottom-up' peacebuilding. Further, it seeks to make visible a key aspect of co-operatives – namely, conflict mediation and peacebuilding – an aspect often neglected in other studies of co-operative development and impact.

The methods of research for this report included developing in-depth background information about the women's co-operatives under study in India and Nepal, focus group discussions on site and personal in-depth interviews of co-operative members. A thorough analysis of project documents, past reports, and training materials was the first step in developing background information. In addition, interviews with SEWA Federation and CMF staff provided important contextual information on the scope of the co-operatives' work, their organizational structure and the scope of CCA's support to these organizations. This stage was followed by field visits to India and Nepal in January 2011. In both countries, focus group discussions (FGDs) were valuable to incorporate women co-operative members' perceptions of conflict and peace, and to further explore the role of the co-operative in helping them address conflict and other iniquities in their everyday lives. In-depth interviews further focused on women members' personal narratives of individual and collective action for conflict prevention, mediation and peacebuilding in their households, neighborhoods and communities.

From the country case studies, it emerges that women co-operative members face conflict in multiple forms in their environments, be it direct violence within their households or more insidious forms of conflict in the larger society. Further, even as women co-operative members pointed to the crucial importance of peace for their lives, they recognized that peacebuilding is a comprehensive exercise calling for larger social transformation and the

elimination of injustices through awareness and action, rather than instances of conflict resolution and mediation alone. The narratives and examples that emerge from the FGDs and interviews also demonstrate how women's co-operatives in India and Nepal have emerged as significant mobilizers for addressing deep-seated prejudices and inequalities, as effective 'schools of democracy' and participation, and as powerful platforms through which the members of these co-operatives are able not just to intervene in domestic and social conflicts but also transform public consciousness and undertake social transformation. It also becomes apparent that women co-operative members have undertaken a wide variety of strategies to mediate conflict, address injustices and violence and build lasting peace. These strategies have ranged from instant interventions in cases of trouble, to seeking legal justice, to spreading awareness and education among community members. The power of organized action and collective strength is also a valuable asset that co-operative members have harnessed in peacebuilding and conflict mediation. Women have come to realize that their combined efforts as a group can be more effective to seek social transformation, especially in contexts where gender and cultural norms are rigid and where individual women's struggles are isolated or feeble. Last but not the least, the report emphasizes the ways in which women's awareness, leadership and capabilities matter for peace in their families and communities. While the development of such leadership is a gradual process fraught with many structural, social and individual challenges, the importance of women's voices and leadership for building lasting peace in society emerges clearly from the examples contained in the report.

In conclusion, the case studies illustrate how women's co-operatives have supported their members in mediating conflict and building peace. Co-operatives have emerged as sources of emotional, moral and political support for women, as spaces for their collective voices and action to flourish, and as guardians of justice and peace alongside their financial and/or production roles. Given the milieu of endemic conflict and communal, societal and structural violence that co-operatives in India and Nepal operate in, they have succeeded in many cases to unify and mobilize women into a significant collective force for peace.

At the same time, the report also highlights some pertinent theoretical and contextual dilemmas and challenges. Theoretical dilemmas arise in harnessing women co-operatives' peacebuilding skills as a social resource when, in reality, women engaging in peacebuilding work are contributing unpaid labor time to these efforts. Gender role stereotypes also prevail in peacebuilding work, which often assumes a natural affinity between women and peace. These easy assumptions are something that this report seeks to problematize and put forward for further discussion. Certain context-specific challenges – problems specific to Nepal and other issues pertinent for India – also arose in the course of carrying out this research study, which also necessitated discussion, comparison and critique. These challenges pertained to the longer term impacts of training programs such as the ones undertaken in Nepal, to cases where co-operatives themselves were terrains of conflict, to cases where isolated interventions by co-operatives have the potential of masquerading as peacebuilding.

Some solutions are proposed in the report with regard to these challenges. It is argued that these case studies provide an excellent basis for a formal recognition of peacebuilding, reconciliation, and social mediation as actual services provided by co-operatives in households

and communities, rather than as simple by-products of their existence. Such recognition will also help to value the real contribution women make to peacebuilding and mediation as well as hopefully encourage co-operatives to adopt more pro-active approaches towards peacebuilding that focus on the prevention of virulent, violent, and damaging forms of conflict. Increased co-operation between women's co-operatives to prevent conflict and build peace may also facilitate greater exchanges of ideas and information between women. This communication of ideas and aspirations, it is argued, can develop into a powerful force for awareness, justice, positive social change and, ultimately, peace. Finally, it is suggested that programs that seek to educate and train members of newly formed co-operatives on the day-to-day functioning be broadened to also include discussions of how co-operatives may be able to impact society at large in a positive way. Alongside the purely technical details on the working of co-operatives, discussions of women's rights, human rights, democratic processes, equality, and social inclusion would empower women members to fully appreciate the capabilities and scope of co-operatives for social transformation.

## Chapter 1

# Women's Co-operatives and Peace in India and Nepal

*Smita Ramnarain*

### 1.1 Introduction

The wide prevalence of conflict in recent times in many developing countries – causing large-scale death, destruction and the breakdown of social machinery – means that understanding conflict, mediating it, and building peace have become essential objectives for development practice. Where conflict may be a result of accumulated grievances or social exclusion and result in the erosion of the social fabric, it is argued in this report that co-operative organizations, with their principles of social inclusion and welfare, can emerge as mediators of conflict and builders of peace in conflict-torn communities. Given that women, in particular, face disproportionate and disparate costs of conflict – be they petty domestic quarrels and strife, more generalized social violence, or riots and war – the report aims to examine in detail the role *women's* co-operatives can play in mediating conflict and building peace in the face of violence, injustice or strife.

The cases selected for this study, Nepal and Gujarat, India have seen violence occur at every level of society. In addition to the prevalence of (oftentimes socially sanctioned) domestic violence (wife beating, sexual violence) at the intra-household level in both, Gujarat in India has seen inter-household tensions in the form of severe communal rioting in the recent past while Nepal has emerged recently from a ten-year long Maoist insurgency and is faced with the massive task of formulating its new constitution in a newly democratized, not-always-harmonious setting. Therefore, the case studies in this report aim to investigate *how* (and if) women's co-operatives have contributed in concrete ways to conflict prevention and peacebuilding in local communities affected by conflict and the *specific conditions* in these co-operatives that have enabled women to take on these peacebuilding roles. Through these case studies we seek to explore how principles of social welfare and inclusion that co-operatives seek to embody in their practices might be able to foster a strong sense of community, participation, empowerment and inclusion among its members, which in turn can counter divisive forces of violence in endemically conflict-prone societies. Further, we focus on identifying the ways in which co-operatives can emerge as havens of positive collective action for peace and can empower and enable women members to seek justice and support in their mediation and peacebuilding efforts. The report aims to illustrate how, in communities torn by domestic, societal and structural conflict, co-operatives can have a significant role to play as brokers of peace and development.

### 1.2 Co-operatives, Development and Peacebuilding

#### 1.2.1 Co-operatives and Development

Co-operatives are defined as autonomous associations of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through jointly owned

and democratically controlled enterprises (International Co-operative Association, Statement). A co-operative is also defined as a business owned and controlled equally by the people who use its services or by the people who work there. Social responsibility is a significant feature of co-operatives. Indeed, in their operations, co-operatives are guided by the Rothdale principles, a set of ideals for the governance and operation of co-operatives first set out by the Rothdale Society of Equitable Pioneers in 1844. These principles include voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training and information, co-operation among co-operatives and a concern for community (see Appendix A). While the interpretation of these seven co-operative principles has been a subject of studies in social economy and co-operative economics, it is generally agreed that co-operatives are open organizations that anyone who fulfils membership criteria can join (regardless of race, caste, class and other social striations) and that all members receive economic benefits commensurate to their level of participation in the co-operative's functioning. Ethical values of honesty, openness, social responsibility and caring for others make the co-operative a unique model of social enterprise.

### ***1.2.2 Co-operatives, Conflict, and Peacebuilding***

Co-operatives, it emerges from the above summary, are agencies and platforms of collective action for social welfare. At the same time, scholars of conflict and peacebuilding have pointed to the irony that conflict and violence are also exercises in collective action, but of a perverse kind (Tilly 1978). Personal or inter-group conflict erodes – through fear, mistrust, suspicion, hatred and prejudice – any sense of well-being, security and inclusion among people. Indeed, studies of violent exclusion often point to the use of exaggeratedly sanguine notions of 'community,' 'group' or 'nation' as axes of organization that facilitate violence against others perceived as different and subordinate (Staub 2003; Bar-Tal 1990). A pressing challenge in peacebuilding, therefore, consists of finding ways to restore the interpersonal or intergroup relationships that have been eroded as a result of conflict (Lederach 1998; Ramsbotham *et. al.* 2005; Staub 2003). The 'negative social capital,' i.e. seeds of divisive social behavior that have erupted into conflict (Colletta and Cullen 2000; Nan 2009) must therefore be replaced by a reconstruction of relationships, the identification of shared mutual concerns, the building of new institutions, and creating a vision of community in order to catalyze peacebuilding (Lederach 1998, Volkan 1998).

In the aftermath of violent social conflict in many places around the world, co-operatives – especially savings and credit co-operatives – have often emerged as sources of 'positive social capital,' fostering strong sense of community, participation, empowerment and inclusion among its members (Besley 1995; van Bastelaer 2000) and restoring interpersonal relationships. Scholars have argued that therefore, co-operatives and allied services can have a significant role to play as brokers of peace and development in conflict-torn communities. In a case-study of two co-operatives in post-genocide Rwanda, Sentama (2009) argues that in addition to dealing with structural causes of grievances – poverty, discrimination and exploitation – the co-operatives also provide emotional support for members dealing with loneliness and seeking justice. Further, the co-operatives aim to promote

social inclusion and reconciliation by fostering positive dialogue among members of different communities, thereby seeking to replace fear, suspicion, anger and hatred with hope and peace (Sentama 2009). Similarly, Shima and Ghale (2007) argue that one reason co-operatives in Nepal were able to play the role of mediator during the Maoist insurgency was embedded in the very operating principles of these co-operatives, *viz.* transparency, flexibility, pride of local ownership, democratic functioning and a concern for community. Through these principles, co-operatives were able to (re)build trust among members of the community and emerge as voices of justice and peace in the aftermath of the Maoist conflict.

In this study, we aim to trace how women's co-operatives in India and Nepal have similarly impacted peacebuilding and conflict mediation in the communities they are located in. At the first instance, we inquire if co-operatives can play a significant role in mediating conflict and building peace, and if so, how they can do so. Further, we explore how (and if) women members of these co-operatives have become empowered to mediate conflict through the support of the co-operative. Before proceeding, however, it is useful to outline what exactly we mean by the terms conflict, peace and peacebuilding. Therefore, the following section aims to define and explain these concepts and terms as they appear in this study.

### 1.3 Conflict and Peace: Explaining Terminology

#### 1.3.1 Conflict

Theoretical literature in the social sciences on conflict presents a variety of convincing arguments of the inevitability of conflict as a fact of our personal and social lives, occurring all around us (Coser 1967; Sprey 1969; Deutsch 1973). Scholars of conflict argue that conflict can have a crucial social function, namely that of breaking and transforming older social structures and ushering in social change. At the same time, the term 'conflict' itself is rather conceptually nebulous. The term 'conflict' can have a wide variety of meanings, depending on the site of its occurrence, on the nature of the parties involved and on the actual tactics used to achieve its. Conflict can therefore just as easily refer to inner psychological turmoil as it can to domestic strife, to caste-based, communal and ethnic hostilities, or to violent civil insurgency and/or full blown inter-country military aggression. Furthermore, as the study of conflict has also been split across disciplines – with psychology and sociology focusing on conflict and violence at the personal and household levels, even as political science and economics focus on violent conflict at the societal or national levels – each discipline has also developed its own set of definitions and specific jargon to describe elements of conflict.

Before proceeding with the study, therefore, it is crucial to clarify what exactly is encompassed by the term 'conflict.' For the purposes of this study, we define conflict as:

*'a disagreement between two (or more) parties involving a perceived or actual physical, mental or emotional threat to either or both parties' needs, interests or concerns, or more generalized friction arising out of structural circumstances beyond the control of individuals or groups.'*

The parties involved may include individuals (such as within the household), or between different social groups. Further, conflict can include actual physical violence and destruction,

as well as situations in which actual violence might not have occurred, but in which the *threat* of physical, mental or emotional violence and harm is nevertheless omnipresent. With such a definition of conflict, it is possible to have multiple levels of analysis of conflict within this study. Conflict can be studied at the intra-household or familial level (domestic violence, land disputes, marital conflict etc.), at the level of the immediate environment (communal and caste-based conflict, gender-based violence etc.) or at the broad societal or national level (civil conflict, separatist movements etc.). In addition, the study recognizes structural violence as an important element of conflict. Forms of structural violence may include poverty and deprivation, social exclusion, discrimination, exploitation, crime, corruption and nepotism. As opposed to direct violence, structural violence is insidious and arises when particular groups dominate others in society and systematically prevent the latter's equal access to political, social and economic requisites for well-being (Galtung 1985). Structural violence and direct violence may also be linked intimately through the accumulation of grievances which finally act as triggers for violence.

It emerges, then, from the above description that conflict is defined broadly in this study to include both sources and root causes of friction, as well as the actual instances in which violence or friction may erupt. Further, the study also aims for a comprehensive analysis of conflict and peacebuilding. Such a thorough analysis must therefore take place at the following at multiple levels of aggregation:

At the micro level, i.e., the domestic or intra-household level: domestic violence, lack of access to productive resources, lack of decision-making powers which can be attributed to a larger structural violence against women.

At the meso level, i.e. the inter-household, neighborhood or local community level: such as communal, caste-based, or gender-based violence, crime, exploitation, ethnic exclusion and/or economic deprivation

At the macro or national level, such as general problems of law and order, political instability, rife corruption, lack of transparency, inequalities of wealth and power, lack of access to democratic rights and/or dysfunctional democratic institutions

### **1.3.2 Peace**

Analogous to the understanding of conflict that guides this study, the term 'peace' as used in this study also has multiple meanings and must be clarified at the outset. We define peace as: *'a situation characterized by the absence of direct violence, the threat of violence, hostility or other sources of friction, as well as a situation of relative security in matters of socio-economic welfare, and the acknowledgement of the principles of democracy, equality, and fairness in political relationships.'*

As is apparent from the definition of peace proposed for this purpose of this study, peace also has multiple levels of analysis: intra-household amity, as well as generalized social harmony. In addition, given that one potential source of conflict or discord may be different forms of structural violence, it follows that peace pertains to the absence of direct violence as well as the absence of structural forms of violence and the assurance of the basic necessities of human well-being.

### ***1.3.3 Peacebuilding***

In this connection, a third significant concept that must be explained here is that of ‘peacebuilding’. The notion of peacebuilding gained currency in international relations in the 1990s as a result of widespread human suffering. The post-Cold War period has seen an immense increase in civilian casualties and suffering due to violent conflicts, political instability, anti-democratic policies and human rights violations (Kaldor 2006; Adams and Bradbury 1995; El-Bushra and Piza-Lopez 1994) especially in the newly formed, newly liberated or newly democratized post-colonial states. Given the large civilian populations increasingly implicated in social conflict<sup>1</sup>, it came to be realized that while short-term humanitarian relief, rehabilitation and crisis intervention are important, they are not enough in endemically conflict-afflicted societies (Boutros-Ghali 1992). The emphasis should also be on the increasing societies’ capacities for conflict resolution and on the building of sustainable peace. Peacebuilding, therefore, involves a comprehensive set of strategies, approaches, processes, and stages needed for social transformation of a conflict-affected society toward more sustainable, peaceful relationships (Lederach 1997). While the foundation of peacebuilding lies in transforming human relationships, peacebuilding includes a focus on structural elements requisite for such a transformation. These may consist of building just, equitable, and transparent governance modes and structures, ensuring grievance-redressal and dispute-resolution processes and systems, creating effective legal and human rights institutions and promoting participatory models of future development.

### ***1.3.4 Development and Peacebuilding***

The wide prevalence of violent conflict and structural violence in recent times in many developing countries - causing large-scale death, destruction and the breakdown of social machinery – means that understanding conflict, mediating it, and building peace have become essential objectives for development practice (Uvin 2002; Duffield 2001). In recognition of the need for sustainable peace as a prerequisite to development activities, international development institutions have started to play a significant role in conflict mediation, conflict resolution and peacebuilding. Development practice has undergone major shifts in recent times in response to the reality of violent conflict, structural violence, crises and humanitarian emergencies in many parts of the developing world. Uvin (2002) remarks that while conflict was previously treated as an unfortunate occurrence hindering development, the interrelationship of security and development is increasingly emphasized in current development thinking. He ascribes this change in outlook to four reasons: (a) the increased occurrence of conflict in the post-Cold War era, (b) the political hegemony of the Western ‘liberal peace model’ in the post-Cold War period that has allowed greater intervention by the developed nations into the affairs of developing ones, (c) the observation that poverty and deprivation are most often exacerbated by violent conflict, (d) the infeasibility of a development model that operates on the ‘business as usual’ dictum, as evidenced by the drastic failures of this model in the case of many African countries.

1. El-Bushra and Piza Lopez (1994), for instance, estimate that around 95% of casualties in current conflicts are civilian.

Even beyond the close connections between development and peacebuilding, Duffield (2001) argues that recent development practice acknowledges the *merging* of peacebuilding and development, where the lines separating them are ever murkier. Far from conflict simply impacting the external environment development agencies operate in, conflict, peace and security have become part of the discourse and practice of development, mostly due to the recognition that conflict is representative of new and expanding forms of political economy, where a variety of actors (warlords, groups, individuals, the state) are driven by equally diverse motivations (Duffield 1998). Most recently, there have been attempts at a more self-conscious development stemming from the recognition that particular kinds of development may be part of the problem in many ways: through development ‘failures’, through contributing to conditions of war or relapse to war. Development practice has, therefore, increasingly sought to focus capacity-building for peace in conflict-affected societies. Goodhand and Hulme (1999) outline this evolution of development practice in conflict conditions in terms of a continuum: from working *around* conflict, to working *in* conflict to finally, working *on* conflict.

Co-operatives have, in particular, embraced the practice of working *in* and *on* conflict in many instances. As section 1.2.2 above argues, co-operatives are organizations that have social responsibility and welfare embedded in their goals, and that they are organizations seeking to unite people in constructive, socially beneficial enterprise, it comes as no surprise that they have, in many cases, attempted to incorporate a deeper understanding of the sources and processes of conflict into their operations. As a result, co-operatives in many places of the world – Rwanda, Nepal, Bosnia, Macedonia, India – have sought to engage actively with the processes of social conflict in the course of pursuing development rather than avoid discussions of these issues (Shima and Ghale 2007; Sentama 2009, Weihe 2004). This study is one example of seeking to understand how co-operatives, as localized and grassroots organizations, are implicated in conflict. Further, we examine how co-operatives can use their social resources and their objectives – *viz.* transparency, flexibility, pride of local ownership, democratic functioning and a concern for community – to transform conflict-ridden social landscapes into drawing boards for social change, to endow communities with optimism for constructive growth in the aftermath of violence, to (re)build trust among members of the community and to enable community members to emerge as voices of justice and peace.

## 1.4 Women, Conflict and Peace

This study aims to investigate women’s co-operatives and peacebuilding. Before doing so, however, it becomes worthwhile to examine how women in general are implicated by conflict at multiple levels, and how or why women’s experiences and voices may matter for peacebuilding in the first place.

### 1.4.1 Women and Intrahousehold Conflict

The household and extended family are arguably the most frequent sites of conflict and violence against women. The causes of domestic conflict and the resulting violence against

women have been studied intensively in the past decades and different hypotheses attempting to explain the existence of such violence prevail in the. At the very least, there is a dichotomy between scholars studying domestic violence literature (see Anderson 1997 and Johnson 1995 for a review of this literature). On the one hand are sociologists, who explicate – through primarily quantitative analyses of large national datasets – domestic conflict to be the consequence of structural inequalities such as poverty (Jewkes 2002), unemployment, or lack of education (see, for instance, Gelles 1993; Smith 1990; Straus and Gelles 1986; Straus *et. al.* 1980). Straus *et. al.* (1980) also argue that changes in the family structure itself, i.e. increased nuclearization of the family and the resultant isolation of women within such families may also explain domestic violence. On the other hand, feminist scholars of domestic conflict argue that violence against women within the household is due to patriarchy, which socially sanctions male violence against women in many contexts and uses such violence to maintain coercive controls over women (Dobash and Dobash 1979; Yllo 1993). Domestic conflicts arise then because of a perceived failure of women to obey stereotypical gender rules or a perceived violation by women of the (patriarchal) cultural norms placed on them. Feminist scholars rely primarily on narratives of victimized women to make the above arguments. As Johnson (1995) states, therefore, the debate between the so-called ‘family violence’ sociologists and the feminist sociologists is as much about the methodology pursued as about the theory explaining domestic conflict.

In recent times, however, scholars have attempted to integrate the family violence and feminist approaches in order to explain domestic conflict (see, for instance, Stark and Flitcraft 1996; Anderson 1997). While poverty, unemployment and other structural problems may lead to domestic conflicts, the actual performance of violence typically remains the prerogative of men. This ability of men to inflict violence on women within the household is due to the patriarchal legitimation of the exercise of male power. In addition, feminist scholars have also insisted that the racial, ethnic, and social class dimensions of domestic conflict be taken into consideration in any analysis of gender power structures that sanction household violence. They detail how the construction of the male family member as the ‘breadwinner’ and the wage differential between women and men in the workplace has served to legitimize male power within the family. As the male breadwinner model is challenged or eroded by women entering the labor market in working class families, working class men find their masculinity threatened and may resort to violence (Stark and Flitcraft 1996). Thus, the ways in which gender matters in cases of domestic violence may be linked to socioeconomic inequality. In addition, the example also points to ways in which masculinity and femininity is constructed, depending upon the class, racial or ethnic context. Structural causes and socially gender constructed behavior may both be indirect triggers of domestic conflict and violence. Men’s addiction to narcotics, smoking, alcohol and gambling is often socially sanctioned ‘masculine’ behavior that can aggravate domestic violence (Bhatt 1998; Jewkes 2002). Certain types of addiction may also have a class or ethnic dimensions such as permissive drinking by men in certain Nepali communities of locally brewed *raksi*.

The discussion of intrahousehold conflict in this study is based on an integrated approach. At the household level both structural causes of domestic conflict, namely poverty and deprivation, are explored alongside causes stemming from an interaction of social constructions

of masculinity and femininity under patriarchy, with caste, ethnicity, and social class. As a result, we include examples of domestic conflict stemming from the perceived violation of gender norms by women or cultural norms particular to the community in this study. It is also recognized in the study that while not all domestic conflicts necessarily lead to the perpetration of violence against women, violence is nevertheless a matter of concern to women due to its cultural and social sanction in many communities in India and Nepal. Intra-household conflicts and violence – emerging either from structural stressors such as poverty or deprivation, or from socially constructed norms of behavior for women and men – are arguably the single most crucial issue of concern for women, as it emerged from the interviews. In addition, the role of addiction in triggering household conflict is also examined. How women’s co-operatives and their members have mediated domestic conflicts and addressed cases of gender-based assault are therefore important aspects that have been considered. Examples and narratives provide women’s own perspectives on domestic violence and conflict and illustrate the scope of women members’ peacebuilding activities within the home.

### ***1.4.2 Women and Violent Civil/Military Conflict***

Although intrahousehold conflict remains one of the prime concerns of women, the rise of violent civil and military conflict in several parts of the world in recent times and its consequences on women has been the focus of much feminist work. Feminist scholarly work on large-scale, protracted violent conflict points to the distinct and disparate consequences of war or civil insurgency on women. In the event of violent conflict, women in conflict zones become vulnerable to sexual and gender-based violence as well as massive displacement and destitution. Since men are often mobilized into armies or militias during the course of the conflict or are the first to migrate out of conflict areas in search of stable employment, women are the ones to stay behind and become the immediate providers and protectors of their households during wars. In the absence of men, women also become responsible for the livelihoods and survival of their families (Jacobson 1999). In addition, Behera (2004) states that in cases of mass displacement, about four-fifths of war refugees are women and young girls who experience violence, often of a sexualized nature, during their flight. Other scholars argue that systems of prewar gender inequalities, war economies and the destruction of homes and livelihoods place women and girls at extremely high risk for trafficking across international borders (Mazurana *et. al.* 2005). Corrin (2004) considers trafficking and prostitution of women during and after conflict a logical consequence of the feminization of poverty that war-time displacement entails. Pillay (2001) argues that women in situations of violent conflict also continue to face the consequences of gendered violence long after ceasefire, in the form of health issues and psychological problems.

However, women are far from simply becoming ‘victims’ of conflict. As several studies of war across the globe have shown, women in conflict have diverse roles as active perpetrators, supporters and resisters of conflict (see, for instance, Moser and Clark 2001). Women have participated in the military and in militias as ‘frontline combatants, spies, messengers, porters, and “wives”’ in armed conflicts in Africa, South Asia, Latin America and the Middle East (Mazurana *et. al.*, 2005, p. 2). In addition, civilian women in violent conflict have

demonstrated remarkable agency and will in ensuring their families' survival through the worst of times. Much qualitative work such as ethnographic inquiry and oral testimony in feminist literature also focuses on how gender roles are constantly renegotiated in situations of protracted social conflict (Moser and Clark 2001; Turshen and Twarigamariya 1998; El-Bushra 2000) by which civilian women emerge as leaders of their communities and builders of peace. A strong case is therefore made for greater inclusion and visibility of women in post-conflict processes and reconstruction.

### ***1.4.3 Structural Violence and its Gendered Impacts***

While domestic violence and violence during violent conflict are overt and immediate-impact types of assault on women, structural forms of violence against women is subtle and many-layered. Structural violence was a term coined by Johan Galtung, who pointed to the limitations of understanding peace simply as an absence of violence. Rather, Galtung (1969) states that structural violence is deeply ingrained in the social structure that disadvantages certain individuals or groups politically and economically, through their systematically unequal access to resources, political access/power, education, health care and safety. In addition to being a problem in itself, structural violence can normalize iniquitous institutions in society and thus contribute to the creation of grievances that legitimize direct violence. Nordstrom (1994) expands the term to include less visible and persistent forms of violence at multiple levels – personal, domestic, community and societal – that arise out of unequal power relations. Harris and Lewis (1999, p. 30) state that the 'exploitation, neglect and repression of structural violence' may kill slower than direct violence but end up killing many more in the longer term. Structural violence may include gender discrimination at work (or occupational violence), forms of sexual harassment, exploitation, caste-based, religious or ethnic discrimination (sometimes operating in conjunction with gender discrimination) and the prevalence of other forms of social injustice such as crime or corruption. Women do recognize such violence for its true nature: the creation of situations of fundamental insecurity and loss of well being for women. Feminist scholars often point to this situation of perpetual insecurity that women must face in many (patriarchal) societies and argue that it is but a continuum of war (Meintjes *et. al.* 2001).

Economists studying the labor market have gathered significant evidence of gender discrimination in the labor market results (Oaxaca and Ransom 1994; Altonji and Blank 1999). Anecdotal evidence and qualitative studies have also revealed the unpleasant working environments, exploitative and disrespectful treatment of women and sexual harassment in the work place as a result of such discrimination (see, for instance, Fernandez-Kelly 1997). Women also constitute a large percentage of workers in the informal sector in developing countries such as India and Nepal –i.e. women in petty trading and production, home-based workers, artisans etc. – and face continued exploitation or harassment in their daily lives. Within the household, gender discrimination may have serious outcomes such as female feticide and sex-selective abortions, leading to the 'missing women' phenomenon at the societal level (Sen 1992). Cultural practices may reinforce gender discrimination in the forms of dowry deaths, bride burning and honor killings. Further, caste-based and religious discrimination, working alongside gender discrimination, can not only increase women's inse-

curity, but also have the potential to become serious episodes of direct violence at any time. Finally, crime and corruption may also be indirect triggers of social violence and their prevention important for security and well-being.

#### ***1.4.4 Women and Peacebuilding***

Given these various forms of violence that women face in their everyday lives, the unequal effects of conflict and violence on women, and the longer-term implications of such conflict for women, it emerges that women must be primary stakeholders in building and maintaining peace in their households and communities. However, it seems purely instrumental to argue that women should be stakeholders and peacebuilders because they are also the bearers of the costs of conflict.

A more crucial reason, perhaps, for arguing for the participation and involvement of women in reconstruction and peacebuilding processes is that only such inclusiveness will result in the building of lasting peace in communities endemically afflicted by conflict. By virtue of their (subordinate) position in society, women's experiences of conflict differ significantly from the 'male stream.' For instance, while society may neatly categorize times of 'peace' vis-à-vis times of 'being at war', states of conflict and violence are everyday realities for women; negotiating such conflict and mediating for peace are their everyday activities. As Meintjes *et. al.* (2001) state, there is really no distinguishing line between war and peace where women are concerned given that their everyday lives are rife with insecurity, fear, and the potential for physical assault or material collapse. Women, as revealed by the narratives in the following chapters, are in a state of emergency constantly. Consequently, their perspectives on what conflict is or what building peace might entail are likely to provide new insights into the processes of conflict mediation and peacebuilding. Perspectives emerging from women's experiences have the potential to cast a revealing spotlight on the inherent biases in social structures and on hidden inequalities of power; it becomes possible to understand how the advantages and disadvantages created by conflict may be systematically reproduced for women by virtue of their position in society.

#### ***1.4.5 Women's Co-operatives and Peacebuilding***

This study aims to fill a significant gap in the literature on the role of women's collective organizations – namely, co-operatives – in peacebuilding in conflict-affected societies. While Shima and Ghale (2007) explore how, during and after the Maoist conflict in Nepal, co-operatives in conflict-affected rural areas helped women to survive, to manage their livelihood options, and to look after their families through the provision of credit extension services, counseling and skills development training, this study includes case studies from both India and Nepal. It goes beyond the economic assistance co-operatives provide in situations of conflict, to also include the (non-economic) impacts women's co-operatives have had in conflict-affected communities. Following Kiriwandeniya (2007), the definition of conflict is expanded to multiple levels (explained in greater detail in Section 1.3 above) for a more cohesive picture in this study. The objective is to better understand the role women's co-operatives can play, not only in mediating conflict, but also in empowering women to emerge as leaders for

peacebuilding, and in mobilizing the community for building sustainable peace. Given that women, in general, occupy a subordinate position in these societies and lack opportunities to be heard, we aim to understand how co-operatives facilitate women's increased participation in the social sphere and become platforms for women's collective engagement for social transformation and peacebuilding. Finally, we also explore some of the implications, dilemmas and challenges inherent in such an exercise.

### **1.5 Women's Co-operatives and Peacebuilding: Rationale**

This study aims to explore whether women's co-operatives in India and Nepal have contributed to conflict mediation and peacebuilding, and if so, how. As such, the study looks at individual members' efforts to contribute to conflict mediation and peacebuilding within households (their own as well as the homes of friends, relatives, neighbors), within the community and at the larger societal level. The study also investigates how women's co-operatives as a whole have contributed to facilitating peacebuilding and conflict mitigation in communities. Of particular interest to us are the reasons why women's co-operatives have emerged as promoters of peace in local communities. We are also interested in examining the connection between the individual and the group in this regard, namely, the ways in which individual members are empowered by the co-operative to promote peace and mediate conflict. Finally, we also examine the strengths, assumptions, limits and dilemmas of such work performed by women's co-operatives and its members and discuss future directions for women's co-operatives vis-à-vis conflict mediation and peacebuilding. These research queries are briefly summarized as follows:

How are women's co-operatives helping to reduce conflict in communities? (Domestic violence; women's rights abuses; ethnic and communal tensions; structural violence)

What is it about the women's co-operatives that enable them to provide this service in their communities?

How have membership in co-operatives and/or participation in specific training programs encouraged women to be leaders in their communities? Do women seek out leadership roles? Or does the community naturally go to them because of the training and skills they possess?

What are some of the challenges that co-operatives and members face when attempting to promote peace and mediate conflict? What are some of the limits and dilemmas in peacebuilding work by women's co-operatives?

The importance of such an inquiry cannot be underestimated for the following reasons:

#### ***1.5.1 A Bottom-up Approach to Peacebuilding***

The approaches to peacebuilding might be broadly categorized into two kinds: (a) a top-down approach where donor organizations devise programs for reconstruction and peace building and allocate funds usually based on peace conditionalities, and (b) a bottom-up approach which involves and engages women and men at the grassroots levels to build peace and promote political reconciliation and economic support. While top-down approaches to peacebuilding have

occupied the center stage in discussions of peacebuilding in the literature, bottom-up approaches remain severely under-researched. In conflict-affected communities, it is nevertheless important to know how consensus is built for peace and how ordinary people engage in reconciliation activities and peacebuilding in their day to day activities. However, as conflict mediation experts themselves agree, such consensus and popular effort is essential for building a lasting peace. This study, through its exploration of peacebuilding efforts of civilian women at the rural and grassroots levels, aims to fill this very lacuna in the literature.

### ***1.5.2 Peace and the Role of the Co-operative Movement***

Co-operatives have the potential to become brokers of peace in conflict-affected societies. Co-operative principles of operation - voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training and information, co-operation among co-operatives and a concern for community – present an alternative model of development that relies on the building of trust and fostering community participation for social good. Such an alternative perspective arguably has great potential to break the vicious cycles of violence that conflict-affected societies often find themselves stuck in. Peace can be established and maintained only when members of the community have a direct stake in it. Through emphasizing equal opportunity, productive teamwork and the restoration of trust, co-operatives can lead individual members and entire communities to sustainable peace. This study, therefore, aims to examine this peacebuilding role co-operatives have the potential to play.

### ***1.5.3 Women's co-operative organizations and peacebuilding***

A significant rationale for such a research project is also to understand better how and why women's co-operatives, in particular, have the potential to emerge as mobilizers of peace in conflict-affected communities. Further, a significant question to explore is how these co-operatives have enabled women to overcome personal and social obstacles to emerge as leaders for justice and peace in their communities. It is hypothesized that in contexts such as India and Nepal where women are, in general, relegated to a subordinate position in society, co-operatives provide a platform for women to gather, to share their experiences and to undertake action on the basis of those shared experiences. In other words, where individual women might find resisting hardened social structures or cultural practices difficult, or where individual women's voices can be drowned out, collective resistance and unified action may mitigate women's lack of social power or voice and endow them with opportunities to face social injustices, violence and discrimination. Second, it is also hypothesized that when women's capabilities are strengthened and their silences broken through the co-operative's support, they emerge as effective, just and conscientious peacebuilders in their households and communities. This study aims to explore precisely this aspect of women's co-operatives in empowering women for justice and peace.

## **1.6 Case Study Co-operatives: Gujarat, India (SEWA Federation) and Nepal (CMF and allied co-operatives)**

This report focuses on two country case studies. Both the cases selected for this study, Nepal and Gujarat, India have seen violence occur at every level of society. Intrahousehold conflict and domestic violence (wife beating, sexual violence) are prevalent in both societies (Dhakal 2008; Visaria 1999). Domestic violence against women – for reasons such as the wife’s perceived disobedience to her husband and elders in the marital home, women’s perceived disregard or disobedience of rigid gender and cultural norms, dowry related problems, for bearing daughters and not sons, or arising from generalized discrimination in patriarchal settings - is oftentimes socially sanctioned. Accounts from India and Nepal contained in this report document the efforts by women’s co-operatives and individual members to prevent such violence, spread awareness against it, provide justice in the cases of its occurrence and to raise consciousness for peace, equality and fairness within the household.

At the level of the community, Gujarat in India has seen inter-household tensions in the form of severe communal rioting in the recent past. Ahmedabad city, in particular, has had a history of communal riots in the post-independence period with violence exploding in 1969, 1985-86, 1992-93, 1999 and 2002. The most recent occurrence of communal violence in 2002 was arguably also the most horrific, with massive loss of life, destruction of property, loss of livelihoods and particularly grievous perpetration of sexual violence against women. These instances of communal violence are especially ironic given the close connections of Gujarat with Mahatma Gandhi. During and in the aftermath of the 2002 communal riots, the Self-Employed Women’s Association (SEWA) Federation intervened in the relief camps by providing much needed relief to displaced riot victims. Besides running 4 of these camps, SEWA Federation and its co-operatives also stepped in to provide women in the camps with some means of livelihood, access to basic health care, child care, and counseling. Employment was generated for 805 women in these camps through the provision of stitching and craft work. In the aftermath of the riots, SEWA Federation’s co-operatives continued its work with the women in these camps through the Shantipath programs carried out with the support of CCA and other donors. The case study of SEWA Federation and its co-operatives highlights these instances of peacebuilding in affected communities, as well as individual members’ accounts with regard to promoting reconciliation and amity between the two communities. SEWA Federation also being a Gandhian organization, it was of interest to note the ways in which the co-operatives have applied Gandhian and co-operative principles together to mitigate conflict and build peace in the sphere of their activities.

Nepal, on the other hand, emerged from a ten-year long Maoist insurgency in 2006 which claimed the lives of several hundreds and resulted in widespread displacement, loss of property, and destruction of infrastructure. The total casualties due to rebel and army activity in the conflict are estimated at around 12, 700 (Douglas 2005). In the post cease-fire period and following its transition from monarchy to democracy, Nepal is faced with the massive task of formulating its new Constitution in a politically unstable, charged, and not-always-harmonious setting. This process was started in 2008, with popular elections being held to the Constituent Assembly. The case study on Nepal focuses on the Center for Microfinance (CMF) and its allied co-operatives. In the period of Nepal’s transition to a new democracy, CCA sponsored a project with CMF’s co-operatives focusing on voter education and advocacy in the run-up to the Constituent Assembly elections. This project, titled ‘Ensuring the In-

clusion of Women in Nepal’s Emerging Democracy,’ was part of a larger project carried out by the Canadian International Development Agency (CIDA) called Developing Democracy in Nepal (DDN). The impact of the DDN project in mobilizing women members and enabling women’s co-operatives to promote peacebuilding at the grassroots level is of particular interest to us in the Nepal case study. Through the case study we document women’s perspectives on conflict and violence in the *Naya* (New) Nepal, their understanding of women’s rights and human rights through the DDN project, and instances of how information from the project as well as support from their co-operatives enabled women to counter conflict and violence and emerge as peacebuilders in their local communities.

In addition to domestic violence and civil or communal conflict, structural violence— manifested as gender-based discrimination, ethnic or caste-based persecution, exploitation, sexual harassment, and prevalence of crime and corruption – persists in both countries. The case studies also document examples of these and efforts by SEWA Federation and its allied co-operatives in India and CMF and its allied co-operatives in Nepal to overcome structural forms of conflict and promote harmony in communities. It is hypothesized that women’s co-operatives in Nepal and SEWA in Gujarat, India, have played a significant role in conflict mediation, in reconstruction and in peace building. The case studies, therefore, aim to investigate *how* (and if) women’s co-operatives have contributed in concrete ways to conflict prevention and peacebuilding in local communities affected by conflict and the *specific conditions* in these co-operatives that have enabled women to take on these peacebuilding roles.

## 1.7 Methodology and Field Work

### 1.7.1 Methodology

#### *Step 1 – Secondary information*

A thorough analysis of project documents was a first step in assessing the processes by which capacity building for peace took place in the women’s co-operatives in India and Nepal. This includes looking into histories of the organization, summary of activities, relevant project documents, training manuals used in capacity building, and project evaluation reports. In the case of Nepal, this stage entailed a detailed reading of project documents and reports from the DDN project, and into the proceedings and presentations in the national workshop held in February 2009. In the case of India, CCA had been involved in the activities of SEWA and its allied co-operatives for a much longer time period, i.e. over 15 years. Therefore, gathering in-depth background information for this entire period was not feasible. However, contextual information on the sum total of CCA’s support and training to SEWA and its affiliated co-operatives and its relevance to peacebuilding was gathered through reports of the Shantipath programs and SEWA’s other reports.

#### *Step 2 - Focus –group discussions*

Focus group discussions (FGDs) were valuable to incorporate members’ perceptions of how

their participation in these projects has led to consciousness-raising amongst co-operative members and the formation of 'positive social capital' in various ways. In India, FGDs preceded individual in-depth interviews and helped to refine the questions in the individual interview questionnaires. Through five FGDs held at the offices of SEWA Federation or at the co-operatives, participants were asked to reflect on the meaning of peace, its importance and the activities they carried out in pursuit of domestic or community peace. Also relevant was the role of the co-operative in building its members' capacities to promote peace, reconciliation and justice. The FGDs were sites of lively debate and interaction amongst participants with respect to larger questions of women's roles in building peace.

In Nepal, the geographical terrain and difficulty of access made it difficult to carry out FGDs prior to interviews. Five FGDs were held in the 12 co-operatives selected for this study. The FGDs were typically held in the particular co-operative's office in the mornings, followed by in-depth interviews in the afternoons. The FGDs consisted of a mixed group of participants: from a variety of class, caste and ethnic backgrounds, and trainers, trainees and non-participants from the DDN project. The discussion focused on how co-operative membership and/or the DDN training helped to broaden members' political and social awareness, and how this has, in turn, built their capacities to translate awareness into action in their daily lives.

### *Step 3- Interviews*

Initial in-depth interviews of project managers and trainers in SEWA and CMF helped to refine the conceptual elements in this study and to gain a better understanding of field conditions, context and background. Interviews of co-operative members provided valuable information about their experiences with conflict mediation and peace building in their families and communities. Interview respondents were chosen to (a) to adequately incorporate the specific stories that CCA would like to document, and (b) to incorporate as much diversity (of class, caste, religion, ethnicity) as possible in the interview pool. The interviews were semi-structured and open-ended, to allow participants to reflect upon their experiences fully and present all the relevant information, and to allow for greater flexibility in follow-up questioning. The focus was on specific instances of women's leadership in conflict mediation and peacebuilding undertaken at the intra-household, inter-household, community and district levels.

*Ethical considerations:* Since this study was on human subjects' responses, the required steps were taken at every stage to ensure confidentiality of interview and FGD respondents. These steps included taking their oral (recorded or witnessed) or written permission before interviews/focus groups, and ensuring that any participation was out of free will. The purpose of the study was clearly explained to each FGD and interview respondent clearly and their permission was taken before taking any recordings. Since the study pertained to documenting examples of peacebuilding and conflict mediation, permission was also taken from participants to pull specific quotes from FGD and interview responses. None of the participants expressed any reservations about being quoted directly or having their names appear in the report. However, efforts were made where necessary to conceal specific identities in some examples due to the sensitive nature of the discussion.

Research assistants were provided with training in the ethical precepts of research with human subjects. Recordings were taken of all primary data collection efforts (FGDs and interviews) to ensure quality control and consistency in methods. These were kept confidential and returned to CCA at the end of the research.

#### *Step 4: Analysis and Writing*

Translation and analyses of focus group and interview data took place alongside data collection. Simultaneous analysis of data also provided the author with preliminary indications of the major themes and categories in discussing the central ideas of this report, which were subsequently used in report writing.

Writing of the report was completed in the months of February and March 2011.

#### **1.7.2 Field work**

Field work for this project was carried out in January 2011. SEWA Federation and its allied co-operatives were visited for this study in the early part of January. About 10 days were spent in India for on-site visits to co-operatives and for focus group discussions and in-depth interviews. Around 19 days in January were then spent in Nepal traveling to co-operatives in the Eastern and Central parts of the country. Out of 50 co-operatives, 12 were selected randomly for field visits. In the central region, co-operatives in Kathmandu, Chitwan, Dhad-ing, Tanahu and Kavre districts were covered, while co-operatives near Biratnagar (in Morang, Saptari and Siraha districts) were covered in Eastern Nepal.

#### **1.8 Challenges and constraints in Research**

The undertaking of such a study comes with its own set of challenges and difficulties. The theoretical underpinnings of the research questions and their implications have been addressed elsewhere in the document (see Conclusions chapter). Here, however, I would like to focus on the practical difficulties of carrying out this study.

The first difficulty, as with any such project, involves the number and scope of the co-operatives in India and Nepal. SEWA Federation oversees 103 member co-operatives (SEWA ten-year Report 2010), while around 49 savings and credit co-operatives in Nepal participated in the “Ensuring the Inclusion of Women in Nepal’s Emerging Democracy” (DDN) project. Given this large number of co-operatives in both countries, the brief time period for field work (one month), and the difficulties of physically accessing some co-operatives given their remoteness (in Nepal especially), it was not possible to gather interview or focus group data from each co-operative. In light of this, the project focuses on data gathered from around eight co-operatives in SEWA Federation in India and twelve in Nepal. This was an acceptable number of co-operatives on which to base some of the conclusions of this study.

The intensity of field work implied substantial reliance on research assistants in India and

Nepal. The research assistants – Rashmi Joshi in India and Mimu Raghubansi in Nepal – were chosen well in advance on the basis of their familiarity with the co-operatives under study and their experience in carrying out similar research in the past. In addition, both were advised on the particulars of this project before interviews and focus groups commenced. Besides an exceptional level of commitment, sincerity and professionalism from both the research assistants, the research also benefited from their eye for detail, their perceptiveness of field conditions and their valuable feedback on interview and focus group questions.

Language differences did not prove to be a major debacle for this study, given the principal investigator's comfort in speaking Hindi in India and in understanding Gujarati and Nepali in India and Nepal respectively. The research assistants translated the questionnaires from English to Hindi and Nepali in both countries respectively. Responses of interviewees and focus group participants were translated back to English from recordings subsequently. While it is possible that nuances of meaning are lost in translation, the principal investigator's cultural comfort helped to mitigate these losses to a significant extent: being a cultural 'insider' (Indian/ South Asian) I was able to understand facial expressions, gestures, sarcasm and humor to a greater extent than would have otherwise been possible. Where my comprehension was incomplete, the assistance and careful focus of the research assistants helped to overcome these limitations to a great degree. Since recordings and transcripts were also available, I was able to ask for further clarifications where necessary. These steps have enabled the presentation of interview responses with minimal potential for misunderstanding.

Interview and focus group questions were designed to be simple and straightforward. The questionnaires were open-ended and allowed for participants to present the full extent of information they deemed necessary. The interview and focus group questions served as guidelines and conversational prompts in most cases, rather than as rigid pegs for answers.

## 1.9 Acknowledgements

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### **1.10 Organization of the Document**

The key focus of this research report is to examine how women's co-operatives and their members in India and Nepal have emerged as conflict mediators and peacebuilders in their household, neighborhoods and communities. As such, the document is organized as follows:

Chapter 1 provides an introduction to this study and a comprehensive review of relevant literature. This chapter includes an introduction to the case-study organizations, the key questions and scope of such a study, and a discussion of the methodology involved.

Chapter 2 details the experiences of women's co-operatives in Gujarat, India with regard to peacebuilding.

Chapter 3 documents the experiences of women's co-operatives in Nepal with respect to peacebuilding and conflict mediation in the post-conflict, newly democratic state. Particular focus is on the DDN project carried out in Nepal and its impacts on building women's capacities as peacebuilders.

Chapter 4 summarizes the results and conclusions from this research study and analyzes the findings from India and Nepal. The theoretical and practical limitations, challenges and dilemmas of having women's co-operatives perform peacebuilding activities are also addressed. Possible solutions and future directions are also explored briefly.

Appendices at the end of the document contain other relevant information that facilitates the reading and interpretation of this document. These include a list of co-operative principles, field work itineraries and focus group and interview questionnaires.

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## Chapter 2

# Women's Co-operatives and Peace in India: a Case Study of SEWA Federation and Allied Co-operatives in Ahmedabad, Gujarat

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### 2.1 Introduction

This chapter focuses on peacebuilding and conflict mediation by women's co-operatives in the state of Gujarat, India. The co-operatives in this case study are organizations coordinated by the Self-Employed Women's Association (SEWA) Federation in Ahmedabad, the capital city of the state of Gujarat. Through a close examination of a few of these women's co-operatives, we hope to gain further information on how SEWA Federation and its allied co-operatives have empowered their women members to emerge as peacebuilders within households, in their neighborhoods and in the community in general. We also examine how women themselves view conflict and peace, how they have used the co-operative as a platform for peacebuilding and what further challenges remain in this regard.

Section 2.2 provides a brief history of SEWA Federation and allied co-operatives. Section 2.3 highlights the projects undertaken in collaboration with SEWA Federation in the last few years. Sections 2.4 and 2.5 recapitulate the rationale for such a study and the methodology followed. In sections 2.6 and 2.7 we examine the contexts of conflict women co-operative members find themselves places in through their own voices and narratives and the strategies they have employed in addressing conflict and building peace. The role of the co-operative in empowering women to pursue these strategies for violence prevention, conflict mediation and peacebuilding emerges clearly in these sections. Section 2.8 presents a further analysis of these strategies. In Section 2.9 we discuss the nature and impacts of women's co-operatives' peacebuilding work and the emergence of women as peace leaders in their communities. Section 2.10 examines some of the dilemmas and challenges that emerge from the India case study with regard to peacebuilding by women's co-operatives and their members. Finally, Section 2.11 summarizes and concludes this chapter.

### 2.2 SEWA Federation and Allied Co-operatives

The Self-Employed Women's Association (SEWA) was founded in 1972 as a trade union based on Gandhian principles. The trade union was initially formed in order to take up issues faced by women workers in Ahmedabad's (and India's) large and dispersed informal sector, which seldom found representation in the larger unions that typically organized (usually male) workers in one kind of industry. The term 'self-employed' covers a broad range of women workers – home-based workers in textiles, crafts, and petty commodity production (such as weavers, potters, artisans, incense and *bidi* (South Asian cigarette) makers, quilt

2. The author would like to thank Rashmi Joshi for invaluable research assistance during this project and Anna Brown for excellent feedback. I also owe a huge debt of gratitude to the office staff of SEWA Federation and the women co-operative members who contributed their time and energies towards participating in interviews and FGDs. All errors and omissions are, of course, my own.

makers, patchworkers, embroiderers, metalworkers, masons etc.), women traders and service providers (such as vegetable and fish producers and vendors, cleaners, home care workers, agricultural and construction workers, health and child care workers etc.) and street vendors and hawkers eking out daily existences through petty trade – who are not usually in any formal employer-employee relationship and who are characteristically vulnerable to extreme poverty, exploitation, abuse and social harassment (Rose 1992). The SEWA union sought, therefore, to organize these ‘self-employed’ women into a union in order to combat these common persecutions as well as for economic self-reliance. In addition, the association also seeks to provide avenues to self-employed women for stable and meaningful employment and access to financial, health care and social security services.

SEWA also succeeded in organizing and promoting several co-operatives, despite outdated or non-existent laws and policies regarding co-operatives and the difficulties of co-operative registration and recognition. Starting with the Mahila SEWA Sahakari Bank in 1974 (now simply known as SEWA Bank), the number of co-operatives under SEWA grew to 33 in number in 1992. At this point the members realized the need for an apex body to oversee and support all the co-operatives under SEWA’s aegis. The SEWA Federation was thus set up in 1992 as an apex co-operative body with the objectives of providing support to the co-operatives, ensuring the active participation of members and acting as a focal point for a nexus of co-operatives at the state level. At the time of its establishment, it was the first women’s federation in Gujarat, as well as in all of India (SEWA Federation Five-year Report 2010). The Federation also sought, therefore, to promote women’s active participation and leadership within the male-dominated co-operative movement in India. Since the time it was formed, the number of member co-operatives in the Federation has increased from 33 to 103 in 2009 (SEWA Federation Five Year Report 2009), around 4.17 percent of the total number of women’s co-operatives in the state of Gujarat.

The SEWA Federation facilitates the formation, capacity building and smooth working of the collective family of SEWA’s co-operatives, working in the six broad areas of credit, livestock, land and agriculture, artisanal production, trading and services (health, home care, construction, catering etc.). Its objectives and strategies include bringing self-employed women into the mainstream through the co-operative movement; enhancing the socio-economic development of its members; enhancing the members’ skills through training and education; providing advisory services to member co-operatives; providing technical support and management training (accounting, auditing, planning etc.) for the self-reliance of member co-operatives; and advocating policies at the state and central levels that address the concerns of the co-operatives and its members (SEWA Federation Ten-year Report 2010).

### **2.3 CCA’s Role**

The Canadian Co-operatives Association (CCA) has had a long association with SEWA, and has supported various projects with SEWA Federation and its allied co-operatives for over fifteen years. Since 1993, CCA projects with SEWA have included financial support for capacity building in the health and child care co-operatives from the time of their establishment, marketing and management training of the products in the artisan co-operatives, and

other training and policy support programs throughout the Federation. The aims of CCA's support to SEWA Federation has focused on strengthening the capacities of the Federation itself to provide quality services to its affiliates and to increase the Federation's sustainability through the development of a cost-recovery strategy and an institutional assessment.

CCA, with the financial support of the Canadian International Development Agency (CIDA) has provided support to the Gujarat State Women's SEWA Co-operative Federation to improve the Federation's ability to assist the growth of its members. Projects have also included direct assistance to member co-operatives, focusing on:

- expanding the economic viability of the affiliate co-operatives,
- improving livelihoods of the co-operative members, their professional skills and their access to the services of the co-operatives, and
- providing skills training specific to the needs of the co-operatives, equipment, and training in marketing and business and co-operative management.

More than 100 women's co-operatives have been supported, with over 90,000 members.

## **2.4 CCA, SEWA's Co-operatives and Peacebuilding: Rationale and Key Questions**

In addition to the various projects of co-operative development, livelihoods protection and skills enhancement undertaken by SEWA Federation and its allied co-operatives with CCA's support, there were preliminary indications through project evaluations that SEWA's co-operatives and its members have emerged as important agents for peace building and conflict resolution at various levels – within the household, in neighborhoods and in the broader community – and as platforms for combating injustice, exploitation, discrimination and other forms of structural and physical violence. Being an organization based on Gandhian principles of truth, justice and non-violence, it was of interest to note the ways in which SEWA's co-operatives have promoted peace and mitigated conflict in the sphere of their activities.

Therefore, this project aims to document examples of conflict mitigation and peace building by selected women's co-operatives affiliated with the SEWA Federation in Ahmedabad, Gujarat. This study is especially germane for three reasons:

In the case of Gujarat, India, in addition to the prevalence of (oftentimes socially sanctioned) domestic violence or conflict (wife beating, sexual violence, dowry-related violence, verbal abuse and altercation etc.) at the intra-household level (see, for instance, Visaria 1999), severe communal violence has also erupted on several occasions in the recent past. The most recent communal riots in Gujarat in 2002 left Ahmedabad city economically and socially paralyzed for several weeks. The longer term consequences of this violence have been the erosion of mutual trust between the Hindus and the Muslims and for other forms of discrimination to emerge in the wake of violence (Varadarajan 2002). Given this context, it becomes important to know if and how co-operatives, especially the women's co-operatives of SEWA, as well as their individual members, have functioned to restore the eroded mutual trust and respect between communities in Gujarat.

If co-operatives are indeed an important resource for peace in communities, such a study can be instructive in other, similar contexts of conflict and/or structural violence. Without seeking to under-emphasize the relevance of context, a study of the conflict mitigation and peacebuilding activities of women's co-operatives – whether undertaken deliberately or entirely accidental – would be helpful to illustrate ways in which this important resource may be harnessed in situations of generalized social violence, conflict or disharmony.

Finally, this study focuses on women's own narratives and perspectives on conflict and peacebuilding. The focus is on women's own stories of the conflicts they face in their lives as self-employed women and as co-operative members, and the ways in which they have used co-operatives as a platform for peacebuilding and for mediating these conflicts. The study highlights benefits of the emergence of women's co-operatives and women members as leaders in peacebuilding, but also reveals the caveats, challenges and dilemmas faced by co-operative members in these peacebuilding activities. As such, this study becomes a valuable resource for the planning and implementation of future activities and strategies in conflict-torn communities.

Some of the key questions that this study focuses on are as follows:

How are women's co-operatives helping to reduce conflict in communities (including domestic violence and conflicts, communal tensions, caste tensions, sexual abuse and harassment, gender discrimination, land conflicts etc.)? Why is this role played by women's co-operatives important to consider? How do women view conflict and peacebuilding themselves?

What is it about the women's co-operatives that enable them to provide this service in their communities? What specific factors of co-operative membership empower women? Why are these features unique to co-operatives?

How has membership in co-operatives and/or participation in training programs encouraged women to be leaders in their communities? How have these projects contributed to developing women's capacities as peace builders?

Do women seek out leadership roles? Or does the community naturally go to them because of the training and skills they possess?

What is the significance of this development? What have women gained through these projects? What have been the caveats? What are some of the constraints, and what are solutions or things to consider in the future?

## **2.5 Research Methodology**

Field work in India was carried out in January 2011, during which time the consultant visited SEWA Federation in Ahmedabad and the offices or workplaces of several allied co-operatives in and around Ahmedabad. Field work for the India study consisted of the following three steps.

### ***2.5.1 Gathering Secondary and Background Information***

A thorough analysis of existing information on CCA and SEWA Federation's projects was the first step in assessing the processes by which capacity building for peace took place in India. In the case of India, CCA has been involved in the activities of SEWA and its allied co-operatives for a much longer time period, i.e. for over 15 years. Therefore, gathering in-depth background information for this entire period was not feasible given the time constraints. However, some contextual information on the sum total of CCA's support and training to SEWA and its affiliated co-operatives was followed up on. This involved looking into some project documents, into training processes and methods used in capacity building training, and into project evaluation reports. SEWA Federation's five- and ten-year reports (cited under references), in particular, provided useful summaries of various projects undertaken by SEWA Federation and its allied co-operatives. Also useful were project evaluations conducted by IRMA and IIMA (also cited) at various periods of time on other CCA projects mentioned above and evaluations of the Shantipath program SEWA undertook after the communal riots of 2002.

In order to gain further contextual insight, the first phase of field work in Ahmedabad was devoted to interviewing the president of SEWA Lalitha Krishnaswamy and the CEO Labhuben Thakkar, who provided an overview of SEWA Federation's work, into the Federation's role in coordinating the co-operatives, and into the co-operatives' relationships with peacebuilding. Interviews with SEWA's founder Ela Bhatt and the coordinator of SEWA's social security co-operatives Mirai Chatterjee were also invaluable in gaining perspective regarding the study questions and into the Gandhian principles of peace that permeate SEWA's functioning.

### ***2.5.2 Focus Group Discussions***

As the next step of this study, five focus group discussions (FGDs) were also held in the first week of field work. FGDs were held with the fish-vendor (Matsyagandha) and artisans (Kalakruti) co-operatives at their respective workplaces. The third FGD was a combined one with members of the cleaning (Saundarya), home care and catering (Trupti) co-operatives. The fourth FGD was held at the social security main office and comprised of members working on child care, health care and insurance. The final focus group featured members from the vegetable grower's (Vanalaxmi) co-operative.

The FGDs were valuable to incorporate the co-operative members' perceptions of how their participation in the co-operative's and the Federation's activities has led to the formation of mutual trust and confidence in various ways, directly and indirectly contributing to household and community peace. FGD responses also pointed to how co-operative membership has broadened the member's social and political awareness, and how this has, in turn, built their capacities to translate that awareness into action in their daily lives. Some interesting arguments and debates also unfolded in these FGDs with respect to women's roles and women's leadership in building and maintaining peace.

The qualitative data generated by the FGDs helped not only to gain additional insights on

the contexts in which these different co-operatives operated on a daily basis, but also to sharpen the in-depth interview questions in the next stage.

### **2.5.3 In-depth interviews**

Based on the preliminary information generated through secondary sources and focus group discussions, the interview questionnaire was formulated and refined (see Appendix for a copy of the questionnaire). The interviews were semi-structured and open-ended, to allow participants to reflect upon their experiences fully and present all the relevant information, and to allow for greater flexibility in follow-up questioning. The focus was on specific instances of conflict mediation and peace building undertaken by participants at intra-household, inter-household and community levels, as well as on women co-operative member's leadership and initiative in utilizing opportunities for peacebuilding and conflict mediation.

The in-depth interviews of women members resulted in valuable information about their experiences with conflict mediation and peace building in their families and communities. Interview respondents were chosen in order (a) to adequately incorporate the specific examples of women's co-operatives' peacebuilding, and (b) to incorporate as much diversity (of class, caste, religion, and ethnicity) as possible in the interview pool. Specific follow-up questions were also asked if it emerged during the interviews that the participant was or has been involved in rehabilitation and reconciliation work in the aftermath of the 2002 communal riots.

## **2.6 The Contexts of Conflict**

As mentioned in Chapter 1 of this report, the term 'conflict' has been employed in a broad way throughout this study, to denote violence and disharmony at multiple levels of analysis – within the household or extended family, in the neighborhood, as well as within the larger community. In the FGDs and interviews, participants themselves addressed the topic of 'conflict' broadly, and referred to various contexts in which they felt such conflict in their everyday lives. Correspondingly, peace was also interpreted at multiple levels. Depending upon the context, peace, translated into its Hindi/Gujarati equivalent *shanti*, was understood by some as inner harmony in the face of external tensions and pressures, as fortitude in the face of threats of violence or adverse social and economic circumstances, or as broader social harmony between groups of people. In spite of these conceptual striations, which are discussed in greater detail in the following sections, certain common themes emerged in women's descriptions of the conflicts they face.

### **2.6.1 Intra-household Conflict and Domestic Violence**

One of the most common occurrences of conflict for women is within the household. The sources of such conflict are several – poverty, deprivation and economic stress, the perceived breaking of traditional gender norms by women, perceived violation of cultural norms and/or dowry-related persecution by the extended family, and addiction and resultant behavior of the spouse. Conflicts arising due to poverty or a perceived violation of rigid gender norms re-

sult in chronic stress within the household, becoming outright violence only in extreme cases. Certain other episodes of conflict – especially those to addictions and dowry-related persecution – erupt into outright domestic violence and abuse against women, and in the worst cases, they also lead to the abandonment and destitution of women. Below are women’s own narratives containing examples of the intrahousehold conflicts they face in their everyday lives.

### *2.6.1 (i) Poverty and economic stress*

‘Before joining SEWA my situation was very bad. We were deprived of money. My husband was the only earning member in a family of five. There used to be internal conflicts as a result.’

– *Hansaben, Saundarya cleaning co-operative member*

‘My husband is a singer, and income was not very stable since there aren’t too many singing programs each month. This used to give rise to a lot of tensions in the house especially with regard to bringing up the children. We would argue about it constantly, and I also felt helpless about it.’

- *Geetaben, artisans’ co-operative member*

‘If there is some shortage in the house, or some lack, it leads to a lot of tension and quarrels. Family members complain to each other ... husband and wife can also start fighting as a result. My husband drives a rickshaw and works all day ...as soon as he comes home, if I start complaining that we don’t have sugar, we don’t have oil ...he says how much can I alone do?’

*Hemaben Parmar, Saundarya cleaning co-operative member*

Such conflicts typically related to a time before women were part of the co-operative and started working, or in the initial stages of their becoming members of the co-operative. Women interviewees often ranked economic stresses as the primary source of tension, stress and conflict in their lives.

### *2.6.1 (ii) Perceived violation of traditional gender norms by women*

A second source of domestic conflict that women reported was the perceived breakdown in traditional gender roles and arrangements within the household as a result of their stepping out of the household’s confines to work.

‘I had a lot of field work and had to go out everyday for trainings etc. so they would say she goes out and roams around in places, she doesn’t work, she fools us and so on. They would not say this to my face but would talk about me when I was not around.’

- *Subhadraben, Arogya health co-operative member*

‘I used to work night and day. My husband also worked, but he did not like that I

worked with SEWA. He started saying, you cannot work anymore; you women just keep roaming around.'

- *Matsyagandha fish vendors' co-operative member*

### 2.6.1 (iii) Violation of prevailing cultural norms

'Initially when I worked late if there was an order to be completed, then I would be scolded by my brothers. If they returned early from their jobs and I had not come back yet, they would say, we are men and we are back, what is she doing staying out so late being a girl? My mother would say, don't go outside, your brothers would not like it.'

- *Rehat Ansari, Design SEWA member*

'I am a Rajput woman. Women in my community are usually veiled (in *ghunghat*). Initially I would also be that way. We would not speak at all to guests especially if they are men, and if we did, it would be from behind a partition or wall in the house without showing our faces. Then I came to Ahmedabad after getting married and my husband abandoned me when I was pregnant. I had to work and go out of the home. People would then say, look at this Rajput woman ...she does not wear the *ghunghat*!'

- *Ashaben, home care co-operative member*

As revealed by these responses, women's mobility and expression are circumscribed by rigid cultural norms. The household becomes the primary site for ensuring women's adherence to these cultural norms and any perceived rebellion or violation of these norms attracts censure and criticism from family members first. These restrictions on women become a source of conflict for women, at least in the initial stages of joining the co-operative and working outside the home.

### 2.6.1 (iv) Addictions and violence

Domestic violence is most rampant in households where male members are victims of particular addictions. These addictions, in turn, lead to health-related issues and economic deprivation in the household when all the income is spent on narcotics, alcohol or gambling. In turn, conflicts and violence are intensified in households where there are addictions.

'My husband never gave any money for (running the household); he never worried about how we were. In fact he would take things from the house – like vessels or clothes – and sell them for the money. He would also earn but he had bad habits ...gambling ...he would spend all the money there and then come back home and start beating me up.'

- *Ayesha Pathan, social security co-operative member*

'My husband is alcoholic. When I go home, he takes money from me. If I don't give

him any, he beats me. Yes, he is still very violent. Two days ago, I gave him Rs. 2000 to pay the school fees of our children. But he spent Rs. 500 on alcohol and gave the rest back to me.'

- *Jayashreeben, Matsyagandha fish vendors' co-operative member*

### **2.6.2 Occupational violence and gender-based/sexual harassment**

Resistance (of men) to women foraying into the work force, especially in occupations that were male bastions hitherto, is another source of conflict for women. Women also recounted experiences of harassment in the work place before joining the co-operative.

'I thought I would work in a factory. But when I saw the situation and people's behavior there at the factory ...there was a lot of harassment and partiality ...I felt bad about this. They would say, "Wear a saree and come in" and I would do that because I would think it is a question of my livelihood, but it felt like petty harassment against women. They would promote women who "compromised"; I could not handle all that.'

- *Ayesha Pathan, social security co-operative member.*

'When I worked outside, I met all sorts of (negative) people. You have to fight with them on a daily basis to do your work peacefully. You have to deal with them. For a woman to work in this society is a difficult thing.'

- *Pushpaben, Rachayeeta construction workers' co-operative member*

Further, despite gaining membership in the co-operative, women co-operative members recounted their struggles in the early days to gain acceptance as legitimate members of the work force in certain male-dominated occupations (such as vegetable vending or construction) and shared stories of harassment at the work place that they had to contend with.

'In the shop men would say, what work will women do here? Ask them to cook *chapattis* at home. They have no business being here....Then they would write stuff on our shop door ...beware of No. 40! Beware of these women! They would use red chalk and we would come and wipe it out the next day, only to have them write it again. Then if we are standing in the market, they would throw rotten tomatoes at us. Or wet bunches of coriander that stain clothes. They harassed us for 6 months ....'

- *Binaben, vegetable vendors' co-operative member*

'We got a space to work from the corporation, but no one let us work there. Other merchants used to insult us.'

- *Shantaben, Matsyagandha fish vendors' co-operative member*

### **2.6.3 Communal Violence**

The communal riots in 2002 left many women and their families homeless and without any livelihood. In spite of the passage of time since those riots, women vividly recounted the vi-

olence that they witnessed and the trauma and insecurity of those times.

‘During the 2002 riots, Chamanpura was heavily affected. There was no market. We had to eat *roti* with tea or water. Our situation was very bad. There were riots in our area. All our belongings were also stolen.’

*Ushaben, Matsyagandha fish vendors’ co-operative member*

‘Where I used to live –Gomatipur – was severely affected during the 2002 riots, all houses were burnt. Only our line of houses was left, all other had been burned down. Everyone had left their homes and had gone to the camps.’

*- Rehat Ansari, Design SEWA member*

In the immediate aftermath of the communal riots, many women living in the affected areas found their homes and other assets stolen or destroyed. Fish and vegetable vendors depend on open marketplaces for their daily livelihoods. When the riots started, a curfew was imposed on many parts of the city. This meant the complete closure of markets in affected areas (which were also areas in which women co-operative members were active) or limited hours of operation. The supply of goods was also affected due to restrictions on traffic. The livelihoods of women vendors –who also depended on their daily incomes for survival – were heavily affected as a result. Women co-operative members who worked in such settings also faced an insecure atmosphere when they attempted to work outside the home during these times (Interview with Lalita Swami). Muslim women in the artisans’ co-operative also reported fear of stepping out of the household in the aftermath of the riots to go to the co-operative office or to meetings, given the terrible violence women were subjected to during the riots.

‘The violence against women was terrible. People of the \*\*\* party ...they have become quite infamous. They would abort fetuses of Muslim women with their swords ....The atmosphere was very bad. We just lost all hope and trust in the community.’

*- Member, Arogya health care co-operative*

While the immediate effects of the communal violence was most severely felt by women, the longer term consequences of such violence –economic distress, physical insecurity and fear – were also felt acutely by the women.

#### ***2.6.4 Social Injustice, Discrimination and Structural Violence***

Since, for the purpose of this study, conflict was defined broadly to include any other sources of structural violence or social injustices, women were also asked about their perspectives on religious, caste and gender discrimination and other forms of economic exploitation that are sources of disharmony. Discrimination at the workplace was also a fairly common theme among women interviewees who had worked outside at other jobs before joining their respective co-operatives (also refer to occupational violence in 2.6.2).

‘I worked in a hospital before I joined the co-operative. At that time I had an infant.

My husband had left us, so I was the only source of income for the both of us. I worked at a hospital. During lunch breaks I would quickly rush home to feed my baby and then rush back to the hospital to resume duty. The doctor who ran the hospital started suspecting me of some illicit behavior when I disappeared during lunch. He questioned me and called me bad names. I could not tell him I had a baby for fear of being fired. We women have to face all sorts of things at the workplace. I was damned if you did tell him (for I would have been fired) and damned if I did not (because then he could call me names). Finally someone else explained my situation to him. But I did not like the things he said, so I left that job.'

- *Ashaben, home care co-operative member*

The household and the neighborhood were often sites of gender discrimination, with women being socialized into particular roles from childhood and families discriminating against girls in general, by denying them access to education and opportunity. The following responses evidence these attitudes.

'In our community, women do not study much. ... My mother has never worked outside. She got married young and came to my father's house. She says to us that we too have to observe customs and family tradition. So she stopped my studies after the 12<sup>th</sup> class.'

- *Rehat Ansari, Design SEWA member*

'In our community, women do not go out of the home and observe *purdah*. So when I started going out to work, there was a lot of talk in my community.'

- *Sairaben, Design SEWA member*

Women co-operative members of certain communities also acknowledged the prevalence of unjust social practices such as dowry and its variations (the practice of dowry has evolved over the years).

'In our community, we have to give a lot (in cash and kind) during the daughter's pregnancy. They ask for five types of jewelry. We have to accumulate money for that from early on.'

- *Meetaben Parmar, Trupti catering co-operative member*

'Yes, in our community, there is a lot of dowry that is given by the parents of the bride. This custom does prevail, even if it is illegal.'

- *Kantaben, insurance co-operative member*

Religious discrimination was not a topic which women addressed freely, perhaps because of the raw memories of communal riots that have occurred with alarming frequency in Gujarat. However, women did hint at such discrimination. The most overt reference to the prevalence of such discrimination came from an informal conversation with a SEWA Federation staff member.

‘My Muslim friend tried to rent a flat in the new part of the city. When she called agents in the city, they would be willing to show her places. But when she told them her name, the places would strangely become ‘off-market’ in the same conversation!’  
 - *SEWA Federation staff member, informal conversation*

Lalita Swami further acknowledged in an interview that the city of Ahmedabad was becoming ‘ghettoized’ as a result of covert discrimination against religious minorities.

### **2.6.5 Generalized Social Violence, Crime and Corruption**

Interviewees also spoke about crime-related violence and conflicts with regard to rife corruption in some areas.

‘When women take the milk to male traders to sell, then there are discrepancies in the account-keeping sometimes ... the fat content or the quantity ... They do this because they think women are illiterate and will not have the courage to speak.’  
*Seetaben, milk producers’ co-operative member*

The women members of the Matsyagandha fish vendors’ co-operative also talked about the high rates of crime in the neighborhood.

‘If you walked out in Chamanpura in broad daylight also, there are chances of your getting mugged and robbed. There used to be and there still is a lot of crime here. The area has a bad reputation. Buyers come here but do not like to stay too long. They buy (the fish) quickly and get out of here.’  
 - *Gangaben, Matsyagandha fish vendors’ co-operative member*

Petty corruption among the lower rank and file of the police force is another issue that women street vendors have to contend with.

‘The policemen would come and harass us until we paid them some money.’  
 - *Ushaben, Matsyagandha fish vendors’ co-operative member*

At the upper echelons of policy-makers as well, the Federation sometimes faces corrupt officials.

‘It happens sometimes that when we want something done at the policy level then officials ask us for a bribe.’  
 - *Lalita Swami, President, SEWA Federation*

### **2.7 SEWA’s Co-operatives, Women Members and Peacebuilding: Strategies and Examples**

Given the above contexts of violence, the question then arises: how do women co-operative members mediate such conflicts and build peace? How are women’s co-operatives helping to

reduce conflict in communities (including domestic violence and conflicts, communal tensions, caste tensions, sexual abuse and harassment, gender discrimination, etc.)? And finally, what strategies have women co-operative members used to mediate conflict and ensure peace in their households, neighborhoods and communities? This section casts light on some of the examples of peacebuilding and conflict mediation that emerge from women's experiences.

### ***2.7.1 Intra-household Conflict and Domestic Violence***

From the interview and FGD responses, it emerges that women co-operative members have used a variety of strategies to mediate and resolve intra-household strife and domestic violence. These strategies emerge not as conscious choices at any given point of time, but as reactions to particular situations. The examples below reveal that even though these were women's reactions to particular situations, nevertheless they did achieve the purpose of maintaining peace in the short term and resolving the sources of conflict and strife in the longer term.

#### *2.7.1 (i) Poverty and economic stress*

Women stated poverty and economic stress as the primary source of intrahousehold conflict before they joined the co-operative. Indeed, many women joined the co-operative in order to find work, so that they could eliminate this source of daily tension in their lives. Besides making ends meet and being able to provide for their families, women interviewees also ranked the stability of income and the assurance of a livelihood through the co-operative as a significant source of peace in their households.

'When we used to work on other people's land, we got Rs. 10, but SEWA gave us Rs. 11. We got money everyday promptly ...they paid well and paid everyday. Slowly a woman could earn Rs. 3000 per month with this work.'

- *Vanlaxmi co-operative member*

Through their earnings, women members have also been able to engage in asset or capital building (savings as well as human capital through the education and health of children), thereby ensuring their own, as well as their family members' welfare and well-being.

'I now have the power to do something for my family. I can now educate my children well so that they can work in a nice place and move ahead.'

- *Hemaben Parmar, Saundarya cleaning co-operative member*

'Now I have my own land and it is (bought) from my own money. It is money I earned through SEWA which I bought the land from.'

- *Sairaben, Design SEWA member*

#### *2.7.1 (ii) Perceived violation of traditional gender norms by women*

Women co-operative members also detailed the ways in which they attempted to maintain harmony within the household and with the extended family in the face of criticism about violating traditional gender roles. They recounted how they were able to gradually change the minds of their relatives and the neighbors with their work. Since the income they earned proved to be an additional source of support for the family, that they were eventually able to change the initial negative reactions to approval and support. Subhadraben's narrative is one such example.

'My sisters-in-law would talk ill about me when I first started to work. But as and when my salary started to increase, they became more sensitive and started understanding me. Now they appreciate my efforts and work.'

- *Subhadraben, Arogya health co-operative member*

### 2.7.1 (iii) Violation of prevailing cultural norms

Criticism and household conflict due to perceptions that women were violating certain cultural norms were handled by women in various ways. In many cases, women tried to mediate for peace by gently putting forward their own views and persuading their husbands or extended families to see their points of view.

'If my mother-in-law says something I do not like, I try to patiently explain why it will not work. We cannot have an atmosphere of tension or argumentation in the household; it is not sustainable.'

- *Hemaben Parmar, Saundarya cleaning co-operative member*

In other cases, women acquiesce to the demands of their family members to the extent they can. Women also bargain for certain freedoms (such as the freedom to work outside the home and to be travel) by making other sacrifices or compromises.

'When I wanted to work with the co-operative, my in-laws said no initially. Then I explained to my mother-in-law, that we might be comfortable now, but what about the future? You have three daughters and I have one. There are a lot of wedding expenses in our community. It will be better if we both work. Then they said okay. They would complain about the household work. They said who will do the work inside the home? I told them I will do everything and then leave for work.'

- *Meetaben Parmar, Trupti catering co-operative member*

### 2.7.1 (iv) Addictions and violence

Domestic conflicts and wife-beating due to addictions or other vices are arguably the most egregious forms of violence women face. In such cases, women initially try to explain the consequences of such addictions to their husbands.

'My husband... he had the bad habit of taking pan masala and he spends money on that. I said to him, you eat one packet of that for Rs. 3. In a day, if you eat 2 pack-

ets, that costs Rs. 6. In a month you spend Rs. 200 in this way. If we saved that money each month we could put it to some good use like our children's education. I can explain this to him now!

- *Hemaben Parmar, Saundarya cleaning co-operative member*

In extreme cases of domestic violence and abuse, however, women have also taken the drastic measure of getting a divorce in spite of the stigma they knew divorced women often face in society.

'Earlier I lived with my husband but not any more. I got a divorce from him many years ago because he would never think about me or his sons. ...He would earn money but he had bad habits ...gambling .... Even before I asked him for any money to run the household he would start beating me up. I had enough and then I filed for divorce.'

- *Ayesha Pathan, Arogya health care co-operative member*

### **2.7.2 Occupational violence and gender-based/sexual harassment**

As stated in the previous section, women in unorthodox and male-dominated occupations often faced a lot of resistance initially before gaining acceptance in the work force. Such conflicts were mediated by women in various ways. Leading by example and persistence in the face of such opposition was an effective Gandhian technique used by the women in some instances, especially in the vegetable vendors' and construction workers' co-operatives:

'When we first started the vegetable co-operative shop no. 40, we faced a lot of opposition. So much so that the market committee was thinking of closing our shop down. But after six months, they saw that we were doing good work and then they stopped harassing us. They gave us respect ...grudging respect, but still, respect (laughs)'

- *Binaben, vegetable vendors' co-operative member*

'Now people don't say these are women, what do they know about building things? They have seen that we can do work just as well as men can. They leave us alone.'

- *Maniben Parmar, Rachayeeta construction workers' co-operative member*

### **2.7.3 Communal Violence and Conflicts**

In dealing with communal violence and religious discrimination, women bore immense personal costs of the 2002 riots and also took matters into their own hands to re-establish peace and prevent future violence.

'My son got burnt in an explosion of the gas tank of a vehicle that had been set on fire in the 2002 riots. After the violence subsided, I organized a meeting in my neighborhood for people to reconcile. We asked people, why did you perpetrate violence? Both sides of the people (Hindus and Muslims) have to meet and sit together. I work

for another organization also that does this. Things have improved a lot since then.'

- *Ayesha Pathan, Arogya health care co-operative member*

The SEWA Federation also supported many of the riot-affected women through livelihoods schemes (see section 2.9.2, example 2 for details). Women co-operative members participated in these rehabilitation and peacebuilding measures during these times.

'After the riots I went with the officials to do a survey of the houses of the victims. I organized (the affected) women into the cleaning co-operative and also supported women by finding them jobs with the stationary co-operative.'

- *Pushpaben Parmar, Geetanjali printing co-operative member*

#### **2.7.4 Social Injustice, Discrimination and Structural Violence**

Women co-operative members reported an awareness of social injustice and a desire to oppose discriminatory practices when the occasion arose, sometimes despite high personal costs of such actions. At the same time, there were also occasions when women received support in their fights against injustice from the larger community as can be seen from Ashaben's statement below.

'In our community, weddings are expensive. It is essential to have Rs 4-5 lakhs at least ...and they (the groom's side) expect a fridge and a washing machine etc. I told my mother don't get me married off to a family that asks for such dowry. I want a community wedding which does not involve dowry or gifts.'

- *Rehat Ansari, Design SEWA member*

'My husband had an affair with another woman and left me when I was seven months pregnant. I was alone in Ahmedabad with no family or friends here. ... People ...strangers in my neighborhood came forth to help me where my own family did not. I said I do not need that kind of family. I have my family in Ahmedabad among the people who helped me. Now my son and I live peacefully in the same place we lived in fifteen years ago. We have been very happy.'

- *Ashaben, Home Care co-operative.*

In general, it emerged from focus group discussions and interviews that the women co-operative members were against religious, caste-based and gender discrimination. Not only was it against co-operative principles (see Appendix A), they argued, but also against the very rubric of SEWA's existence.

#### **2.7.5 Crime, Corruption and Police Harassment**

Co-operative workers working in crime-affected areas of Ahmedabad such as Chamanpura (where the fish vendors' co-operative shop is based) stated that they were aware of the reputation of the area and were keen to change it through formal and informal campaigns. There are also times when the police are also a source of tension and harassment for the

street vendors. Shantaben recounts instances when women fish vendors who sell their produce on the streets have been forced to run away from police raids or were forced to pay bribes to policemen to keep them at bay.

‘Earlier the police would come and ask us to remove our shops. We would have nowhere to go. Or they would ask us for money. They would harass the women and call them names. The last time they did that, we protested and did not budge from our places. Now they trouble us less. In some time we will also be moving away to our own marketplace which the co-operative helped us secure.’

- *Shantaben, Matsyagandha fish vendors’ co-operative.*

Speaking of corruption at the higher levels, Lalitha Swami also outlined some of the tactics followed by SEWA, in adherence to its Gandhian and co-operative principles, to combat corruption and exploitation.

‘It happens sometimes that when we want something done at the policy level then officials ask us for a bribe.... We try different methods of persuasion then, including telling them that these are poor women whose money they will be taking and using our influence, but never pay money. We remind them that we are a Gandhian organization and usually it works.’

- *Lalitha Swami, President, SEWA Federation.*

## **2.8 Women Co-operative Members’ and Peacebuilding: Further Analysis**

From the above responses and examples, it emerges that women co-operative members use a variety of strategies to mediate conflicts and handle strife in their daily lives, and to ensure peace in their households, neighborhoods and communities. This section presents a summary of these strategies.

### *2.8.1 Bargaining/Compromise*

In the case of negative criticism by extended family members or the spouse for violating traditional gender or cultural norms, women often maintain household peace by bargaining and entering into some form of compromise, to prevent the discord from escalating into a full blown conflict. The concern of women is to diffuse the situation while at the same time preserving their gains (of freedom, mobility, ability to work outside etc.) to the best of their abilities. Such compromises might entail:

(a) the sharing of income towards household expenses:

‘My husband and I have the arrangement that I will spend for the everyday household expenses from my income, and we will save his wages for emergency purposes, buying jewelry or for social occasions that we may have to spend for.’

- *Jyotiben, Matsyagandha fish vendors’ co-operative member*

## (b) the continued performance of designated household tasks

‘They would complain about the household work. They said who will do the work inside the home? I told them I will do everything and then leave for work. I have to do something like this if I have to get out. So I would finish all the work at home and then get to my job by 10 am. Then I would get back home and cook the food. At 10 pm is when I sit to wash clothes!’

-*Meetaben Parmar, Trupti catering co-operative member*

As can be seen from the previous response, the ‘double-day’ or the ‘double burden’ on women – of performing labor inside and outside the household – might actually be a tool of bargaining to maintain household peace in the initial stages of women joining the work force. Women’s agency is circumscribed by the social and cultural norms imposed on the genders. For instance, the performance of additional household tasks can also act as a reassurance to anxious household members that nothing has really changed at the deep level on account of the woman’s decision to work outside. Despite these constraints, however, women have also exercised their agency to seek greater freedoms for themselves. Women co-operative members also report that while they still have to negotiate for their freedoms with household members, their economic independence, monetary contributions to the household and increased confidence from being co-operative members have also augmented their standing within the household. They state that household members are more willing to listen to their perspectives and acknowledge their contributions now than they did previously.

### 2.8.2 Rational Argumentation/ Speaking out against Injustice

In the absence of an immediate threat of physical violence, women mediate conflict through arguing their cases and trying to get the disagreeing parties (spouses, extended family, neighbors or even the larger community) to work things out.

‘We try to explain that if we work co-operatively to run the household, there need not be any fights. If you explain peacefully, they will understand. If everyone’s temperature is high, then a small thing will become big. There is no space for ego in the household.’

- *Rumanaben, Design SEWA member*

‘When there is injustice, I have to speak out against it, whatever the context. My brother-in-law used to beat his wife. I spoke out against it and now he has stopped hitting her. She is also outspoken like me, but the difference is that he hits her when she says something he does not like. So I asked why men alone should get to speak in the household. Women also work all day and night; they should also get a say. My brother-in-law saw my point and stopped beating his wife.’

- *Hemaben Parmar, Saundarya cleaning co-operative member*

### 2.8.3 Using collective action/intervention

A very simple, yet powerful strategy for women facing tribulations at home, in the work place or somewhere else, was to approach the co-operative for help, support and advice. Women members often relied on the combined social and legal resources of the co-operative to solve their problems. The co-operative acts as a spokesperson for women facing such problems and mediates peace within the household or the community.

‘My husband beat me once in the marketplace. The next day, he came to the office and created trouble. The SEWA sisters heard about this. They asked him what his problem was. Lalitaji and others told him that the next time he beat me, all the women would show up to our house and rain blows on him. After SEWA intervened on my behalf, he stopped beating me.’

- *Design SEWA member*

‘Sometimes Trupti gets an order for evening catering and then we have to work late and the women have to stay behind. If they have not said that they are staying late at home then they get into trouble. Then we call to explain things to the families.’

- *Geeta Parmar, Trupti catering co-operative member*

#### *2.8.4 Leading by Example*

Women revealed in their responses that perhaps one of the best ways to build peace was to lead by example in their own lives. Women emphasized that good behavior and efforts to build peace should first start at the individual level, with their own actions in their own homes, before they could inspire their neighbors, friends, relative and the larger community to also make efforts towards maintaining peace.

‘They (the neighbors) saw that many people (Hindus) would come to visit me despite all the riots. They said, on the one hand there are riots, but look at this example of unity between the two! We eat together, we do not differentiate. So I tell people that it starts at home, you do it too.’

- *Ayesha Pathan, Arogya health co-operative member*

#### *2.8.5 Political/ Legal action*

As a last resort, women would take legal action to deter violence and abuse. This was only an option when all other efforts had failed, since legal and political actions are often costly, both in social and in economic terms. Divorces and separations are still considered taboo in several communities. However, as Kamlaben’s statement below reveals, women do not shy away from taking the decision to see a divorce through.

‘My daughter’s in-laws were ill-treating her. I got her divorced and then she got re-married too. Now she is happy.’

- *Kamlaben, insurance co-operative member*

In the case of societal violence, harassment or corruption, collective political action – strikes

and picketing, for instance –were successful strategies used by women to obtain justice.

‘The police used to harass us a lot but they don’t do that anymore. We told the policemen, you get salaries but the women who come here to work; this is all the income they have to run their households. We told them to help us. Individual vendors could not tackle the policemen by themselves, but after the co-operative was formed if someone harasses one of us, we all take action and sit outside the police station demanding justice.’

- *Matsyagandha co-operative member*

## 2.9 Women’s Co-operatives and Peacebuilding in India: Strengths

Given the above discussion of women’s strategies for peacebuilding in households and in the community, the questions then arise: what features of women’s co-operatives enable them to build peace in various ways in their communities? How are co-operatives able to intervene in people’s lives in this manner? And most crucially, perhaps, why are these features unique to co-operatives? This section aims to discuss the ways in which women co-operative members’ individual skills to mediate conflict have been created and supported by the co-operatives.

### 2.9.1 *Paying it Forward: Women Building Peace in their Neighborhoods and Communities*

Women not only used their conflict mediation skills within their own households, but also often intervened personally on behalf of other women when their intra-household conflicts became too much for them alone to handle.

‘There was a Nadiraben who is from Lucknow. Her work was excellent but her husband would not allow her to go out of the home. He would become angry with her for even suggesting that she go out to work. Then I went and explained things to her husband. He also came to SEWA and saw the work going on here. He allows her to go now.’

- *Rehat Ansari, Design SEWA member*

In other cases, women opposed the common injustices or abuse being perpetrated against marginalized or defenseless people.

‘I once saw an old woman being hit by a man on a bicycle. I spoke up for her. If it had been two men, I would not have gotten involved since they would have sorted out the issue themselves. But the old woman was unable to speak, and so I helped her out.’

- *Hansaben, Saundarya cleaning co-operative member*

When asked why they felt they were able to help the women in the above situations, Rehat and Hansaben stated that SEWA had given them the confidence to know that they were right in pressing for justice, and that this awareness of right and wrong had also given them

the courage to speak out. Other women respondents also emphasized the use of their social awareness and empowerment to help the community, particularly other women facing violence or discrimination.

‘...there are social issues that we realize we can do something about since we are a woman’s organization. If another woman is having some problems, we have the organization to rely on, we know this.’

- *Geeta Parmar, Trupti catering co-operative member*

### ***2.9.2 One for All and All for One: Collective Strength and Peacebuilding***

A significant source of women’s co-operative members’ peacebuilding skills comes from having a body that supports women’s efforts socially, economically, legally and politically, i.e. the co-operative. Where women are relegated to a subordinate position in society as individuals, women co-operative members find that collective strength and unified action that co-operatives bring about increases the capabilities of women. It enables women not only to work for their livelihoods, but also to resist exploitation, fight against injustices and social ills, as well as mediate conflict and build peace at every level. Take, for instance, the following two examples.

#### ***Example 1 - Domestic Violence: The Role of the Co-operative and Collective Action***

‘We ask if people are having any problems, give advice and sometimes render any other help they need. If someone’s husband is not proper, or someone’s mother in law ....When we come to know that any woman within the co-operative is facing domestic troubles or violence, we got to her house and try to deal with the problem. One or two of us go from the co-operative to talk with such families. I myself have not gone, but others have on various occasions. If they don’t listen and if the atrocities continue, we ask them to come to the office sometimes as well. We threaten them also if it is necessary, but mostly people listen when you talk sense into them.’

- *Geeta Parmar, Trupti catering co-operative member*

‘If any of the members’ husbands or in-laws disturb them in any way, we go and explain her rights to them. We say it is not good to fight with a woman. She has the right to respect and to live in peace.’

-*Hansaben, Saundarya cleaning co-operative member*

As the above examples show not only did women co-operative members use various strategies to ensure peace within their own households, but they also intervene (sometimes on multiple occasions) in instances of domestic violence or persecution among neighbors, extended family or other co-operative members. Through such intervention women co-operative members were able to mediate in the most acrimonious domestic spats or where the threat of domestic violence prevailed. These interventions ranged from reconciling warring couples through collective counseling, to running a shelter for abused and abandoned women, to getting divorces through in the most extreme cases of spousal abuse.

*Example 2 – Communal/Societal violence: The Role of the Co-operative and Collective Action*

During and in the aftermath the communal riots that have periodically occurred in Ahmedabad, the SEWA co-operatives and its members have played an active role in relief, rehabilitation and reconstruction operations. Provision of daily livelihoods to women in the relief camps was of great significance, so that women could feed their families and their children by purchasing small quantities of grain, lentils, oil and sugar. The women's narratives below reveal the magnitude of the women's co-operatives work during communal violence.

'When the communal riots happened in 1985 between Hindus and Muslims, my house was completely destroyed. We had nothing to eat from, nothing to wear. They also took my sewing machine. Some months after that people from SEWA came to where I lived in the camp. They met us, did a survey and gave us means of livelihood. They gave me a sewing machine.'

- *Ayesha Pathan, Arogya health co-operative member*

'(In 2002) No one had any sort of income in the camp; our livelihoods had collapsed. At that time Sairaben from SEWA would bring simple stitching work into the camp. My mother and my older sister used to do seamstressing work ...I could run a sewing machine. The work was very easy ...like making a bag by running three straight lines of stitches and attaching handles. They were paying very well also. If it had been a merchant, he might have paid Rs. 5-6, but SEWA was paying Rs. 30 per dozen. They would give us each two dozen bags at least. We would each get Rs. 60 at the end of the day. Other than that we would also take work back home with us in the evenings ...stitching mattress covers. With this money we could buy our daily necessities in the camp'

- *Rehat Ansari, Design SEWA member.*

'When the riots broke out and the situation deteriorated, the SEWA Federation and co-operatives had a meeting. We decided we have to do something to help. But it also depended on our resources and capabilities. In the 2002 riots, we ran 5 camps out of the 46 relief camps, in areas where our membership was the highest. Since the Muslim women could not come out of their camps, we Hindu women would take work to them. We would do so when the curfew was relaxed. When we went to the largely Muslim camps, the women there would protect our representatives and make sure no harm came to them. Sometimes if the situation was bad, they would warn us and make sure we could leave safely. Then, after the riots were over, many people's homes had been destroyed. We decided to provide some support to the affected women through our Shantipath program. The program provided continued training and livelihoods for the women who had started working with the co-operatives in the camps. It ran for three years.

People would ask me where I am going when I started going to the camps during the riots. They would be worried and anxious for my safety. My family tried to stop me

from going, but I explained to them that if we did not go, several women in the camps would starve along with their families. In the worst of times, we still kept going and doing what we could. This being SEWA, we could not stand by and let the things that were happening just happen.'

- Preetiben, Design SEWA coordinator.

'Co-operatives on a collective basis took this up (the task of peacebuilding and reconstruction in the aftermath of riots). One co-operative took up the job of giving food to children. The health co-operative looked after people who suffered injuries in the riots. The problem of unemployment and livelihood generation was taken up by another co-operative. They gave kits to women in the camp so that they could make dresses for themselves and for other people in the camp. They could also sell dresses and earn money for water and food. There were other activities also ...rolling *beedis*, making quilt covers. Around 6-7 co-operatives came together to serve the members in the camps. ... Within the camps, it was the women who took upon themselves to see that their husbands and sons –both Hindus and Muslims – did not throw stones at each other or create violence.'

- Lalitha Swami, President, SEWA Federation

Women members also pointed to the unique position of women's co-operatives as representatives of women's interests in society. On many an occasion, when asked about what made SEWA's co-operatives particularly valuable, women stated that since it was a woman's co-operative run by women themselves, the co-operatives understood the situation of women, especially of working women in a male-dominated society.

'...it is better when women work together. If there are some problems, then it is easier to talk with another woman about it. Women understand more.'

- Geeta Parmar, *Trupti catering co-operative member*

### **2.9.3 Passivity vs. Peace: Where Awareness and Empowerment Count**

How, then, has membership in co-operatives and/or participation in training programs encouraged women to be leaders in their communities? How has co-operative membership contributed to developing women's capacities as peace builders? The primary way in which co-operatives have been able to harness the peacebuilding and conflict mediation skills of women has been through spreading awareness.

'My daughter's in-laws were troubling her regarding some money issues. I solved my daughter's problems by talking with her in-laws, and now she lived happily there. I got this confidence and support after joining the co-operative.

- Manguben, *social security co-operative member*

'A man kidnapped an underage girl from my sister's village. She asked me to help her parents. They were at the police station and were being harassed by the policemen ...they were mocking the parents about the girl's character. As I reached the po-

lice station, the policemen recognized that I am from SEWA. I told them that the person who abducted the girl should go to prison because she is a minor. Now he (the offender) is in Mehsana jail.'

- *Kamlaben, insurance co-operative member*

'Previously I would be very scared of the police cars and vans. I would hide seeing them, but now I have the confidence to fight for what is right, even in front of the police.'

- *Sangeetaben, Matsyagandha fish vendors' co-operative member*

This awareness has resulted in the development of an acute social consciousness in several women, i.e. the desire to help. Further, the awareness generated by the co-operatives and the organized strength of the women also has brought the realization that they *are* empowered, i.e. besides simply the desire to effect peace and social change, they now also have the *ability* to do so. The social, political and legal awareness generated through co-operative membership is often also translated into action. Women have used the growing awareness of their rights to ask for justice due to them. The following narrative is particularly illustrative in this regard.

'When the roads were being widened, they wanted to break a part of my house down as they said it was encroaching upon the road. When corporation came with its bulldozers, we were sleeping. They started hitting the door with sticks. I told them that I wanted to see the proper paperwork, along with details of compensation before they could break the house down. They said, we will break the door but I refused to come out. Then they said, first we will break the house and then we produce the paperwork. This went on for several hours. I called my lawyer and he also insisted on paperwork. Only after the officials produced the paperwork did I get out and let them break the house. This awareness that I should fight for my rights and for the correct principles I got from being a part of SEWA all these years.'

- *Sairaben, Design SEWA member*

A significant feature of this enhanced social awareness is the following: women co-operative members were very clear in the interviews and focus group discussions about peace not being equal to passivity and toleration of injustice. Rather in accordance with the principles of Gandhian thinking, women were of the opinion that injustices must be fought against when necessary, although through non-violent means (*satyagraha*).

'The problem here is that we tolerate too much. If you tolerate some injustices silently, then more and more injustice happens against you. You should not tolerate everything; you should speak out against some things. That is how women can move forward.'

- *Gunjan Chauhan, Design SEWA member*

'I will not tell anyone to show the other cheek if someone is hitting them. ... (But) in the face of bigotry and violence we will have to fight back with our tongues, not with

tools and swords. We have to fight ignorance with words. If they strike and we strike back, there will be no solution. The anger and violence will increase. It is better to sit and talk about issues and tackle problems in a united way.'

- *Ayesha Pathan, Arogya health care co-operative member*

This process of awareness and consciousness-raising has been a slow and tortuous journey, especially in a society with rigid divisions on the basis of caste, creed and gender. Through a lot of patience and persistence, SEWA attempts to reach across these barriers and unify women for welfare and peace.

'Initially I was looking after three artisans' groups – cane and bamboo workers who were primarily Maharashtrian Hindus, and block printers and quilt makers who were primarily Muslim. They would work in the same building, but would not drink water from each others' *matkas* (pots). Hindu women would refuse to serve Muslim women or eat with them. But I would sit and eat with anybody and everybody. So, gradually, over a period of many years, they got over discrimination. Even today when people join SEWA we tell them that we do not discriminate on any basis and they better get used to that! (Laughs) And they see us behaving in an egalitarian way and then they learn.'

- *Lalita Swami, President, SEWA Federation*

### **2.9.4 Women's Leadership and Peacebuilding**

From the above narratives and examples, it becomes clear that women are often at the very forefront of efforts for conflict mediation, the preservation of peace and the distribution of justice. This section aims to analyze the source of women's leadership qualities, which enables them to be leading peace builders.

'... the person living across my house ...she would not treat her mother-in-law well. She would beat her and not give her food. Everyone would gather around their house when these fights happened but no one would do anything. I never knew this happened because I would go to work early in the mornings. But one day this happened when I was around. Another person came running to me and said that the woman is beating her mother-in-law. I went there and said, why are people standing around and watching without doing anything if this has happened before? They hung their heads. I told the daughter-in-law to stop beating the elderly woman. I threatened to call the police. She started apologizing and said that the old woman also harasses her. I said, she is old, you must have the tolerance. Looking at me, the others in my neighborhood have also got the courage to speak up.'

- *Ayesha Pathan, Arogya health care co-operative member*

As the above narrative emphasizes, many women may not be born leaders, but can definitely acquire leadership qualities when their capabilities are developed. In many cases, the community starts to look up to women who have demonstrated leadership skills – such as decision-making abilities, confidence, impartiality and courage – for advice. Women also

readily take up such responsibilities when the opportunities arise since it gives them a platform to speak up against social injustices and other ills. For another, it brings them social standing and respect, both hard-earned commodities where women are concerned in male-dominated or patriarchal societies. The co-operative empowers women to be agents of peace; in turn, the women co-operative members become agents of peace in their communities.

Finally, as the following statement reveals, women also recognize the larger purpose of the empowerment they have achieved, *viz.* to be able to speak up against social ills and challenge repressive structures.

‘We have a power within us that tells us what is right and what is wrong, what is just and what is unjust, when we should speak up and when it is better be silent. What is the point of learning things and then never using them to make a difference? Women can make a difference only by using the confident voice they have developed through the co-operative.

- *Hansaben, Saundarya cleaning co-operative member*

## **2.10 Women’s Co-operatives and Peacebuilding in India: Dilemmas and Challenges**

The discussion above focuses on the ways in which SEWA Federation and its co-operatives have participated in conflict mediation and peacebuilding activities in various contexts. In addition to reporting greater household peace and well-being, women respondents recounted the ways in which SEWA Federation and its co-operatives have attempted to unify and mobilize women into a significant collective force for peace in the face of different forms societal and structural violence. At the same time, the interviews and focus group discussions also highlighted significant challenges and dilemmas confronting SEWA Federation and its co-operatives in their endeavors.

### **2.10.1 Spaces of Silence**

While most women vociferously stated that the passivity to forms of injustices and discrimination would not bring peace, not all women were in a position to counter such forms of violence. Depending on the circumstances and the immediate threat of violence, sometimes the best recourse available to women to maintain household peace was silent acceptance. Since women are socialized into particular gender roles as primary care givers for children and the elderly and as caretakers of the household, any criticism for failing in these duties is often accepted as fair.

‘Sometimes I come late from work and then my husband scolds me because the children have not eaten. When he scolds me I don’t say anything.’

- *Pushpaben Parmar, Geetanjali printing co-operative member*

‘I think, if my husband is scolding me everyday or if there are fights everyday, what am I doing wrong? Is the cooking bad? Did I wake up late in the morning? Why is he saying what he is saying? If you address the problem then there will no longer be a

source of conflict.’

- *Meetaben Parmar, Trupti catering co-operative member*

Women also maintain silence if violence is imminent and if their children are at risk of such violent behavior, especially when the perpetrator is also a victim of some kind of addiction (alcohol abuse, gambling etc.)

‘My husband is an alcoholic ...he is very violent. If I say something he shouts at me. I have three daughters and one son, all of them very young. When my husband comes home after drinking alcohol, we don’t say anything. We tolerate everything. ... My husband does not want to work because he knows that I do and takes money from me. I also give him the money because it prevents him from taking out his frustration on me or the children.’

- *Jayashreeben, Matsyagandha fish vendors’ co-operative member*

Women may also choose to remain silent in order to avoid confrontation or a needless escalation of the situation.

‘We tolerate quietly. If the person in front is just yelling without a reason, there is no point engaging with them. You just have to avoid such confrontations sometimes. If it is something serious and there is an injustice happening, then it makes sense to try and explain your point of view, but not if the fights are pointless.’

- *Rumanaben, Design SEWA member*

If our husbands get angry we calm them down. They beat us, but we cannot beat them back. We tolerate everything to keep our houses peaceful. No one says anything to men but when women fight, even if it is for a justified thing, they say that we are crazy (*dimaag kharab hai*).’

- *Ushaben, Matsyagandha fish vendors’ co-operative member*

The above examples illustrate some persistent spaces of women’s powerlessness in the domestic domain to counter their situation. While most women reported positive changes in their intra-household position as a result of their co-operative membership, it becomes apparent from these narratives that not all women are able to equally challenge the rigid structures of violence in their lives and that the fault-lines of injustice and gender discrimination can sometimes run too deep for women to counter successfully. The rigid separation of the household into a private sphere and the injunction against ‘washing dirty linen in public’ might also be significant reasons behind women’s silences in the face of domestic threats and violence. In such a case, the question confronting women’s co-operatives is how to penetrate these barriers in order to empower women. The examples also illustrate that economic independence of women might be a necessary, but not a sufficient condition for empowering women to challenge injustice. In such a case, it is sustained effort at building women’s awareness, raising their consciousness, and providing support structures for women to seek assistance in the case of crises which may ultimately help.

### 2.10.2 Co-operative membership as a source of conflict

It also emerged in some cases, that co-operatives which are agents for peacebuilding are also a potential source of conflict! In many cases, women's membership into a co-operative proved to be a bone of contention between their husbands and themselves. In a traditional society where women's responsibilities have only pertained to maintaining the household and rearing children, any desire to step outside the boundaries of the household into paid work often meets with disdain and vehement opposition. The concerns are not only social (i.e. related to what other people say about these 'flagrant' violations of gender norms), but also psychological, where other household members (especially husbands) feel threatened by the women's capacity to earn or her economic independence and worry about the potential loss of respect as primary breadwinner.

'When I first joined the co-operative my husband was reluctant to let me go out to work. In our community women do not do so. He was worried that people would say, oh, look, his wife wears the pants at home now and dominates the family.'

- *Hemaben Parmar, Saundarya cleaning co-operative member*

'My husbands' friends used to provoke him and tell him things like your wife is hardly at home. Keep her under your eyes. Keep her under control.'

*Kamlaben, insurance co-operative member*

SEWA's co-operatives struggle with these contradictory pressures. While solutions are devised on a case-by-case basis, the above examples point to an ironic reality: the very organizations trusted to build peace in society might be sources of certain kinds of conflict, given an uneven playing field.

## 2.11 Conclusion

The case study presented in this chapter illustrates how members of SEWA Federation and its allied co-operatives participate in peacebuilding and conflict mediation in their daily lives. From the narratives presented in the text, it emerges that conflict, violence and strife are an intimate part of women's social realities. It emerges that women themselves realize the embeddedness of violence and injustice in various social contexts – in the home, at the work-place, and in society at large – and understand that true peace is possible only when these injustices and sources of conflict can be addressed. The case study also reveals the various ways in which women members of SEWA Federation and its allied co-operatives have addressed intra-household conflict, communal violence and other social problems. Employing both Gandhian principles and collective action, these women members have been able to build peace within their own households, as well as in their communities. Further, these stories illustrate how women's co-operatives have emerged not only as important sites for women's mobilization against injustice, but also as resources for peace and well-being in contexts of generalized social violence, conflict or disharmony. The ways in which women have used co-operatives as platforms for peacebuilding and for mediating conflict reveal women's organized strength. The study also emphasizes the vast social benefits that com-

munities gain with the emergence of women's co-operatives and their members as peace leaders. At the same time, some caveats, challenges and dilemmas faced by co-operative members in these peacebuilding activities serve as starting points for further discussion and study. In sum, the experiences of women co-operative in building peace, fighting for justice and mediating conflict, and the strategies of co-operatives to build peace fill an important gap in the literature on bottom-up peacebuilding and emerge as a valuable resource for the planning and implementation of future activities and strategies in conflict-torn communities.

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### Chapter 3

## Women's Co-operatives and Peace in Nepal: Peacebuilding and the 'Ensuring the Inclusion of Women in Nepal's Emerging Democracy' Project

*Smita Ramnarain with Mimu Raghubansi*

### 3.1 Introduction

This chapter focuses on peacebuilding and conflict mediation by women's savings and credit co-operatives in Nepal. The co-operatives in this case study are autonomous organizations coordinated by the Center for Microfinance (CMF) in various districts of Nepal. Of particular interest are women's co-operatives who participated in a 15-month bilateral project funded jointly by the Canadian International Development Agency (CIDA) and the Canadian Co-operatives Association (CCA) called 'Ensuring the Inclusion of Women in Nepal's Emerging Democracy' (informally known as the Developing Democracy in Nepal or the DDN project. This is the name used in the rest of this chapter). The project aimed to develop women's co-operatives into 'schools of democracy' to enable the members' full participation in the Constituent Assembly elections held in 2008. Through interviews and focus group discussions in twelve of the fifty participating women's co-operatives, we hope to gain further information on how women's savings and credit co-operatives in Nepal have empowered their women members to emerge as peacebuilders within households, in their neighborhoods and in the community in general. We also examine how women themselves view conflict and peace, how they have used the co-operative as a platform for peacebuilding, and how they have emerged as leaders and activists for peace. We also examine further challenges that remain in co-operatives' and their women members' activities for peace, social harmony and justice.

Section 3.2 provides a brief summary of CMF's objectives and role in the DDN project. Section 3.3 highlights the CCA's role and collaboration with CMF. Section 3.4 provides a brief history of the Maoist insurgency as a backdrop to the DDN project, Nepal's political situation when the project was undertaken and details about the project itself. Section 3.5 recapitulates the rationale for such a study and the key questions. Section 3.6 reviews the research methodology followed.

In section 3.7 we examine in detail the contexts of conflict women co-operative members have found themselves placed in through their own voices and narratives, as well as the strategies they have employed in addressing conflict and building peace. These forms of conflict include immediate violence (domestic violence, political violence, sexual violence) as well as insidious structural conflict such as gender discrimination (of various kinds), caste-based and ethnic discrimination and exploitation. The role of the co-operative in empowering women to pursue these strategies for violence prevention, conflict mediation and peacebuilding emerges clearly in this section. Section 3.8 presents a detailed analysis of the impact of the DDN project specifically in enabling women to emerge as peacebuilders

and conflict mediators. The benefits obtained and the challenges faced in the DDN project are the areas of particular focus in this section. In Section 3.9 we discuss the ways in which the DDN project met peacebuilding objectives. Section 3.10 examines some of the dilemmas and challenges that emerge from the Nepal case study with regard to peacebuilding by these women's co-operatives and their members. Finally, Section 3.11 summarizes and concludes this chapter.

### **3.2 Center for Microfinance (CMF)**

Center for Microfinance (CMF) Nepal was established in 2000 to strengthen the capacity of microfinance institutions and to enable them to provide savings, credit and other financial services to the poorest-of-the-poor families, particularly women. Originally, CMF was a project implemented by the Canadian Centre for International Studies and Cooperation (CECI) funded by USAID and Ford Foundation in 1998-2000. CMF was transformed from the project to an autonomous, privately owned national network organization that works to strengthen microfinance sector and its member associations, institutions and individuals with a mission to provide sustainable access to microfinance services for the poor. CMF is therefore primarily a support organization that runs a wide range of programs designed to meet the emerging needs of microfinance and small credit and savings institutions. It engages in training, technical assistance, advisory services, research, knowledge management, policy advocacy, publication and documentation, dissemination of best practices and networking among its shareholding, strategic, and associate members in partnership with national and international development organizations to promote the microfinance sector. CMF is a not-for-profit organization.

CMF is in a unique position to engage capacity building, training, research, networking, development services with its allied co-operatives due to its countrywide network and presence as an apex coordinating organization. CMF supports around 42,080 women members of credit societies and co-operatives with access to savings, loans and microfinance services through its associate members. Further, the center has, over the course of national programs in the last decade, built up a significant presence on the ground, expertise in the promotion of microfinance services, policy lobbying and knowledge management, and specialization in training and research activities. As a result, CMF was in a perfect place to utilize its resources and grassroots networks in order to carry out the Ensuring the Inclusion of Women/DDN project aimed at the Constituent Assembly elections, with the financial and technical support of CIDA and CCA.

### **3.3 CCA's Role**

The Canadian Co-operatives Association (CCA) has had a close working relationship with CCA since 2000, and has provided financial and technical support to CMF projects with the goal of building the capacity of women-managed savings and credit co-operatives. This study, however, focuses on the project titled 'Ensuring the Inclusion of Women in Nepal's Emerg-

ing Democracy: Developing Women's Savings and Credit Co-operatives as Schools of Democracy' on which CCA collaborated with CMF from March 2007 to February 2009. The focus of this project was the provision of awareness and advocacy campaigns at the grassroots level, using the wide networks established through women's savings and credit co-operatives, to develop these co-operatives into 'schools of democracy' and to enable women members to participate actively and in large numbers in the Constituent Assembly elections, so that their interests/concerns were duly represented in Nepal's new constitution.

CCA and CMF's project 'Ensuring the Inclusion of Women in Nepal's Emerging Democracy' was one project in part of a larger CIDA bilateral project titled 'Developing Democracy in Nepal' (DDN). There were 23 projects run by Canadian and Nepali non-governmental organizations, all under this DDN rubric, with the combined goal of increasing informed participation by all sections of Nepali society, particularly women and socially excluded groups, in the ongoing democratic processes leading to the election of a socially inclusive Constituent Assembly and drafting a new constitution for the newly democratic Nepal. CCA and CMF's DDN project focused on using the savings and credit co-operatives' structure and network to educate women about democracy and rights in order to ensure their inclusion in the new democracy. The following section provides more details about Nepal's political situation, its emerging democracy, and the project's focus areas.

### **3.4 The Aftermath of Nepal's Maoist Conflict and the Role of the Developing Democracy in Nepal (DDN) Project**

As mentioned in the previous section, Nepal emerged recently from a ten-year long (1996 – 2006) civil conflict. The conflict between Maoists and the erstwhile monarchical government of Nepal emerged from the accumulated grievances of socially excluded groups on account of unequal regional development, rising inequalities of wealth and power, poverty and relative deprivation and age-old practices of discrimination on the basis of caste, gender and ethnicity (Thapa and Sijapati 2004; Karki *et. al.* 2004; Murshed and Gates 2005; Bray *et. al.* 2003; Deraniyagala 2005; Sharma 2006). The conflict resulted in widespread fear and insecurity, destruction of property and loss of life.

In its early period, the Maoist uprising went largely unacknowledged by the Government of Nepal (GoN) or the international community, who insisted on treating the Maoist attacks as localized incidents. By 2000, however, the insurgency had spread across Nepal, to include virtually every district in the country, forcing the GoN to recognize the considerable threat the Maoists posed. Sustained Maoist campaigns against the police, district officials and the army necessitated the deployment of the Royal Nepali Army and the declaration of a state of emergency across Nepal in 2001. By 2002, the death toll due to the conflict had reached 8000 (Karki *et. al.* 2004). In June 2006, the Maoists and the GoN held negotiations to bring the civil conflict to a peaceful end, and a peace accord between the two sides was finally signed in November 2006. The total casualties due to rebel and army activity in the conflict were estimated at around 12, 700 (Douglas 2005).

One significant consequence of the Maoist conflict was the transition of Nepal from a monar-

chy to a democracy. In 1991, Nepal had transitioned from being an absolute monarchy with the Panchayat system into a parliamentary democracy. At the end of the civil conflict, however, the 240-year old monarchy was entirely abolished. A seven-party coalition, including the Maoists who had entered mainstream politics after the cease-fire, took control over the government and agreed to declare Nepal a federal democratic republic with a new Constitution that enshrined these principles. Subsequently, elections were held for the formation of a Constituent Assembly. The Maoists secured a simple majority in these elections and the newly elected Constituent Assembly declared Nepal a federal democratic republic on May 14, 2008.

The 2008 elections represented a significant milestone in Nepal's path towards democracy and were monitored by international and national civil society organizations with great interest. This was the context of the Developing Democracy in Nepal (DDN) project was carried out by CMF with CCA's support from March 2007 to February 2009. In recognition of the fact that women's participation in the people's movement played a vital role to establish democracy in Nepal and that women's interests needed to be represented in the new constitution, CMF organized *Our Campaign (Hamro Aviyan)* in 50 women's savings and credit co-operatives across twenty districts in Nepal. Women's savings and credit co-operatives have emerged in many districts across Nepal as instruments of women's economic well-being. In addition to economic empowerment, *Hamro Aviyan* sought to utilize these women's co-operatives as 'schools of democracy' for the mobilization of women (and communities) towards the constitution building processes. The project entailed specialized training and citizen-centric advocacy campaigns geared towards making women aware of their socio-political rights and obligations under the new democratic system and ensuring their increased participation in the political processes of multi-party representative democracy. It was recognized that the success of the Constituent Assembly in drafting a document that is truly representative of the diversity of Nepali society and egalitarian in its caste, gender and ethnic aspects would depend upon the active involvement of citizens. The campaign therefore mobilized citizens' participation in the elections for the Constituent Assembly, promoted dialogue and interaction between various groups of people and collected citizens' suggestions and opinions on the constitution. In particular, the project utilized women co-operative members' understanding of democratic principles, developed through CMF and CCA's previous training programs, to increase women co-operative members' understanding of the Constituent Assembly elections, how they can influence election issues, and how they can take active leadership roles in the election process.

The *Hamro Aviyan* project comprised of two main activities: (a) a voter education campaign, the objective of which was to increase citizens' participation in the Constituent Assembly elections through increasing awareness of voters' political rights, and (b) an advocacy campaign for consciousness-raising and increasing citizens' participation in the constitution making process, which focused on collecting and conveying citizens' viewpoints and suggestions regarding the constitution to the drafting committee. As part of the voter education campaign, training programs were conducted in Kathmandu, Biratnagar and Nepalgunj for 161 participants from the 50 women's savings and credit co-operatives. These district level facilitators were then mobilized to impart voter education and awareness to other members

of the co-operatives and their communities in the twenty districts. The advocacy campaign was a grassroots exercise, the main objective of which was to harness the wide reach of the co-operatives to collect suggestions and concerns from citizens to be addressed in the constitution. A total of 102 members from fifty savings and credit co-operatives participated in the 3-day advocacy training workshops that discussed a wide variety of issues such as political systems, election processes, human rights, women's rights, citizen's duties etc. Dialogue, Training of Trainers (ToT) seminars, discussion and interaction workshops were held in various districts as part of this campaign. The final document that emerged from these discussions – a citizens' charter – was then formulated for presentation at a national level workshop held in February of 2009, where project participants compiled and presented the key issues of importance to national level leaders, including representatives of major political parties, government ministries, donor agencies, and NGOs. Through the project, 22, 433 women co-operative members participated in training delivered through 720 workshops prior to the Constituent Assembly elections. In this way CMF and its affiliated co-operatives aimed to create the social infrastructure for a vibrant new democracy to develop in Nepal.

### **3.5 Women's Co-operatives, Conflict Mitigation and Peacebuilding in Nepal: Rationale and Key Questions**

Given the background of (violent) conflict in Nepal – at the societal as well as the intra-household levels (Dhakal 2008) – the objective of this study is to investigate whether women's savings and credit co-operatives and their members in Nepal have emerged as conflict mediators and peace builders in their communities, and if so, how. The starting point for this research study are the DDN project evaluations which reported that the project, through its focus on consciousness raising and building awareness, had had a positive impact upon the knowledge and ability of savings and credit co-operatives and their membership to resolve disputes and conflicts within the co-operative and the wider community. The study seeks to further explore and document specific examples of such conflict mitigation and peacebuilding among women co-operatives that participated in this project.

Besides documenting these unanticipated, but positive, consequences, such a study into conflict mediation and peacebuilding by women's savings and credit co-operatives in Nepal was also important for the following reasons:

The Maoist conflict in Nepal has been a subject of study and debate in the literature, with many scholars attributing the eruption of violence to grievances arising from poverty, inequality and unequal or inadequate development. For instance, Gurung (2005) and Do and Iyer (2007) found that conflict intensity was higher in areas of the country recording higher levels of poverty. Similarly, Thapa and Sijapati (2004) attributed conflict to poverty and underdevelopment. Karki *et. al.* (2004) attributed the conflict primarily to a failure of democracy, but also cited poverty, lack of opportunities and discrimination as causes for conflict. In other words, given that economic factors seem to be prime drivers of the conflict, the question arises as to whether the economic *benefits* brought to communities and households by women's co-operatives have played any role in mitigating conflict. This study is relevant to explore this very question.

In addition to the economic contributions made by women's savings and credit co-operatives, it is also important to explore whether co-operative membership confers other non-economic advantages on its members and how these might help in bringing about greater peace and social harmony. Non-economic benefits might involve greater access to skill development training, access to information, greater social inclusion, and opportunities to mobilize for desirable social changes such as gender or ethnic equality. Such a study explores these non-economic changes or 'spillover' effects that co-operatives may be bringing about in their communities, which also contribute directly or indirectly to a more harmonious and egalitarian society. Further, given the instability and uncertainty in the political climate of Nepal in the post-war period, this exercise could also reveal the role of co-operatives in alleviating grievances, building positive peace – peace that extends beyond the absence of violence – in communities and potentially preventing further conflicts in the future.

Third, if the findings of such a study indicate that co-operatives are indeed an important resource for peace in communities, then these findings will also be applicable to other contexts of conflict and/or structural violence. Although historical, structural, political, geographical and socio-economic context is crucial, a study of the conflict mitigation and peacebuilding activities of women's co-operatives – whether undertaken deliberately or entirely accidental – would be helpful to illustrate ways in which this important resource may be harnessed in situations of generalized social violence, conflict or disharmony.

The study also looks into the impacts of the DDN project in building peace. The findings from the study will therefore serve to indicate whether and how education, advocacy and training programs (such as the DDN project) might be useful in conflict-torn societies. It will also explore if and why such programs are especially important for women, and the challenges that are potentially encountered in carrying out such advocacy and training programs in conflict-affected contexts such as Nepal.

Finally, this study focuses on women's own perspectives on conflict and peacebuilding, and the ways in which they have used co-operatives as a platform for consciousness-raising, peacebuilding and for mediating conflicts in their everyday lives. The study highlights the benefits of the emergence of women's co-operatives and women members as leaders in peacebuilding, but also reveals the caveats and dilemmas faced by co-operative members in peacebuilding activities. As such, this study becomes a valuable resource for the planning and implementation of future activities and strategies in other conflict-torn communities.

The key research questions for this study are the following:

Have women's co-operatives helped to reduce conflict in communities (including domestic violence and conflicts, communal tensions, caste tensions, sexual abuse and harassment, gender discrimination, land conflicts etc.) and if so, how? Why is this role played by women's co-operatives important to consider? How do women view conflict and peacebuilding themselves?

How has participation in the DDN training program encouraged women co-operative members to be leaders and peacebuilders in their communities? What knowledge did women co-operative members gain from the training? How did they use this knowledge for peacebuilding activities in their families and communities?

Why have women's savings and credit co-operatives and their members been able to emerge as conflict mediators and peacebuilders in Nepal? What is unique about women's co-operatives being such agents of peace?

What is the significance of this development? What are the limits, dilemmas and challenges that women's co-operatives face in peacebuilding?

### **3.6 Research Methodology**

Field work in Nepal was carried out in January 2011, during which time the consultant visited CMF in Kathmandu and 12 out of the 50 co-operatives that participated in the DDN project, spread across various districts, primarily in the eastern and central regions of Nepal. Field work for the Nepal study consisted of the following three steps.

#### ***3.6.1 Gathering Secondary and Background Information***

A thorough analysis of existing information on the DDN project was the first step in assessing the processes by which capacity building for peace took place in Nepal. Existing information included the various training manuals prepared by CMF for its voter education and advocacy campaigns and the project report for Hamro Aviyan. Of particular relevance to the study were the project evaluation findings with regard to the role that women co-operative members played in undertaking specific activities of conflict resolution. The final evaluation report of the DDN project noted that the project had an impact upon the knowledge and ability of savings and credit societies and their membership to resolve disputes and conflicts within the co-operative and in the wider community. Both individual members as well as co-operative boards agreed that they were more willing to get involved in community disputes than previously because they were now more aware of their rights and the rights of others. The report noted that this engagement had manifested itself both through a change of mental attitude and increases in participants' awareness and self-confidence.

#### ***3.6.2 Focus Group Discussions and In-depth interviews***

CMF coordinates women's co-operatives over a vast geographical terrain within Nepal. Even though only 12 co-operatives were selected for this study (out of the 50 that had participated in the DDN project), the vast expanse of territory to be covered and the time constraints meant that focus group discussions (FGDs) and in-depth interviews had to be held within a particular co-operative on the same days. Of the 12 co-operatives visited, only five co-operatives were selected for FGDs. However, in-depth interviews were held in all the locations. The FGDs were typically held in the mornings, followed by in-depth interviews in the afternoon with selected members of the co-operative. Members selected for in-depth interviews were chosen in order (a) to adequately incorporate specific examples of women's co-operatives' peacebuilding, as well as (b) to incorporate as much diversity (of class, caste,

religion, and ethnicity) as possible in the interview pool. Interview respondents also ranged from those who had received the trainers' training in Kathmandu or Biratnagar to those who had received the training in the second phase in their respective co-operative offices.

The FGDs were valuable to incorporate the co-operative members' perceptions of how their participation in the co-operative's activities in general, and the DDN training in particular, led to the formation of mutual trust and confidence in various ways, directly or indirectly contributing to household, neighborhood and community peace. FGD responses also pointed to how the DDN training broadened the members' social and political awareness, and how this has, in turn, built their capacities to translate that awareness into action in their daily lives. Besides the DDN training, FGD responses also touched upon other activities carried out by the co-operative for consciousness raising and awareness building, and the impacts of these in the communities that the co-operatives functioned in.

In-depth interviews were semi-structured and open-ended in order to allow participants to reflect upon their experiences fully, and to allow for greater flexibility in follow-up questioning. The focus in the in-depth interviews was on specific instances of conflict mediation and peace building undertaken by co-operative members at the intra-household, inter-household and community levels, on women co-operative members' leadership in utilizing opportunities for peacebuilding and conflict mediation, and on the specific impacts of the DDN training on women members' peacebuilding skills.

### **3.7 Conflict Mediation and Peacebuilding by Women's Co-operatives and its Members in Nepal**

As mentioned in Chapter 1 of this report, the term 'conflict' has been employed in a broad way throughout this study, to denote violence and disharmony at multiple levels of analysis – within the household or extended family in the form of domestic violence or conflict, in the neighborhood and within the larger community in the form of societal violence, gender-based abuse or harassment, and within the entire nation in the form of civil conflict or structural violence. In the FGDs and interviews, participants themselves addressed the topic of 'conflict' broadly, to include incidents of violence and strife at these multiple levels. Correspondingly, peace was also interpreted at multiple levels. Depending upon the context, peace, translated into its Nepali equivalent *shanti*, was understood by some as inner harmony in the face of external tensions and pressures, as economic well-being within the family, as fortitude in the face of threats of violence or adverse social and economic circumstances, or as broader social harmony between groups of people.

This section documents the narratives and examples of conflict or violence that women co-operative members experience in their daily lives and in their communities. These forms of conflict may be experienced within the household (domestic violence and conflict), as gender-based discrimination in various forms (ranging from sexual harassment and violence, to denial of education and opportunity, to accusations of witchcraft and ill treatment of widows), as caste or ethnic discrimination, as exploitation, and as societal or political violence. Each of these forms of violence is discussed in greater detail, along with examples of how women

co-operative members have countered them in their daily lives. The women respondents also discuss how the co-operative in general – and in many cases the DDN training in particular – helped them to address these issues of conflict and violence, mediate conflict in their families and communities, spread awareness against all forms of violence, and bring about peace in their own lives as well as in the community.

### ***3.7.1 Cases of Intra-household Conflict and Domestic Violence***

#### *(i) Poverty and economic stress*

Intra-household conflict was perhaps the most pervasive form of conflict that women dealt with in their daily lives. Not surprisingly, these conflicts occupied the thoughts of many respondents, who reported that poverty, deprivation and lack of resources had previously contributed to severe anxiety and stress, which often exploded into intra-household conflict. However, as a result of joining the co-operative the women were able to save small amounts to dip into in times of need, apply for loans for small businesses and income-generating activities, and plan for the future (including providing for children's education, nutrition and asset building). This, they reported, reduced the number of quarrels and petty domestic fights by a great degree in many households.

'The small quarrels at home (*kicholo*) also create a lot of discord. Since we live in a small village in a rural area, the co-operative has been able to provide us with financial and economic support. So, yes, the co-operatives have reduced the small quarrels that happen in households due to adverse economic situation.'

- *Bimala Ghimire, Bachchauli Nari Chetana*

'Most of the dissatisfactions arise with lack of resources. Co-operatives help to generate resources which in turn become helpful to preserve peace.'

- *Shova Karki, Mahila Prayash, Kapan*

More crucially perhaps, women co-operative members' ability to contribute financially to the household also increased their bargaining power in intra-household negotiations and enhanced the respect family and community members gave them.

'When a woman can save and earn money, she need not ask her husband for money for petty things. The husband becomes supportive as well. This reduces conflict in the family. Other members also behave better towards her and treat her well if she has financial resources.'

- *Shanti Gurung, Hatemalo Mahila, Maharajgunj*

'Since women are involved in the co-operative, the husbands also rely on them for credit. Women can use this ...they can say if you drink and come home, I am not getting any money from the co-operative for you. This also reduces arguments and tensions in the house.'

- *Savitra Karki, Barahi Mahila, Tanahu*

*(ii) Intra-household conflicts due to Cultural Norms/Practices*

Co-operatives, through their facilities of savings and credit that they provide, have emerged as solutions to petty domestic disputes and quarrels that have economic or financial roots. However, non-economic factors also emerged as reasons for domestic clashes in the interviews and FGDs.

In many patrilocal communities within Nepal – the Bahun and Chhetri in particular, but also in some *janjatis* like the Newar or the Tharu - obedience and respect by women to the elder members of their marital homes is a non-negotiable aspect of the marriage contract. In such a case, intra-household hierarchies are the source of several household frictions. Women talked about the examples of friction between mothers- and daughters-in-law in particular. Uma Timilsina's example sums it up clearly.

'There is conflict among women themselves. A woman has different roles but if you only look at the relationship between two of these: a daughter-in-law and a mother-in-law, the conflict becomes apparent. So many women ill-treat their daughters-in-law out of spite and outdated adherence to cultural norms. The mother-in-law must have gone through similar things when she came to her husband's house and now wants to impose those things on her daughter-in-law. This leads to conflict. Instead women should realize that all women have the same circumstances and the same problems. Women should be more understanding of each other ....'

- *Uma Timilsina, Deep Jyoti, Morang*

Asked if the co-operative helps in any way with these intra-household stresses, women stated that the exposure and productive work the co-operative engaged women in helped them to gain confidence and a sense of self-worth, which also prevented unnecessary conflict.

'A lot of such fights arise because of petty jealousy or rivalry or the lack of self-esteem and exposure in women themselves. The co-operative helps to engage women in productive work which also helps to cut down on petty gossip, backbiting and unnecessary spitefulness. This is a positive thing that minimizes household injustices and violence.'

- *Sabita Chulagain, Mahila Prayash, Kapan*

'(Because of being in the co-operative) I now have exposure and know that I should treat my daughter and daughter-in-law on par. But many women do not have that kind of exposure and continue follow superstitions and discriminatory practices.'

- *Shanti KC, Saraswati, Chapagaon*

The prevalent practice of polygamy was also the source of several domestic disputes in many communities. Polygamy is illegal in Nepal (according to the 1990 constitution) and is subject imprisonment and financial penalties. However, the law does not invalidate the second marriage itself: once the polygamist has served his prison term, the second marriage remains officially recognized. Very often, however, men practicing polygamy are also able to

evade the law. The Demographic and Health Surveys (DHS) data in 2001 puts the percentage of women in Nepal living in polygamous marriages at around 4.4 per cent. Women reported instances of polygamy that also led to serious disputes between married couples, requiring the active intervention of the co-operative in several cases.

‘One of our members’ husbands came home one day with a young girl who he had married! She was shocked to see her husband with another woman and there was a huge altercation. We (the other women members of the co-operative) came to know about the situation and we went there. We talked with the man and both the women. It was not possible for the newly married girl to return to her maternal home, but we convinced everyone that nothing would come out of quarreling. Now they all live together in relative peace. It is not fair, but in being fair to one woman we would have been unfair to another.’

- *Rama Devkota, Mahila Prayash, Kapan*

In the above instance, a compromise was worked out between the two wives through other co-operative members’ intervention. In other instances, the co-operative has been a source of women’s empowerment to fight against such practices, often also providing legal aid to women. Women members of the co-operative have also helped other women (even those outside the co-operative) find justice in the event of such occurrences, as the examples below reveal.

‘We go to the victim’s house in a united group and educate the perpetrator about their misdeeds. We counsel them about the problems of extra-marital affairs and polygamy. Now the men of my locality are afraid of us; they fear that if they go astray we can even get them excommunicated. Victims are given justice and financial compensation from their husband’s property.

- *Shiva Karki, Mahila Prayash, Kapan.*

‘One woman’s husband married again because his wife had borne him no sons. He also blamed her for being ugly. She wanted a divorce from him and I helped her with the filing the court case since I have been through similar issues.’

- *Shanta Giri, Hatemalo Mahila, Maharajgunj*

The practice of dowry also remains an important source of domestic conflict. In a few instances, the co-operative successfully intervened and argued against this practice. In general, however, the deep-rootedness of the dowry practice meant that co-operatives only had limited success in such cases.

### *(iii) Rigid Gender Norms*

While the position of women in Nepal varies widely depending upon the specific ethnic community she belongs to, in many communities a women’s position is governed by patriarchal traditions. As a result, conventional assumptions about what a women’s role in society should be have been slow to change. In general (although important exceptions occur), it is

believed that a woman's place in Nepal is in the home, where her main duties include child-rearing and household chores. In addition to rigid definitions of gender roles confining women to the domestic sphere in most cases, limited access to education for women and girls also means that women have very few opportunities to engage in activities that would provide a greater degree of economic freedom.

'Some men treat their women even worse than slaves. The man boasts that he earns money but is blind to the wife's role and hard work in maintaining the home, in bringing up children and working in the kitchen. If you have such an attitude, disputes start naturally.

- *Durga Dhital, Mahila Prayash, Kapan*

When rigid gender norms are broken or violated due to women's increasing participation in public spheres (the co-operative, paid employment, or even as she steps out of the home) feelings of jealousy or neglect or women's perceived disrespect of social convention among husbands frequently incited domestic violence or conflict.

'There was a quarrel which we solved recently. The husband saw his wife talking with a boy. He grew suspicious and angry and beat her. We came to know about this and took the husband to the police station. We made him promise not to do such things to his wife anymore.

- *Krishna Devi Maharjan, Saraswati, Chapagaon*

*(iv) Addictions and physical violence*

Very often, physical violence and wife-beating is a direct consequence of social vices such as alcoholism, drug addiction or gambling. Drinking alcohol is common and an acceptable practice among many ethnic communities (these are known as the *matwali* communities) and a pervasive social problem – especially where women are concerned – when the addictions spiral out of control.

'One husband abused his wife, who was a member here, physically and mentally. The woman could not bear it and came to us for help. We went to her home, talked with both of them and warned him that his acts were in no way justifiable. He agreed and promised not to beat or abuse his wife again. We made him write it on paper and sign it. After that day we did not get any complaints from her. In another case, the husband was addicted to pornography. He would also subject his wife to a lot of trauma because of his addiction. Some of us went to their home and told him to stop his undesirable behavior.'

- *Goma Khulal, Deep Jyoti, Morang*

In an informal interview, Parwati Khand, the president of Sahara Mahila in Dhading also had similar things to say. She noted that the area (Dhading Besi) and the surrounding villages were especially notorious for alcohol abuse, and truly had a reputation for such behavior. She noted how men would get drunk in the evenings, get into fights,

beat their wives and children and create public nuisance. The co-operative has carried out rallies and campaigns to educate people about the ill effects of alcoholism and resultant domestic violence. She noted that while there had been some impact, the extent of change was not as much as expected. However, she also noted that women were more willing to come forward and report cases of abuse than previously, i.e. there was more awareness than previously. She attributed these mixed results to overall social change (albeit gradual and incremental) as well as to awareness campaigns by the co-operative in its catchment areas.

### *Co-operatives' Solutions to Domestic Conflicts/Violence*

Women members have individually tried to address instances of conflict and violence in the home. At the same time, co-operatives have also tried to intervene at the village level to ensure peace and prevent instances of violence, especially those caused due to alcoholism or other vices.

'There used to be domestic quarrels quite frequently in this locality. We, with the help of the villagers decided that the frequent fighters would be charged Rs. 500 as punishment, and we implemented it strictly also. The drunk husbands stopped drinking so much and beating their wives. We also tell the men about the hazards of drinking and advise them not to drink so much.'

- *Devkumari Pakhrin, Buddha Mahila, Siraha*

'Some years ago girl trafficking used to be prevalent in this area, but now there are no such cases. We conducted rallies, workshops and oratory contests to spread awareness against girl trafficking and we thought people did become aware.'

- *Shanti KC, Saraswati Mahila, Chapagaon*

Further, co-operatives have attempted to provide economic and emotional support to women who have been abandoned by their husbands or who have themselves sought separation from their husbands due to abuse.

'The co-operative also gives loans to victims of violence. We tell them that they are not alone and that they can join the co-operative where they will find the support of other women. We also help women to apply for citizenship papers<sup>3</sup> by themselves.'

- *Bhagwati Arial, Neelkanth co-operative, Dhading.*

Women's co-operatives have also taken active measures to protect violence-affected women from further abuse, including providing legal advice to women members (and sometimes, even non-members) when necessary.

'Violence (against women) is rampant in our southern belt, especially against Madhesi women. We have established an office of gender violence in the district headquarters with good material facilities. We also spent Rs. 2,00, 000 on a safe house

3. For details, see section 3.7.2.

flat with two personnel there on duty at all times. Women suffering from different kinds of abuse like domestic violence from husbands, mothers-in-law, dowry cases ...we take them to our district office so that they can start legal proceedings. We also provide them with food and shelter. Around 28 women have benefited from this so far.'

- *Meera Bhattarai, Srijanatmak Mahila, Saptari*

### 3.7.2 Cases of Gender-based Discrimination

Gender-based discrimination takes several forms in Nepal, including but not limited to gender based violence (rape and sexual harassment), lack of freedom of movement for women, lack of access to education, child marriage, trafficking of women and girls, female feticide and discrimination against women in the legal framework with regard to citizenship or property rights. In many cases, co-operatives have attempted to address these structural forms of violence against women through legal action, legal advice for women, awareness campaigns, demonstrations and protests and mobilizing the community against these ills. This section describes these cases in greater detail. It also emerges from these examples how co-operatives have become a source of emotional and legal support for wronged women. Co-operatives have also come forward as mediators of justice, reconciliation and peace in communities, representing women whose voices would not otherwise be heard.

#### (i) Gender-based/sexual violence

When instances of sexual violence against women have come before the women's co-operatives, they have endeavored to take action to give justice to the victims, and to prevent such cases for occurring in the future as well.

'Recently we faced this case ...a 22 year old drunken boy raped a paralyzed woman alone at her home. After this incident, we held meetings in the village to highlight violence against women in society.'

- *Kamala Thapa, Mahila Prayash, Kapan*

Instances of potential sexual abuse were also prevented by the co-operatives in some cases.

'A sixteen year old girl was being trafficked into India from here. Her own relatives had abducted her while she was returning from college and they planned to take her to India. The co-operative got to know about this and rescued her. We then sent her to a rehab center for abused women and took legal action against her family which had sold her and the persons who were taking her away. You might have read about it in the newspapers.'

- *Sharada Sharma, Saraswati, Chapagaon*

#### (ii) Gender-based/sexual harassment

Some co-operatives also had paralegal teams for the specific purpose of violence prevention,

reconciliation and ensuring the deliverance of justice in the case of crimes.

‘There was an instance of a woman in our co-operative who was harassed by a man. She slapped him and in retaliation, he attacked her. This episode was handled by our paralegal team and in the presence of the police who had come to investigate, we spoke for the woman. The man who attacked her was arrested and he apologized to the woman.’

- *Shanti KC, Saraswati Mahila, Chapagaon*

The power of organized strength that the co-operative is a source of becomes apparent from the following instance. Collective action is used to solve problems that are too difficult for individual women to address individually. Further, as the following narrative reveals, social pressure and shame is also an effective weapon to prevent future violence.

‘We solve these things collectively. One of my neighbors was harassed by boys who made nasty phone calls to her home each night. They would also harass her physically when her husband was out and when she would be alone at home. We came to know who these boys were, and we went as a group. We forced the boys to apologize to her and not repeat such abominable behavior. They were shamed in front of the whole village.’

- *Geeta Ghimire, Saraswati Mahila, Chapagaon*

### *(iii) Other forms of Gender-based Discrimination*

#### *(a) Unequal access to education*

Other forms of structural violence against women are also common occurrences in Nepal. While legislation might exist to safeguard women’s rights, in reality many such laws are socially disregarded. The legal age of marriage is 16 years for women (with parental consent); however, despite the law, early marriage is a common practice and many parents encourage their daughters to marry in their early teens or even younger. Women and girls typically lack access to education, with many parents considering it a wasteful expense to educate their daughters.

‘Women have been marginalized by social constructs: people argue that a daughter should not study as she goes to her husband’s home and lives a dependent life.’

- *Shanta Giri, Hatemalo, Maharajgunj*

Recent times have shown substantial changes in this attitude. The co-operatives and their members have also contributed to raising awareness with respect to girls’ education, as the following narrative reveals.

‘It’s an incident in a village of the *Terai* (plains). Once I went there for a training session. After I reached there I came to know about the education statistics of the villagers. All of them were farmers. Only boy children were sent school and the girls

would remain at home doing household chores. The next day in the evening I gathered the elderly villagers and asked them the reason for not admitting their daughters to school. They replied that they did not have the money to afford in their daughters' education. They told me that school fee was Rs. 100 per month. Then later I came to know that in the following month they were preparing to go for a religious procession to some Indian shrine of Lord Shiva's. They were spending Rs. 5000 for this religious purpose: including lodging, food and travel. I then asked how they managed to collect the money. They said it was managed by cutting household expenses. I then said, you spend all this money on religion but not Rs. 100 in a month to educate your daughters! I then talked to them and convinced them that instead of spending so much on religious events, they spend the amount on their daughter's education. After all, one year's education for a girl cost Rs. 1200; much less than the Rs. 5000 they were spending on this religious affair! I gave them my own example to show them that a girl can do just as well as a boy. After that they agreed to educate their girls and the farmers showed commitment that they will send their daughters to school. They also had a tradition of consuming meat worth Rs 500 each Saturday. So I requested them to minimize the frequency of eating meat which can also help in their daughters' education. They were persuaded and assured me that they would send their girl children to school next month when the school sessions began. After a month I visited the place and all the villagers came with cheerful faces and we shared much happiness. Now all the girls go to school there.'

- *Kamala Thapa, Mahila Prayash, Kapan*

Where there is access to education, there is oftentimes discrimination between girls' and boys' education. One example is sending girls to government schools whilst sending boys to more expensive private schools. Co-operatives have attempted to discourage this practice by emphasizing the equality of girls' abilities with boys and raising awareness. Women co-operative members also demonstrate incredible resilience in facing the odds, given the widespread discrimination they face in society. The co-operative has emerged as a source of education and knowledge for them. Whereas traditional access to education was denied to them in their own homes, women members describe the exposure and access to information they receive from their co-operatives as an important source of happiness and inner peace.

'...I have only studied until 9<sup>th</sup> grade. But despite not studying much, I was invited to other villages to teach adult literacy classes and have taught people to read and write. I told myself that this was an opportunity and a platform (for me to help other women through the co-operative).'

- *Manju Chaudhuri, Bachchauli Nari Chetana, Chitwan*

### *(b) Missing women and female feticide*

Among other forms of structural violence is the question of Nepal's missing women. The country's population sex ratio is high, reflecting preferences for sons that lead to sex-selective abortions, relative neglect of girls compared to boys in early childhood and high maternal mortality ratios. Nepal is one of the few countries in the world in which the life

expectancy of women is lower than that of men. Quite frequently, domestic violence against women within the household is because they have borne only girls and are therefore forced to abort fetuses. Co-operatives have also attempted to address these forms of injustice in the communities they work in.

‘There is a girl ...our member ...she got married in her childhood. Because of her dark complexion her husband disliked her. She got pregnant twice but both fetuses were girls and her husband’s family got her aborted twice. They also abused her saying she could not give birth to a male child. We advocated on her behalf through our paralegal committee and her problem has now been resolved.’

- *Meera Bhattarai, Srijanatmak Mahila Mahila, Saptari*

(c) Lack of Property Rights

Women in Nepal have historically had few rights to property. Girl children were not given the same rights to inheritance as were boys. In recent times, these discriminatory laws have been amended to confer upon women the right to hold property (house, land etc.). However, in practice, women are still discriminated against in terms of legal rights to property: either they are not given their share of inheritance by families, or, even if they do have the house or land in their names legally, they still must often take the (written) permission of a male relative to purchase or dispose off immovable property.

‘There was a woman in my village ...she had no siblings of her own and lived with her father. When her father died, her step-brother did not give her any share of the property. She got thrown out of her house and had nothing! But it has now been three or four years since she got her share after our paralegal committee intervened.’

- *Santoshi Mahato, Bachchauli Nari Chetana, Chitwan*

(d) Unequal legal rights

In addition, women’s citizenship documents – that allow them to work – must also be sponsored by fathers or husbands. In many cases, husbands hold the citizenship documents as a weapon of control over their wives.

‘Many women don’t have citizenship ...the card has to be made by the father and then changed to the husband’s name after the woman’s wedding. Without the card, women face a lot of difficulties with employment etc. Many times husbands do not get their wives their citizenship cards since it becomes a matter of control over the wife. Many of them also don’t have any land and they are unable to register their child’s birth if the husband is also away in a foreign country.’

- *Meera Bhattarai, Srijanatmak Mahila, Saptari*

‘There was a woman in my neighborhood. After her first husband died, she started living with another man, but did not marry him. She worked as a laborer – lifting stone and sand – but after working there for some time, she was hired permanently

there. But to get the job she needed her citizenship papers. Her first husband had not gotten the papers for her, and the man she was living with refused to marry her or help her get her papers since she was not his wife. So, she came to us for help and we worked on her case. We got her the citizenship. She also left the man she was living with and became independent.’

- *Savitra Karki, Barahi Mahila, Tanahu*

(e) Persecution of widows/divorced women

Widows, in particular, are grievously affected – economically and socially – on account of lack of access to property, as well as because of ill treatment in many communities.

‘My husband died ...my (marital) family would not give me my share of property. They would pull me down. My mother-in-law would prevent me from attending social occasions such as marriage ceremonies saying I was bad luck. Widows in our community cannot wear flowers, prepare *tika* or give *sagun*. I have a daughter and they would call her names also. The mental agony was too much to bear. Later on, after counseling in the court, I got property in my own name. I would not have had the courage to do all that I did without the co-operative’s support’

- *Shanta Giri, Hatemalo, Maharajgunj*

Similarly, Bimala Ghimire also recounts how she used the co-operative as a source of support in during her divorce.

‘Time changes people for sure. There are changes in people slowly, but the confidence and change in me (was due to the co-operative in many ways). I could have feared what a divorce will do to me socially (if I was not in the co-operative). Others could have persuaded me to stay with my abusive husband and I might have buckled under their pressure. The role of the co-operative is this ...without it the changes in me would have been quite mild. I might not have gained the confidence to do this without joining the co-operative and taking the training.’

- *Bimala Ghimire, Bachchauli Nari Chetana, Chitwan*

(f) Witchcraft accusations

Other forms of persecution against women, especially in remoter rural areas, include accusations of witchcraft or black magic. Sometimes they are also ploys to grab single women’s property.

As the following narratives reveal, co-operatives step in to help women facing such accusations and also seek to spread awareness against such practices in such communities.

‘There were problems in villages where women are accused of doing black magic or witchcraft (*bokshi*) .... This happens to women who have been left destitute by their husbands in very backward, remote, rural areas ... women whose husbands have abandoned them, married again and brought another wife. She is ostracized by the

husband and the parents in law, in the village. When any person in the household gets sick, they accuse the woman of having performed witchcraft on the sick person. There is a lot of persecution of such women ...they punish them by lighting hot lamps on their heads, make them swear oaths, beat them, make them eat faeces. These women come to the co-operative crying; we help them by going through the procedures of filing a case at the police station and taking legal action. We also make their husbands promise not to torture their wives in this manner by making them write an undertaking. We thus provide protection to these women.'

-*Bhagwati Arial, Neelkanth co-operative, Dhading*

'.... As far as possible we go and counsel and convince people when poor and subaltern people are blamed for witchcraft or black magic. We make people aware of the legal aspects and tell them that the law does not recognize things such as witchcraft and it is illegal to persecute people on that basis.'

- *Sabita Neupane, Srijanatmak Mahila Mahila, Saptari*

### 3.7.3 Cases of Caste-based or Ethnic Discrimination

Caste and ethnic divisions are deeply entrenched in Nepal. Based on the Hindu religion, society was organized on the basis of *varna* (color) and *jat* (caste), and distinguished the higher or 'purer' castes from the lower, 'impure' ones.<sup>4</sup> Over time, these caste distinctions congealed in the law of the land to become rigid, watertight social compartments. While subsequent laws paid lip-service to equal treatment of all castes and communities, discrimination against non-Hindus and lower-caste Hindus has been deeply embedded in Nepali society. The indigenous tribes of Nepal (*janjatis*) and the so-called 'untouchable' castes (*dalits*) constitute the lower rungs of social organization. There is a high degree of correlation between economic class and caste status, with caste and ethnicity being significant factors in influencing poverty (Tiwari 2007).

'In my family, my mother-in-law used to dislike people of lower cast and she used to call them by their surnames like Dom, Chamar etc. in a derogatory way. But I requested her not to use derogatory words for them, but rather to speak politely and call them by their first name so that she also gets respect in return. By speaking with her I have changed her mind. There was much more (practice of) 'untouchability' here but now it does not continue. Earlier people use to have hierarchy in terms of their caste. But all are equal now. The *chamar* caste use to be regarded as the lowest of all. The household had separate utensils for the use of *chamars* and separate plates and glasses even in the tea shops. But now that is not practiced.'

- *Kamali Devi, Srijanatmak Mahila, Saptari*

4. The Muluki Ain of 1854 – which, until recently was the code of law upon which the legal framework for interpreting civil and criminal matters, revenue collection, landlord and peasant relations, inter-caste disputes, and marriage and family law was based – defines Nepali society as made of four varnas (Brahmin, Kshatriya, Vaishya and Shudra as per the Hindu religion) and several jat (castes under these predominant varnas). Among the jat are the tagadharis (wearers of the sacred thread), matwalis (liquor drinkers) and the supposedly 'untouchable' (Dalit) (see Karki et. al. 2004, p. 18 and Höfer 1979 for details). Now, however, a move has been made to replace the Muluki Ain with a civil code and a criminal code. See the following article:

<http://www.thehimalayantimes.com/fullNews.php?headline=SC+nod+to+replace+Muluki+Ain+&NewsID=272330>

When questioned about structural violence or discrimination on the basis of caste or ethnicity, most respondents stated that the co-operatives did not discriminate and were inclusive in their membership. Indeed, the co-operatives had also changed many women's minds regarding the caste system. While respondents agreed that such discrimination did occur in society, they also insisted that things were indeed changing in society when it came to these matters. They stated that the co-operative principles (see Appendix A) that these savings and credit societies follow left no room any longer for any kind of discrimination, even if there had been forms of such discrimination earlier.

'When the co-operative gives training programs it does not discriminate. Earlier the co-operative used to differentiate and remove the lower castes when forming groups, because the impression was that these poorer castes could not save. But after the training, the co-operatives have decided that there should be no discrimination and if there is any, the upper castes will be penalized duly. No one has the right to discriminate; everyone has equal rights.'

- *Manju Chaudhuri, Bachchauli Nari Chetana, Chitwan*

'There was social injustice towards Dalits earlier. But now Dalits have got a lot of privileges from the government so such discrimination is not found anymore. Now we have to share the same well for water supply also. I tell people that the times have changed now we should move according to the times. We all are equal, be it Dalit, non-Dalit, male or female, we all are the same human race. We should not dominate others. Here (in the co-operative) there is no feeling discrimination among us. Though we are varied in our caste and ethnicity, all maintain respect for others' existence. If we started looking down upon someone because of ethnicity and caste, is it possible to run the co-operative? No.'

- *Chaitali Lama, Buddha Mahila, Siraha*

Even as co-operative have changed with changing times, co-operative members have also begun to intervene actively in cases of persistent social discrimination. They have tried to spread awareness against caste-based and ethnic differentiation, often starting such battles with their own families and community members. Co-operative members emphasize the importance of 'moving with the times' and leaving age-old social differentiation behind.

'In my village a girl from Bahun family eloped with a Madhesi boy. The father wanted his daughter to separate herself from the boy. Thought the couple had married the father was determined to separate his daughter from her husband since he was of a lower caste. The mother came to me shedding tears because of her husband's decision. Then we went to their home and convinced them that it was impossible and unwise for them to separate their daughter and the boy. They could give their daughter food and shelter but would deprive her of the boy's (now their son-in-law) love. We argued that love matters too, not only food, clothes and shelter. The girl after all had decided to live with the man, thus showing that for her, caste did not matter. The boy was simple and gentle and a good human being; he treated his wife well. We said, what would they do if their son-in-law had come from a Bahun

family like they desired, but had turned to be a drunkard and of a bad nature? In this way, we reasoned with the husband and requested him to accept the Madhesi boy as their son-in-law. They accepted him, now they have built a house for the daughter's family adjacent to their own home.

I tell people that we should not have feeling of superiority or inferiority in terms of caste, creed and ethnicity; all human beings are equal. The caste system exists on the basis of erstwhile rules from medieval times to make the kings' reign easy. In fact there is no discrimination in our society any longer in terms of different castes. Even in my own home there was no entry previously for people from the *damai* and *kaami* castes, but now we allow them to enter freely and welcome them in our homes. Since the clothes and ornaments made by them decorate us and our homes, why do we discriminate against them? Now the older generations have also accepted it slowly.'

- Uma Timilsina, Deep Jyoti, Morang

'Within my own household, there was a matter of altercation. My father-in-law is an old-fashioned man. There are several castes in the village and there was a wedding ceremony in the *kaami* caste. They had invited me to the wedding to decorate the bride. My father-in-law scolded me a lot when I went there, saying why did you go to the wedding and why did you eat there? I did not say anything. Being his daughter-in-law I did not want to say anything, so I kept quiet. And now my husband's friend with whom he is doing his business is also a *kaami*. He brought his friend to my mother's home for dinner and my father does not care about caste differentiation at all. Then my father went to my marital home and was chatting with my father-in-law over food, when my father-in-law said, "Explain to your daughter that she should not be going to the *kaami* people's houses, it is not a good thing." My father said gently, "Yes, alright, but they come to our house too, with your son. What should I tell my son-in-law about that? These things do not matter any more. We should let them live their own lives." So my dad said this to my father in law. My father in law thought for a while and said, "I should not have said all those things at that time. I thought of caste traditions when I said that, but don't mind, it is alright." Nowadays we go to their houses when their children are sick, they come to our home too. And we also exchange food during festivals and we eat together as well.'

- Manju Chaudhuri, Bachchauli Nari Chetana, Chitwan

The attempt of co-operatives to unite members from different castes and ethnic backgrounds has met with mixed success. At the same time, caste- and identity-based politics emerging in the new democracy serve to further complicate matters. In the areas of the *Terai* (plains), discrimination between the *pahadiya* (mountainous castes who have settled in the *Terai*) and the *Madhesi* (indigenous peoples of the plains) continues and is often exploited by political parties for election votes. Co-operatives in the *Terai* region must often deal with these divisive pressures in order to create a united, functioning, democratic and truly representative membership body. The following narratives reveal these challenges.

'We do not have cases (of discrimination) like that most often. However, we cannot

be an exception all the time. In the broader society, such feelings of superiority may be found in the rich and so-called educated families sometimes, but it does not make difference to us because we have formed this co-operative for the financially weaker sections of society. Though we request all classes to become our members the rich ones sometimes think nothing can be changed by saving Rs. 100 per month. Also they may think that they are the high class people and they cannot mix-up with and equate themselves with those who work in their fields as laborers. Earlier some women had such feelings. Many women of high class left the co-operative also. Some have rejoined after realizing its importance.'

- *Bishnu Gurung, Deep Jyoti, Morang*

'There are also the Bhotas ... we are helping them with a variety of social programs and calling them into training. Some of them do not come to the co-operative even when they are specially invited, but a couple of them are beginning to participate in our programs.'

- *Bimala Ghimire, Bachchauli Nari Chetana, Chitwan*

For women, especially, caste and gender interact to produce unique oppressions which the co-operative aims to address.

'Men move here and there, are more mobile and have exposure, and know these things but females are confined to the home, especially in *Madhesi* (indigenous people from the plains) community. *Pahadi* (mountainous castes settled in the plains) women find it easier to go out from the home, *Madhesi* women still do not. Siraha (district) has a large *Madhesi* population where women still do not come out of their homes.'

- *Chaitali Lama, Buddha Mahila, Siraha*

Age-old traditions still have their grip over many communities in Nepal. However, in most cases, the co-operatives themselves have seemed to emerge as sites of non-discrimination, democracy and egalitarianism, as well as education and consciousness-raising in order to battle prevalent caste oppressions.

'Earlier, we would not even drink water from the other community's hands. If we consumed water or food accidentally from other communities we would immediately worry about it, but now we don't feel like that any more. Now our *saathis* (friends) are also Dalit, not just Bahun and Chhetri. We buy food from their stores and also share our food with them. We still follow older traditions in our homes, mostly due to the older generation of people who live with us and who are harder to change, but in a community organization we do not observe these distinctions.'

- *Savitra Karki, Barahi Mahila, Tanahu*

'The women of the *musahar chamar* caste (who were regarded as 'untouchable' here previously) have become clever and active due to the co-operative's training. Through the co-operative, we taught them about women's rights and sometimes they come to

ask us about their rights. They were suppressed by society but now they are aware of state policy.'

- *Chandra Lama, Buddha Mahila, Siraha*

### 3.7.4 Cases of Exploitation

One direct form of structural violence that co-operatives have countered through their economic functions is that of preventing exploitation by moneylenders and landlords. Given the large number of landless and marginal farmers in Nepal, a significant fraction of them work as permanent laborers with property owners and landlords. Debt bondage due to poverty and low wages is common. The *kamaiya* and *haruwa* systems of bonded labor still affect the poor and landless today. The *kamaiya* system is a bonded labor system within agriculture in the western lowlands of Nepal among the ethnic group called *Tharus*. Within this system, a *kamaiya* binds himself and his family to cultivate a landowner's land in return for an annual payment of wages. While, in principle, this system is based on a voluntary contract, in practice, the *kamaiya* often becomes bonded to the landowner due to increasing indebtedness. In the hill districts, a variation of this called the *haruwa* is practiced, wherein laborers are given a small loan at the beginning of the contract and they continue to work until the loan is repaid. In practice, the amount taken as a loan is much larger than the annual wage, and is beyond the capacity of the laborers to pay back effectively making them bonded to the moneylender or landlord. While these systems of exploitation continue to prevail in remote rural areas, co-operatives have attempted to break this cycle of indebtedness and exploitation.

'We get loans easily; one need not pay exorbitant rates of interest to moneylenders. Earlier we would have to approach a *sahu* (moneylender) and pay him the rate of interest he asked for. We would have to depend on the moneylenders alone; we would have to offer property or jewelry as collateral with no hope of ever seeing our debt go down or getting our things back.'

- *Santoshi Mahato, Bachchauli Nari Chetana, Chitwan*

'Earlier to get a loan of Rs. 5000 or Rs. 10000, we would have to keep our jewelry at the *zamindar's* (landlord) home. But now we can earn and get loans in accordance with the rules of the co-operative. In very rural areas, *Tharu* women still take loans from moneylenders, but we hope that as the reach of co-operatives and savings and credit societies spread, this practice and the associated exploitation will stop.'

- *Sabita Neupane, Srijanatmak Mahila Mahila, Saptari*

### 3.7.5 Cases of other social violence

Some other issues the co-operatives have attempted to address in their communities are crime and environmental preservation.

'The biggest problem of this area is kidnapping the children and holding them for ransom. This insecurity is present all the time. I don't know who exactly does this,

but there are many such groups. We meet with guardians about children's safety, we hand over the children to the guardians only when the school closes. We have some awareness programs about it, but we are doing this of our own accord.

- *Umita Muktan, Buddha Mahila, Siraha*

'... We did a *natak* (street play) on poaching and hunting (Chitwan is a national animal reserve of rhinos) of forest animals, especially of the rhinoceros. We showed the *natak* around noon on one day and the next day there was a huge reaction to it. The committee of the village collected the items that had been poached – skin and horn etc. – were collected through girls and boys and given to the 'buffer zone.' From then onwards our drama became known as very popular and effective. We did this play recently and the next day the poachers were also captured.'

- *Manju Chaudhuri, Bachchauli Nari Chetana, Chitwan*

### **3.7.6 Cases of Political Violence and Instability**

In the post ceasefire period and during its transition to democratic multi-party system, Nepal has faced immense political instability leading to sporadic incidents of political violence, especially in the *Terai* region. Women's co-operatives have also intervened, albeit in circumspect ways, in such cases of generalized social violence.

'To establish peace during the Madhesi movement, we did a rally once with slogans that said "end conflict" and "there is no distinction between *pahadi* (mountainous castes) and *Madhesi* (castes indigenous to the plains), we are all Nepali." Our window panes were broken and haystacks were burnt outside our offices. We did not budge and then later we also had talks with political parties to assure them that we were interested in peace in general and not in petty politics.'

- *Sabita Neupane, Srijanatmak Mahila Mahila, Saptari*

During the Maoist conflict and its immediate aftermath, some co-operatives also faced direct threats of violence or extortion. In such cases, attempts were made to dissuade the forces of violence from adversely affecting the co-operative or its members.

'We convinced them that the co-operative deals with poor women's small amounts of money and as a result, it cannot give any donations. Since our accounts are transparent and we have a good social reputation, they were convinced and did not trouble us any more.'

- *Meera Bhattarai, Srijanatmak Mahila Mahila, Saptari*

In addition, some co-operatives have also participated actively in the local politics, in order to ensure fair outcomes, social harmony and progressive social change. Even as the stalemate in constitution writing has proved to be frustrating, many co-operatives are continuing their efforts to ensure that women's interests are represented in law-making, and more broadly, in society.

‘Dhading has a reputation for this kind of violence but because of the co-operative’s intervention, it has reduced quite a bit. Peace has been restored in many areas. We are also challenging the governments about the as of yet unwritten constitution and we are organizing rallies so that there should be peace in the country. We are pressurizing the government not just in the village level, but also at the district and national level.’

- *Bhagwati Arial, Neelkantha, Dhading*

### 3.8 Women’s Co-operatives and the DDN Project

As described in the previous section, women’s co-operatives arbitrated conflict and built peace in their communities in many ways. A more specific issue, where this study is concerned, arises with regard to the impact of the DDN project in supporting or enhancing women’s co-operatives to mediate conflict and build peace. It is therefore relevant to explore how participation in the DDN training program has encouraged women co-operative members to be leaders and peacebuilders in their communities. This section documents women trainers’ as well as trainees’ own experiences with the DDN project. Women trainers were asked about the specific elements of the training they found useful and the knowledge they gained from this training (see appendix for interview questionnaire). The section also explores if and how women co-operative members have subsequently used the training and knowledge they obtained through the DDN sessions for peacebuilding activities in their families and communities, and what challenges they faced in the process.

#### 3.8.1 Knowledge gained

Women respondents (trainers and trainees) were asked about the benefits and usefulness of the DDN project. Many responded that the voter education campaign helped them during the Constituent Assembly elections to realize the importance of their vote, to make the right decision and to get involved.

‘The training imparted the knowledge that unity has strength is most important. Another advantage is knowledge about the political system that it imparted. I came to know about monarchy, democracy and other political systems. I felt myself become more educated as a person after the training and now can teach others about it. I am involved in politics also but I realized that I was unaware about the different forms of governance.’

- *Indira Shrestha, Mahila Prayash, Kapan*

For rural women in particular, the training was an eye-opener. Respondents lamented about the typical lack of such opportunities in rural areas for women and talked about how the training also fed into the day-to-day running of the co-operative itself.

‘Men and women of urban areas might have known about the constitution etc. but we women of rural areas find it very difficult to understand the directives of a co-operative. We also got an opportunity to know about democracy, the political system,

rights and other social issues in the training. We knew about the systems of voting, its importance and democracy. The competition of various political parties to come in power was also revealed by the training.’

- *Shanti KC, Saraswati Mahila, Chapagaon*

‘We women, especially rural women ...we do not usually have an interest political matters. We know about the ordinary voting system because our families might coax us to go vote, put a sign here on the paper, but after getting training we found out what the constitution assembly is, what our voting rights are, what the different kinds of roles we have in a democracy. The constituent assembly is making the *mool kanoon* (key legal framework) of the nation.’

- *Bimala Ghimire, Bachchauli Nari Chetana, Chitwan*

Another aspect of the project that was appreciated by women was the discussion of women’s rights, human rights and children’s rights, in the community and within the household. Women stressed the importance of having their own representatives in the policy-making echelons in order to advance their interests.

‘I came to know many things. Earlier a limited number of women were at the policy making levels; now 33% representation for women is compulsory. Everybody is self interested. A man at the policymaking levels makes policy for himself; men don’t do anything for women. But now a daughter can get her share of her parental property, a woman can divorce if she doesn’t feel like living with her husband for various reasons.’

- *Sabita Neupane, Srijanatmak Mahila Mahila, Saptari*

‘About the constituent assembly training ...it has been many years ...the training told us matters about our rights (*hak-adhikar*). Within the household, it revealed that both husband and wife ...everyone in the household has rights, to speak up, to go out, to do household organization ...everyone has rights to do this.’

- *Manju Chaudhuri, Bachchauli Nari Chetana, Chitwan*

### **3.8.2 Knowledge spread**

The DDN project, as mentioned in section 3.4, consisted of two phases. In the first phase, selected representatives from women’s co-operatives in the 20 districts came to an urban center (Kathmandu, Biratnagar and Nepalgunj) for training. Each co-operative sent 2 to 5 women – the trainers – for this first phase. Subsequently these members provided further training and information to their co-operative membership bodies and, in some cases, to the larger community. Women trainers in the co-operatives were asked how they went about sharing knowledge and spreading information after the first phase of the DDN project in their own co-operatives and communities. The following responses provide an indication of these activities by women trainers. As can be seen from these responses, the women trainers – depending upon their initiative and motivation – took various efforts to reach out to their communities in order to mobilize women for political participation.

‘The training was to sensitize people about what their rights and duties as citizens as citizens are.’

- *Ambika Rupakheti, Sahara Mahila, Dhading*

‘We conducted the training among 292 people (co-operative members). They all knew how to vote, which was important because this time there were two ballot papers: one for direct election and next for the proportionate representation. Our participants did not waste their votes and were able to choose able candidates who would help peace building.’

- *Shanti KC, Saraswati Mahila, Chapagaon*

In the training, these women trainers addressed the specific pressures and concerns women are often subject to during election times and in an atmosphere of generalized insecurity and uncertainty. Women educated other women about the importance of the vote and the necessity of unbiased selection procedures. They encouraged women to think for themselves and not be influenced by (male) family members, external pressures or bribes or by threats of physical violence. These mobilizations campaigns – carried out in remote villages – succeeded in raising women’s political consciousness and many co-operatives reported a historic turnout by women in the constituent assembly elections.

‘We were four women who got training. In the village we made people aware so that they do not cast their votes for people who bribe and mislead the masses. Rather we told them that they should cast their vote for who they like and who they think would do good work for all. We asked women especially not to vote for who their husbands voted for, especially if the husband has been misled through bribes. We asked them to make use of the secrecy of the ballot.’

- *Meera Bhattarai, Srijanatmak Mahila Mahila, Saptari*

‘We learnt and then we also taught our sisters about this. During the elections times, there was a lot of fear and insecurity. There were all sorts of rumors and risks in going to vote. We helped in clearing these fears and rumors from women’s minds.’

- *Bimala Ghimire, Bachchauli Nari Chetana, Chitwan*

‘Information about the constituent assembly and the restructuring of the nation state were most important things in the training. Earlier people were fed up of the elections because they did not think anything would change through their votes, except to make just another party come into power. But this vote was to select people for writing the constitution in the *Naya* (New) Nepal. This information energized people and they were ready to cast their vote this time. They developed an interest in news about the constitution writing. Even educated persons were unaware about the voting system; we came to know about this while conducting training programs for around 700 people.’

- *Goma Khulal, Deep Jyoti, Morang*

By discussing political and electoral issues with family members, relatives and neighbors, women who attended the trainings were able to further energize and motivate their communities towards participation in the constituent assembly elections.

‘I began discussing and sharing with my family members about the matters and issues that I came across. We discuss each day in the evening. In the DDN’s training we were given a booklet, which I found very useful. I explained the matters in the booklet to my family members and neighbors. My neighbors took the booklet and read it too.’

- *Indira Shrestha, Mahila Prayash, Kapan*

### ***3.8.3 From Knowledge to Action***

Women interviewees and FGD respondents were further asked if the DDN training inspired further action in any way in their communities. Responses were varied; however, a few co-operatives reported changes in women’s awareness, confidence and motivation. For instance, as the narratives below reveal, the training elements relation to women’s rights encouraged women to break their silences, to speak out more and to exercise their voice against violence and injustice. The training also inspired women’s leadership in building peace in their villages.

‘The training made us more aware about women’s rights. Women who were victims of violence within the household and in other places could not really share their stories and sorrows. The training made it easier for people to come forward and speak about their issues.’

- *Tara Ranabhatt, Barahi Mahila, Tanahu*

In some cases, the DDN project training fed into other social and political activities of the co-operatives and built their capacities to fight injustice at the village, ward and district levels. Women’s co-operatives sought to apply the information obtained from the DDN campaigns to their struggles for equal legal rights in cases of women’s citizenship and women’s right to property.

‘After we got the constituent assembly training, we realized women also have some rights and we said to the CDO, why cannot we get citizenship by ourselves? We have a right to it! That way, our husbands do not need to accompany us to the citizenship office...earlier we needed our husbands to come along with us to apply for it, but not anymore.’

- *Bhagwati Arial, Neelkantha, Dhading*

‘We have helped women to get access to some property rights as well. When they take loans from the co-operative for buying land or houses, we tell them that if they keep the land on the women’s name, they have to pay fewer taxes on it. There was recently a Dalit man (whose wife is a member) who has brought land with the help of the co-operative and the wife got the deed made in her name. The husband wanted

it in his name but we realized from the DDN training that women can have property rights, so we convinced him to put his wife's name on the deed.'

- *Meera Bhattarai, Srijanatmak Mahila, Saptari*

The DDN training also motivated further actions of consciousness-raising and political mobilization by women, often employing different kinds of social media to engage the imagination of the general masses.

'Here is an example of the impact of the trainings. There is a village named ... adjacent to district head quarter of Dhading where the *kumhal* communities live in extreme poverty. The women of that community are mostly illiterate. Some have taken adult literacy classes. Those women, just by listening to the talk about the new constitution wrote songs. Through the songs they asked the law makers to do something for women in the constitution and spread awareness. I was surprised to find the level of awareness in the community. It was very positive as they were able to put their words forward.'

- *Gayatri Khatiwada, Sahara Mahila, Dhading*

'Because of the training and what we learnt, we started a drama troupe to spread awareness about social and political issues. Earlier the troupe only performed in villages but now we play the entire VDC (village development council area). There is a demand for our dramas from Khumroj, Lutthar and other places as well. Whatever issue they want us to perform on, we perform on that. The troupe consists only of women members. The usual complaints with women are that I do not have time, my husband will complain ...but there were no complaints here. Earlier we would perform in our village and the others would mock us and call us crazy. First we when we prepared to perform on HIV/AIDS. They said we were crazy to do these street plays. After the performance, everyone praised us and we also performed at the VDC level. We do not have to prepare too much. We only rehearse the play for two or three days before putting up a show.'

- *Manju Chaudhuri, Bachchauli Nari Chetana, Chitwan*

Through the above narratives, it becomes clear that after the DDN training women's co-operatives and their members have come to realize the stakes they have in influencing the constitution-making processes to represent their interests more. Albeit to varying degrees, many women's co-operatives and their members have also attempted to continue to press for these changes at the local and central levels, contributing directly *and* indirectly to countering deeply entrenched structural violence, and to building enduring peace, unity and social harmony.

### **3.8.4 DDN's importance for women**

Women respondents were also asked why they thought the training was important for women in particular. The following responses reveal their reactions with regard to the necessity of such training and campaigns for women.

‘Women must be given awareness training because they have not yet had the opportunity to understand many things. There is conflict among women themselves. But they should realize that they have to become united in order to struggle for the rights of all women.’

- *Uma Timilsina, Deep Jyoti, Morang*

‘Nepal is a poor country where women are always marginalized. Women are always confined to the four walls of a house and males take part in most of the programs, seminars and workshops. Unless any program focuses on women actively, their participation is always less. So, to create awareness in women and to involve them in decision making, women should be given this kind of training.’

- *Kamala Nepali, Neelkantha, Dhading*

Women emphasized that such trainings were way to break the cycle of ignorance that characterized most women’s lives in a country such as Nepal where opportunities for women are limited, and to bring about social change.

‘When women do not know about something, they don’t want to listen to any information. They have no interest in the information. When one person gets interested and aware about these issues, however, then others start getting involved too and start wanting to know more. ... Earlier when you spoke about the constitution to the women they would not care about it at all ...they would say, eh? But now they search for all the information be it on the TV, through the radio, through newspapers. They say, this information is there already, you did not tell us about this! When we started the training about constitution building, the women would say that all this information is for men, what do we do with it? What is in it for us? It is the men who take an interest in politics. They wondered, can we have this kind of involvement in political issues as well? After the training, the women said that we must also take an interest. This feeling grew in all of them.’

- *Manju Chaudhuri, Bachchauli Nari Chetana, Chitwan*

‘Such training has taught women the value of education in a practical way, and not just in theory. Degrees like B.A and M.A are not useful in themselves. Even if you are educated it does not mean you are aware. But the problem is that such awareness cannot really be measured.’

- *Shanta Giri, Hatemalo, Maharajgunj*

### **3.8.5 Challenges Faced**

Trainers also discussed the challenges they faced and continue to face in carrying out consciousness-raising and awareness programs such as the DDN. In addition to family opposition to women’s mobility (since women trainers had to travel around the villages to organize meetings and sessions), they also faced considerable censure from other villagers who were suspicious of such programs in the beginning.

‘In the beginning we faced challenges from our own family members. People did not know about constitution and voting systems. Even the party cadres did not know well. Later we got trainings for women to saying that it is an assembly which will make main law of the nation. We circulated this message in the society through 1,100 trainee members. Women were given training of women’s rights and issues. Later they became aware of their legal property rights also.’

- *Shanti Gurung, Hatemalo, Maharajgunj*

Women trainers reported that they often had to deal with misconceptions about the DDN training and, in some cases, even threats of violence from political party cadre that were suspicious of such programs. This was especially the case in the Terai regions, where the Madhesi movement was also going on. The atmosphere of insecurity that prevailed in the post-conflict period was also translated into paranoia and fear in people’s minds, biasing them against such programs in the beginning.

‘When the training was given, the atmosphere was very different. At that time the constitution voting got rescheduled and postponed. The villagers said, the constitution building has been postponed, now are you simply trying to digest the foreign money pouring in for these trainings? Why are you all here? Just to incite others? So we explained using banners that we are just there to inform people about voting systems and about your rights. We are not here for politics; we are only providing public awareness programs. We want to make our members aware. Then people started understanding and appreciating our work, even the local politicians.’

- *Savitra Karki, Barahi Mahila, Tanahu*

With patience and persistence, however, women were eventually able to persuade community members about the benefits of such education. They succeeded in changing people’s minds.

‘Soon the political parties that had misconceptions about us started to listen more carefully and became aware of the necessity of these trainings at that time. Family members also were asking why we were doing the trainings during election time ...there was fear, but still people would come to listen to the training sessions. They all realized it was very positive and they liked the training.’

- *Bimala Ghimire, Bachchauli Nari Chetana, Chitwan*

### 3.9 DDN and Peacebuilding

The failure or success of projects such as the DDN is difficult to measure. As Meera Bhattarai put it succinctly,

‘Creating public consciousness is a great thing. We can make tube wells and send children to school but public consciousness is an indicator which is difficult to really measure, and that is what will bring change.’

- *Meera Bhattarai, Srijanatmak Mahila, Saptari*

To a large extent the DDN project succeeded in meeting its project goals, as discussed in the Final Evaluation Report (2009). This study focuses on the impacts of the DDN project on co-operatives' abilities to mediate conflict and build peace. Also, as mentioned in Chapter 1, conflict and peace are defined at multiple levels of analysis, i.e. at the individual, household and community levels of disaggregation or aggregation. From the interviews and FGDs carried out for this study, it therefore emerges that the DDN project helped in building further peace in communities, households and even within the individual.

(i) *Individual Peace*

From the perspective of the individual, the increased exposure, knowledge and awareness that the trainers and trainees received as a result of being part of the DDN project led to a growth in their confidence and an abandonment of fear. Many women trainers reported that the ability to help other women contributed greatly to feelings of satisfaction and inner peace within themselves.

'After I took the DDN training, I taught people in my VDC about constitution building. I do not feel scared of anything after this training and this was due to my being in Nari Chetana.'

- *Bimala Ghimire, Bachchauli Nari Chetana, Chitwan*

'It feels good at the end of the day to have been able to help other women. When I am alone at night in my house I feel pleased and satisfied. I can sleep easier knowing I have helped people.'

- *Meera Bhattarai, Srijanatmak Mahila, Saptari*

(ii) *Intra-household peace*

The inclusion of material on women's rights within the DDN program was particularly relevant and useful for women. It paved the way for peacebuilding in their families and neighborhoods. For women, peacebuilding within the household can be a dilemma: the choice is often between silent toleration of family members' misdemeanors for the sake of (supposed) peace, or fighting injustice verbally at the risk of being labeled a 'nag', a 'shrew' or a 'witch' and facing accusations of breaking apart the household. The training convinced women that peace does not have to come at the cost of passivity and silent toleration of injustices, and that true peace emerges from the ability to speak out against violence or persecution.

'Women's leadership is necessary for peace. Women can bear everything, which is not so in the case men. This quality is both positive and negative. On the one hand we have patience, but on the other hand we can be too tolerant of injustices against us. Peace does not mean keeping quiet against injustice, though, and we should fight back when needed.'

- *Shanta Giri, Hatemalo, Maharajgunj*

With this realization, women co-operative members have emerged as respected peace-builders and mediators in their communities, with the community often approaching them to resolve disputes and frictions in a fair manner.

‘We also have the capacity to do things, we can also move forward. If there is any violence against women, they never used to speak out. Women can also do social work just as well as men. But now women are empowered to do so. In our villages, women now do intervene and settle arguments and fights between men as well.’

- *Bimala Ghimire, Bachchauli Nari Chetana, Chitwan*

### (iii) Societal Peace

In terms of the entire village, ward, VDC or community, the DDN project encouraged women’s co-operatives to educate voters and remove the common misconceptions and fears related to the elections from people’s minds (that it is a waste of time, or that going out to cast vote might invite violence from political goons etc.). Through ensuring people’s committed and fearless participation in the elections, co-operatives contributed to building peace in the post-conflict situation.

‘After the training, in many places women asked for the manifesto of political parties and actually asked them what they could do for women if they won. By such questioning, men felt that those women were aware of their rights and responsibilities. We often explained to people that the constitution assembly is for us. Different party representatives also came to ask us to conduct this type of training for their party cadre and followers also. We called a Nepal congress local leader as a guest to one of our trainings and he praised the initiative also.’

- *Rabina Subba, Deep Jyoti, Morang*

‘When we were doing this awareness campaign, the political parties thought that the co-operative is campaigning for a political party. But we did not fear ...not even the participants were afraid about it. During elections, we did not have any terrible incidents here even though there are remote areas in Chitwan district.’

- *Bimala Ghimire, Bachchauli Nari Chetana, Chitwan*

### **3.10 Women’s Co-operatives and Peacebuilding in Nepal: Dilemmas and Challenges**

While the above discussion focuses on how co-operatives have become pioneers of peace in their communities, this section focuses on some of the dilemmas and challenges of the DDN project and co-operatives’ peacebuilding in the Nepali context.

#### *Longer-term implications?*

The DDN project campaigns were concluded in early 2010, while the fieldwork for this study was carried out in January 2011 – exactly a year later. In many co-operatives, a year or

more had lapsed after the trainings had been carried out. It was the impression in many of the interviews that all women did not seem to have gained equally from the DDN training. When asked about the content of the DDN training and what they remembered or had liked about the trainings, several respondents stated that they could not recall things clearly since a lot of time had passed.

The following response was a typical one:

‘I forgot most of the things now but I remember many participants were very quick to answer. They understood many things about it.’

If pressed, participants stated that they got to know about women’s rights. However, when asked for further details on the content of the training and discussions, women often stated,

‘We discussed about it a lot at that time but we have forgotten now.’

This highlights a challenge with regard to such information dissemination campaigns such as the DDN. Adult literacy campaigns have previously reported on how adult learners often relapse back into illiteracy (Abadzi 1994). The loss of recollection of the training’s contents echo a similar challenge for future such campaigns. We can speculate into the reasons why some participants ‘forgot’ or why some women (more than others) were fuzzy on the specifics of the DDN training: one reason all women did not seem to have benefited equally is perhaps the information contained in the training was not something they used in their everyday lives equally. Knowledge, much like a learned skill, may also be governed by the principles of ‘use it or lose it.’ More optimistically, we can hope that the knowledge from the training lies dormant in women’s minds until it is required. On this plus side, however, most women respondents did know about the existence of women’s rights and were confident of the co-operative’s support to them in legal and political matters, should they require it.

### *Extent of Change?*

A second dilemma in estimating women’s actual peacebuilding capacities in their communities through co-operatives is the reliance on purely anecdotal evidence. Peacebuilding capabilities, increases in awareness or empowerment, and growth in women’s confidence, abilities, self-respect or self-reliance are inherently qualitative aspects of social life that are hard to measure and evaluate exactly. The absence of a counterfactual also complicates this exercise: it may be true that women have helped to spread peace and awareness through the co-operative, but what is to say that they might not have done it otherwise? What, then, is the true value of the co-operative in terms of building and keeping peace in communities? To a large extent, women’s narratives in the previous sections provide an indication that the co-operative was indeed a source of collective inspiration and action. At the same time, however, we must be careful of idealizing or romanticizing the co-operatives’ role as beacons of hope and light in communities, and remember the social milieu that they find themselves placed in and the very real limitations they must face. Three such examples are given below.

In response to a question about structural violence and the role of the co-operative, Devkumari Pakhrin pointed out,

‘The dowry trend is however increasing in the society. We say them that it must be wiped out but the bad practice is increasing in villages as a form of competition and one-upmanship between the wealthier households. It has become a way of exhibiting social status.’

-*Devkumari Pakhrin, Buddha Mahila, Siraha*

Similarly, with regard to domestic or gender-based violence, Bhagwati Arial states,

‘There has been a change, but we have not been able to eradicate violence completely. We have only been able to reduce the instances of such violence.’

- *Bhagwati Arial, Neelkantha, Dhading*

Certain traditional and cultural practices, even if regressive, are also remarkably sticky and difficult to change. Even if women members are aware of the problems with these practices, they must observe them in deference to their family members (especially elders). Caste practices, for instance, continue to be observed at home even though the co-operative itself has emerged as a neutral location.

‘We still follow older traditions in our homes, but in a community organization we do not observe these distinctions.’

- *Savitra Karki, Barahi Mahila, Tanahu*

As such examples reveal, co-operative members must also straddle the different pressures society places on them, meeting with successes and failures equally. It is also difficult to gauge or measure the rate of success of the co-operative or its members in uprooting traditional forms of structural violence such as discrimination, especially since many such forms persist in the privacy of people’s homes.

### *3.10.3 Post-facto peace?*

A further issue with the conflict mediation and peacebuilding activities of women’s co-operatives, although not related to the DDN project itself, is that most activities they have undertaken to prevent violence in households and communities – especially through the paralegal committees – has been *post facto*, i.e. after the event of violence. There is less focus on the prevention of violence itself. If there can be no peace without justice, then the paralegal committees in co-operatives are inestimable agents of truth and righteousness. However, paralegal committees only deal with the cases – be they related to violence, exploitation, or discrimination - brought to them by women co-operative members. In comparison, awareness campaigns and education or information dissemination schemes that can prevent instances of such violence and raise people’s consciousness seem to take a back-seat. This is perhaps unsurprising given the intensity of such campaigns and the limited resources typically available for them; however, the peace brought about by true social trans-

formation might arguably also be more durable and valuable.

Women co-operative members also recognize this limitation, as revealed in the following statements.

‘If we are able to figure out things right at the beginning, it would be much easier to resolve issues.’

- *Muna Bhatta, Sahara, Dhading*

To see true change we need to have a door to door awareness campaign. For that we women need to be united. Many things need to be done. We should educate the women through door to door camping and find out the victims there. A rigorous unified door to door campaign is the best way to free women from violence and to educate them.

- *Durga Dhital, Mahila Prayash, Kapan*

Women’s co-operatives also stated that training programs such as the DDN increased their knowledge base, which was essential in a country where women do not have much access to information. Greater availability of information to women would also increase the ability of co-operatives to prevent violence or injustice at the very outset, rather than only applying palliative measures.

‘Though our initiative has been able to maintain peace, we need more training like this to be efficient enough to deal with other social problems also. We have only limited knowledge so far; we are yet to learn much more.’

- *Rama Devkota, Mahila Prayash, Kapan*

### 3.11 Conclusion

Financial viability and strength are savings and credit co-operatives’ primary objective. In addition, however, women’s co-operatives have also contributed (albeit arguably in varying degrees) to social transformation and the elimination of structural violence, including the upliftment and empowerment of women, elimination of caste-based and ethnicity-based discrimination, eradication of exploitation and building positive social capital. In many cases, women’s co-operatives have gone beyond their financial mandates to include health, sanitation, and education programs for their members, indicating that attempts to increase the community’s welfare must be holistic rather than purely economic. The efficiency of women’s co-operatives and their members is revealed by their multi-tasking abilities in pursuing various welfare projects in their villages and communities! In a society adjusting to newly-established democracy, women’s co-operatives have a special role as the guardians of women’s interests and as agents of social good. In working with other organizations at the village and district level towards such positive social change, women’s co-operatives in Nepal have attempted to duly carry out the responsibilities assigned to this role placed upon their shoulders. Further, through the DDN project’s voter-education and advocacy campaigns, as well as through other projects, women’s co-operatives have worked at the grassroots levels to raise consciousness and political participation in citizens, overcoming several challenges

and obstacles in the process. At the same time, it raises other interesting challenges for the implementation of similar programs. In sum, this case study of women's co-operatives in Nepal holds important lessons for similar endeavors in other conflict-torn communities.

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## Chapter 4

# Women's Co-operatives and Peace in India and Nepal: Results from the Study, Strengths, Weaknesses and Conclusions

*Smita Ramnarain*

### 4.1 Introduction

In Chapter 1, the key research questions for this study were set forth; these are recapitulated below:

How are women's co-operatives helping to reduce conflict in communities? (Domestic violence; women's rights abuses; ethnic and communal tensions; structural violence)

What about the women's co-operatives has enabled them to provide this service in their communities?

How have membership in co-operatives and/or participation in specific training programs encouraged women to be leaders in their communities? Do women seek out leadership roles? Or does the community naturally go to them because of the training and skills they possess?

What are some of the challenges that co-operatives and members face when attempting to promote peace and mediate conflict? What are some of the limits and dilemmas in peacebuilding work by women's co-operatives?

In this concluding chapter of the report we revisit each of these questions and summarize the findings from the case studies of women's co-operatives in India and Nepal and their conflict mediation and peacebuilding activities. In the case of Nepal, we also revisit the DDN project's impact on the lives and capabilities of women co-operative members to prevent violence, arbitrate for justice and promote peace within households and in society at large.

### 4.2 Women's Co-operatives and Peacebuilding in India and Nepal

Chapters 2 and 3 form the crux of this report. These chapters discuss the ways in which women members of co-operatives in India and Nepal have – both individually and as a collective – come forward against violence, conflict and injustice in their households, neighborhoods and communities and sometimes even at the district and national levels. This section uses the material covered in these chapters to arrive at the following conclusions about women's co-operatives and peacebuilding:

From the narratives presented in the previous chapters, it emerges *that women readily recognize the intimate connection conflicts and violence have with their lives* and the crucial importance of reconciliation and peace for any kind of progress.

At the same time, women's understandings of conflict and peace reflect that *they do not regard conflict simply as isolated acts of assault, arguments or violence; rather, their views reveal the hidden inequalities within social structures that allow for exclusion, discrimination and injustices to prevail against certain groups of people* (particularly women).

Consequently, women also recognize peacebuilding to be a comprehensive exercise calling for larger social transformation rather than just isolated incidents of conflict resolution and mediation.

Given this holistic approach to peacebuilding, *the examples presented also demonstrate how women's co-operatives in India and Nepal have emerged as significant mobilizers for addressing deep-seated prejudices and inequalities, as effective 'schools of democracy' and participation, and as powerful platforms* through which the members of these co-operatives are able not just to intervene in domestic and social conflicts but also to transform public consciousness and undertake social transformation.

The narratives in Chapters 2 and 3 reveal that women co-operative members have *undertaken a wide variety of strategies to mediate conflict, address injustices and violence and build lasting peace*. These strategies have ranged from instant interventions in cases of trouble, to seeking legal justice, to spreading awareness and education among community members.

*Collective action has emerged as a valuable weapon in women's pursuit of justice and peace*. Women have come to realize that their combined efforts as a group can be more effective to seek social transformation, especially in contexts where gender and cultural norms are rigid and where individual women's struggles may remain isolated or too feeble to challenge the *status quo*. It is through the organized strength that the co-operatives mobilize and channel that women are able to make their voices for justice and peace heard.

*The importance of information, education and training for women* – especially in societies where such opportunities for them are few and far-between – is especially emphasized in the interviews and FGDs. Co-operative members pointed out that ignorance often drives violence and persecution and that in order to counter such violence successfully, women must have access to information and training. The DDN project in Nepal, in particular, demonstrates the importance of education for women. In the case of India, exposure visits achieved the same objective.

The narratives in the report also contain revealing information about *the positive consequences of women's leadership for peacebuilding in their families and communities*. While the development of such leadership is a gradual process fraught with many structural, social and individual challenges, the importance of women's voices and leadership for building lasting peace in society emerges clearly from the examples contained in the report. [Note: Section 4.4 below presents a more detailed discussion of this conclusion.] The communities have also recognized women's co-operatives in general and co-operative members in particular, as important spokespersons for social justice and harmony, and as crucial resources for building and maintaining peace.

### 4.3 Strengths of Women's Co-operatives in Building Peace

It becomes apparent that women's co-operatives have supported its members in mediating conflict and building peace. The question then arises as to why co-operatives have emerged as such springboards for women's peace activism and leadership. What are the ways in

which co-operatives have supported women's peacebuilding activities? What are the features of such co-operatives that are responsible for their emergence as sources of positive social capital when conflicts and violence threaten to rupture the social fabric? The perspectives of women from India and Nepal summarized below identify the role of the co-operatives in this regard.

### ***4.3.1 Foundations of Economic Support***

Perhaps most crucially, co-operatives have emerged as sources of economic support for women. At the domestic level, women cited the lack of financial resources as a prime cause of conflict and strife.

'We were deprived of money. My husband was the only earning member in a family of five. There used to be internal conflicts as a result. But since I started working, I started educating my children. I don't have to look out for my husband's financial help every now and then. I am able to manage things on my own.'

- *Hansaben, Saundarya Cleaning co-operative, India*

Upon joining the co-operative, however, women are able to save small amounts they save from their incomes (if they are earning) or from their household management (if they are not working), deposit the money into their savings accounts and use it in times of need (for education, buying property, or in the case of health or financial emergencies). Since the co-operatives hold accounts in women's names, women have access to a reserve fund which gives them a measure of financial independence and the ability to make certain expenditure decisions within the household without relying entirely on family members. Women also have access to loans at low and affordable rates of interest through the co-operative after a certain period of membership and making deposits.

This economic support translates into intra-household peace in many ways. For one, women's financial dependence on others often leads to domestic conflict. As women reported, once they started saving and had access to money, petty quarrels within the household related to finances were avoided. Women do not have to depend on the whims of their family members for making certain purchases and also do not have to ask others for money, thereby avoiding mental anguish. In the case of family members and spouses suffering from undesirable vices, financial independence and self-reliance becomes all the more crucial for women since they are also the primary care-givers of children, the sick and the elderly within the household.

'Once financial condition improves all other aspects become easier to deal with and that minimizes the conflict at home.'

- *Sita Khanal, Sahara, Dhading, Nepal*

'Now the women from the village have taken loans and established small shops and are working on their small businesses. There is change even inside the home: earlier drunken husbands tormented the women. Now the women are doing well in their own tea stalls opened with the help of loans from the co-operative; some are

farming mushrooms; some have other small businesses.'

- *Sangeeta Shrestha, Saraswati, Chapagaon, Nepal*

Second, women's access to financial resources becomes important for their bargaining power within the home. Since women's co-operative membership gives them access to cheap credit, they are able to use the access to these resources as leverage in the case of domestic disagreements or spats, and to inculcate model behavior in family members. Finally and perhaps most crucially, women's economic independence supported by the co-operative leads to an increase in women's own confidence and others' respect for her in society. It is unfortunate but true that the uncompensated household work women perform within households is not recognized as work by societies and that much social premium is placed on the ability to earn money and contribute monetarily to the household. Until these circumstances change (which may change but only slowly) women who can contribute financially to the household will command more respect and worth in their families' eyes, and therefore, the ability to persuade their household on issues of welfare and peace as well.

'For instance, in decision making about economic resources ...unlike earlier, now my family must listen to me before they take any decisions. Since I earn money, I am also asked for my opinion on spending it. My husband is happy that I am able to contribute. I feel good that family members respect me.'

- *Jasodaben Parmar, social security co-operative, SEWA, India*

'The poorer women who do not have too many financial resources can depend on the co-operative for loans on the basis of the savings she has. The husband also begins to respect her when she transforms from a person who does not contribute monetarily to someone who contributes to household expenses. Today couples are closer because of the co-operative because while earlier financial problems drove a rift between them, now they can solve those problems.'

- *Geeta Timilsina, Neelkanth, Dhading, Nepal*

#### **4.3.2 Source of Collective Strength and Mobilization**

'Women can do much more if they are united.'

-*Kamala Thapa, Mahila Prayash, Kapan, Nepal*

Kamala Thapa sums it up rather effectively. In largely patriarchal societies where women individually occupy a subordinate position to men and where male domination extends to all aspects of the public and private spheres, women's co-operatives achieve their objectives through united, concerted action. They have, as a result, become a refuge for women who have faced discrimination and persecution in a gendered society, and have attempted to change the circumstances of women through united effort.

'SEWA has been like a family ...our troubles are SEWA's troubles. SEWA gives us the courage to face all kinds of problems.'

- *Rumanaben, Design SEWA member, India*

‘The members of co-operative stand by each other through thick and thin. And since we have obtained the trust of the community, the members feel free to express whatever problems they have been facing. They appreciate that the co-operative has turned out to be as loving as their mother and *maytighar* (maternal home).’

- *Goma Khulal, Deep Jyoti, Morang, Nepal*

#### **4.4.3 Platforms for Women’s Voices**

A significant contribution towards peacebuilding and reconstruction has been the attempt of co-operatives to mobilize women’s voices and to build their self-confidence.

‘Before joining here, our voices used to be very low. Now, we are shouting for our rights. We are different personalities now. We are now aware of many things because of all the exposure we have. That is why our voice is loud (laughs).’

- *Ushaben, Matsyagandha fish-vendors’ co-operative, SEWA, India*

‘Earlier we used to cover our face with veil but now we do not. Now we are known by our own names, not by our husband’s name.’

- *Yamuna Baral, Srijanatmak Mahila, Saptari, Nepal*

As a result, instead of suffering social injustices silently, women are now able to organize themselves for the prevention of violence, especially gender-based atrocities and injustices. Further, as a result of being able to develop their voices, women are also able to articulate their needs to policy-makers, fight for their rights, and speak for other women who have been victims of violence and injustice.

‘Some women whose husbands ill-treated them ended their relationships with their husbands but are yet to get a share of property and alimony, we speak for them.’

- *Uma Timilsina Deep Jyoti, Morang, Nepal*

Women have also come to realize the importance of their own voices.

‘Confidence is essential (for women). Only then we will have a positive voice and make a difference.’

- *Hemaben Parmar, Saundarya cleaning co-operative, SEWA, India*

#### **4.3.4 Practitioners of Political Neutrality and ‘Good Politics’**

One reason women’s co-operatives have succeeded to the extent they have in obtaining the cooperation of external agents – village communities, political parties active in particular areas etc. – in building and maintaining peace has been due to their commitment to political objectivity and neutrality.

In the case of India, SEWA Federation and allied co-operatives have had their political neutrality put to the test several times when communal riots have broken out. Despite criticism and threats from Hindu fundamentalists for ‘harboring’ Muslims during the 2002 riots,

SEWA's co-operatives demonstrated remarkable fearlessness and courage in condemning communal violence, in carrying out relief operations in the (Muslim dominated) riot-affected areas, and in sticking to the Gandhian principles of non-discrimination in its day-to-day operations.

'No matter which party comes to power, it does not bother us. We are outside politics. We prefer to work from the outside to influence policy in favor of the women (who are members of the co-operatives). That is our objective. We are not entirely apolitical in the sense that we do try to represent women's voices and concerns. ...Basically we are a Gandhian organization and try to follow that philosophy. We get respect from most people for this reason.'

- *Lalita Swami, President, SEWA Federation, India*

In the case of Nepal, holding the DDN training sessions in various remote villages in a milieu of general insecurity, suspicion and political instability required the courageous action of co-operative members, some of whom also came under threat. In certain areas, various political parties also approached co-operatives for (non-optional) financial contributions. However, women trainers were – with patience and persistence – able to convince the community as well as the party cadre of their commitment to non-partisan politics.

'The Maoists were very active in this area and had come to spy on the trainings about constitution. They thought the trainings were a pretext to bias people against the Maoists. We did not know about constitution before that either. But later they realized our training was not against the Maoists or any other political party. Rather, it was just to educate the people about the political processes. They then showed very positive response to us and even sent their family members to be part of Mahila Prayash co-operative. That time our membership was remarkably increased in Kapan since people began to trust us as an objective body with no partisan politics.'

- *Shova Karki, Mahila Prayash, Kapan, Nepal*

As is revealed from the above examples, women's co-operatives do not shy away from political engagement or from ruffling a few feathers in the pursuit of justice, awareness and peace. However, women in these co-operatives do differentiate between a 'negative' politics, i.e. a politics that is all about power play, petty corruption and vote mongering, and a 'positive' politics, i.e. a politics that focuses on the pursuit of democratic principles and the elimination of structural iniquities. As Meera Bhattarai summarizes this,

'The manner in which the co-operative engages in politics is positive politics. Social help is the base of all good and positive politics and that is what we are trying to do.'

- *Meera Bhattarai, Srijanatmak Mahila, Saptari, Nepal*

#### **4.4 Women's Leadership, Peacebuilding and Co-operatives**

##### ***4.4.1 Co-operatives and the Emergence of Women's Leadership***

Women's leadership in building peace and mediating conflict in their communities and fam-

ilies has been prominent in both India and Nepal. Co-operatives have also been feeding grounds for women's leadership, capacity-building and skill development. From the interviews and FGDs, the following moments can be identified in the development of women leaders.

*Raised consciousness:*

Women leaders within the co-operatives reported that a raised consciousness, awareness of injustice and a desire to do something to help other members of the community, especially other women, was the first moment of their transition into leadership. Many women in both India and Nepal recounted their transformation from shy, diffident and reluctant participants in their co-operative's membership body into vocal and confident community leaders. The co-operative supported this transition in a variety of ways. Women co-operative members in India recounted their experiences of exposure visits to other countries and states. They also stated that listening to other women speak about their stories inspired them to speak up too.

'I would attend meetings and listen to how women here speak about various social issues. This gave me a lot of knowledge.'

- *Manguben, social security co-operative member, India*

Similarly, Nepali women spoke about how the games and role-playing activities in the DDN training encouraged them to speak up and participate more in co-operative meetings.

'The first platform (of development) is definitely the co-operative. I was not able to stand and speak before. Now I can talk with people and express my views well. I speak for those who have been victimized and are voiceless. I am able to understand and differentiate between justice and injustice after joining the co-operative.'

- *Ramkumari Limbu, Deep Jyoti, Morang, Nepal*

Since women's co-operatives were a safe and egalitarian space, women found that they could gradually open up and voice their ideas and thoughts without fear or hesitation.

*Increased awareness:*

In addition to imparting awareness to women about injustices, discrimination and forms of violence, co-operatives empowered women by providing them with useful practical information. Women leaders credit the co-operatives for being sources of knowledge and skill development. For instance, in Chapter 3, examples from the DDN project detail how many women benefited from a discussion of human rights, women's rights, and democratic processes. This knowledge, in turn, helped them to challenge gender discrimination and caste-based or ethnic exclusion in their families, neighborhoods and communities. Similarly, as explained in Chapter 2, women in SEWA's co-operatives have used their growing awareness of their rights to intervene in cases of violence and persecution, to help other women in their neighborhoods and to demand justice when it was due.

*Action with co-co-operative backing:*

Co-operatives have developed women's leadership skills by being sources of support for women's collective action. As the following example from Nepal reveals:

'A few of us from the co-operative trained the participants after taking the training ourselves. The change I felt in myself is the realization that women can do much more if they are united, I got a platform to show my change now I train my family members also. I also developed leadership qualities in myself and have a team of women for my support, which can be mobilized for any social cause when the need arises.'

- *Kamala Thapa, Mahila Prayash, Kapan, Nepal*

Similarly, women in SEWA's co-operatives talked about how the co-operative had empowered them to challenge their persecutors on several occasions, be it challenging corrupt officials, countering domestic violence or facing petty harassment.

#### **4.4.2 The Impacts of Women's Leadership**

Over time, the larger community has recognized the leadership skills possessed by women co-operative members and has often approached them for conflict mediation, dispute resolution and reconciliation activities. Women co-operative members go on to use their knowledge, skills and training to assist other community organizations and individuals.

'In society I get a lot of respect for what I do. I am known for solving people's problems. This SEWA uniform is recognized wherever I go.'

- *Kamlaben, insurance co-operative member, India*

Women leaders recognize the significance of such responsibilities being placed upon them. They recounted their experiences by which they used their standing in the community as a springboard for further action, often convincing community members to actively address injustices and discrimination. As Ayesha Pathan states,

'In my Muslim community, I am one of the board members. I work there to make peace between Hindus and Muslims and also to uplift Muslim girls. I have convinced many families to educate their girls.'

- *Ayesha Pathan, Arogya health co-operative member, India*

Similarly, Jasodaben Parmar (social security co-operative, SEWA, India) argued successfully in a community gathering for doing away with certain rituals similar to dowry practiced in her community. Indira Shrestha in Mahila Prayash, Nepal convinced the village elders to send their girls to school. These narratives demonstrate that once women began to exercise their voices, they were able to convince members of the community to address even deep-seated forms of structural violence embedded in male-dominated, patriarchal settings. Women have also recognized the power of women's collective and organized action in order to tackle problems that are too difficult for individual women to tackle.

‘If two people pull on both ends of a rope, the rope does not break, but if there are 7 people pulling it, then it can be done easily. When people work together in the co-operative, things can be successful.’

- *Geeta Timilsina, Neelkanth, Dhading, Nepal*

Finally, women also recognize the larger purpose of the empowerment they have achieved, *viz.* to be able to speak up against social ills and challenge repressive structures. As Hansaben eloquently put it,

‘What is the point of learning things and then never using them to make a difference?’

- *Hansaben, Saundarya cleaning co-operative, SEWA, India*

Indeed, almost all the women interviewed recognized the importance of spreading whatever information, knowledge and awareness they gained to the community in general and to other women, in particular. As the narratives from the DDN project in Nepal also reveal, women trainers took up the task of educating other community members quite readily despite the not inconsiderable challenges they faced along the way (see section 3.8.5).

‘We couldn’t speak before. After the training we formed groups in the villages, conducted interaction programs and disseminated knowledge about issues such as the constitution, social injustice and violence. Now we have become capable of leadership. We trained seven to eight groups of women in total.’

- *Shanti Guragain, Mahila Prayash, Kapan, Nepal*

In sum, the co-operatives did empower women to recognize their strengths, to develop their leadership capabilities and voices, and to become dedicated and active agents of social harmony, equality and peace.

#### **4.5 Women’s Co-operatives and Peacebuilding: Limits, Dilemmas, Challenges**

It emerges from the discussion in the report that women’s co-operatives and its members have indeed engaged in conflict mediation and peacebuilding activities in the various contexts of their operation. As a result of co-operative membership, many women report a more peaceful household and greater intra-household well-being. At the same time, the co-operatives have also unified and mobilized women into a significant collective force for peace in the face of communal, societal and structural violence. Women’s co-operatives also recognize that social transformation and fighting against injustice is an important prerequisite for true peace to prevail in society. As a result, they have also been at the forefront of fighting other social injustices such as exploitation, corruption, harassment, crime and discrimination. However, certain challenges and dilemmas also emerge in harnessing women co-operatives’ peacebuilding skills as a social resource. This section details some of these dilemmas and challenges that emerge from the India and Nepal case studies. Some of these dilemmas are of a theoretical nature, while others emerge in the particular contexts of the co-operatives studied.

### 4.5.1 Theoretical Dilemmas

#### (i) *The True Price of Peace*

Women co-operative members' conflict mediation and peace building skills have proved to be valuable not just in their own lives, but also in the larger community. Women members' peacebuilding skills have been a ready resource from which the community has drawn upon in times of need.

'The things we learn from the co-operative, we also use in other places. My husband and family members respect me because I share the happenings in the co-operative with them and they realize how much knowledge and exposure I now have. I say that we should educate our children, we should build our savings for our future ...they listen to me because they know it is for the good of everyone.'

- *Asha Ajmeri, social security co-operative member, India*

'I have helped many families resolve their problems. Some families in my village even call me now and discuss their domestic issues with me.'

- *Uma Timilsina, Deep Jyoti, Morang, Nepal*

In other words, women's peacebuilding skills have proved to be a 'positive externality.' Externalities occur where the actions of individuals (or firms) have an effect on people other than themselves. Positive externalities are therefore 'third-party' or 'spillover' impacts on other people that are advantageous to them but for which they did not have to pay. By developing the skills and capabilities of women in co-operatives to mediate conflict and build peace, a positive externality or benefit is created for the rest of society to enjoy. The beneficiaries of this positive externality are other members of the households (spouse, children, and extended family), women members' immediate neighborhoods and the entire community at large.

However, a dilemma imposed by externalities is that the costs of production of such externalities are not fully accounted for. Women incur 'personal costs' in the process of their peacebuilding activities – i.e. the expenditure of personal time spent in mediating conflict or in acquiring the skills and training required to mediate conflict and build peace successfully, the cost of personal risks involved in choosing to intervene in situations of violence etc. – thereby subsidizing the true 'social cost' of peacebuilding activities in society. In other words, society gains from women's co-operatives building peace but does not really incur any expenses from it: peacebuilding is, in essence a free resource or commodity for society. In reality, however, this resource comes from women's unpaid labor time.

In literature on gender and development, women's unpaid work within the household is often looked upon as subsidizing market-based work and adding significant (although unaccounted in many cases) amounts to the national income of a country. A vast amount of literature also exists on how women's unpaid work – work for which the women themselves gain no financial returns – sustains families and communities alike, especially in times of economic or political crisis. In a similar vein, this study points to the possibility of another

component of women's unpaid work – namely, peacebuilding – that conflict-affected societies can draw upon quite readily. Two examples (out of several others) are provided below:

'I get phone calls at all hours of the day, well into the evening and sometimes even late at night. Sometimes it is a woman calling me when she is in some type of distress – her husband is beating her or has threatened to throw her out. Sometimes they also come to my home for help ... it is very busy all the time.'

- *Bhartiben, Home care workers' co-operative, SEWA, India*

'In my own case, sometimes my house becomes full of people. Someone comes at midnight seeking help and I can't say no. So I give them shelter. Next day they can go to the police or to the district office.'

- *Meera Bhattarai, Srijanatmak Mahila, Saptari, Nepal*

The above statements are typical of women members in leadership roles within the co-operatives in India and Nepal. They often incur substantial expenditures of time when undertaking conflict mediation, peacebuilding work and general social service. Therefore, even as having women's co-operatives provide peacebuilding resources for families and communities to draw upon is beneficial for society, the hidden labor going into its performance – provided mostly by women – ultimately hides its true costs. A significant dilemma, therefore, in front of policymakers and practitioners of development is: do we account for women's unpaid work in building peace? And if so, how?

While many women engage in conflict mediation and peacebuilding work as part and parcel of their community activities, we must also wonder if the social expectation that they perform this work places an additional burden on them in terms of their uncompensated time or skills. The question then arises whether, in celebrating women's co-operatives as agents of peace and harmony in societies, we reinforce the expectation that women members of these co-operatives take up this work. In addition, another complexity arises in talking about peacebuilding work. Much like other care work, the work of building peace, fighting for justice and mediating conflict is often related to complex emotional responses in the person rendering such work, making any calculus of cost or benefit difficult, if not impossible. In such a case, we must necessarily wonder: what is the true price of peace?

### *(ii) Gender Role Stereotypes and Peacebuilding*

One reason women are the ones performing a greater portion of unpaid work is because of the gender roles that they have been socialized into which naturalize their roles as care givers within the household and in the community. A similar trend can be identified with the work of mediating conflict and building peace. Women arguably have a greater stake in maintaining peace since – as caregivers to families and children – the costs of violence are also higher for them

'Women have to run the household, take care of children. If there is violence outside, a woman's immediate thought is of how the household will run, what the children will eat. If there are fights or riots outside women know that it will ultimately

affect the household. So women try to prevent conflict as far as possible. We have to pay a bigger price if violence happens to us.'

- *Rumanaben, Design SEWA member, India*

Interview and FGD respondents also recognized the ways in which women are socialized into the roles of peace maker or conflict mediator right from the beginning.

'Women need and want peace more (than men). Due to our culture and tradition .... Since women's population is more than men's, women need peace more (as they get affected by the lack of peace more) ... and not only do they need peace more, but they also they do play a huge role in giving/keeping peace. In comparison to men, women are more aware about the need for peace.'

- *Bimala Ghimire, Bachchauli Nari Chetana, Chitwan, Nepal*

A significant dilemma occurs, therefore, in making these easy associations between women and peacebuilding and naturalizing peacebuilding as a 'woman's domain' or a 'woman's skill.' We have no choice but to wonder (a) whether gender role stereotypes are being reaffirmed in the process of attributing special peacebuilding skills to women, and (b) whether this is yet another way of exploiting women's unpaid work, placing additional social responsibilities on them and increasing women's burdens in general. Women themselves point to the issues with such a conceptualization and how it affects them in their everyday lives.

'I feel that we call women Devi (goddess) and stereotype her with all these qualities she should have. She is trained from the very beginning to have tolerance and patience ... women tolerate what their parents say, then their siblings, then when they get married they listen to their husbands and in-laws and then children.'

- *Gunjan Chauhan, Design SEWA member, India*

The question that we must address, then, is the following: are gender role stereotypes that assign the role of peacebuilding to women (because women are natural peace builders or because women have higher stakes in ensuring peace) justifiable? While it is true that women seem to be positioned in society to be able to emerge as peacebuilders, the arguments that go into making them such can nevertheless be problematic since they rely on a fundamental essentialization of their characteristics as 'peace lovers' or 'care givers.' However, even as we celebrate the contributions of women's co-operatives and more generally women's own capabilities as peace builders in conflict-torn, disharmonious societies, an essentialized view of women as 'natural' peacebuilders and peacekeepers will not suffice. For one, as scholars of violence argue, an essentialized view of women as peaceful nurturers cannot explain the existence of women perpetrators and ignores the capabilities of women to inflict violence. For another, such essentialization of women's characteristics limits the possibilities of challenging established gender roles and cross rigid gender boundaries in building peace. Building peace becomes 'women's work' or 'something women are good at' in addition to their other duties defined by their gender roles. A view of peace as 'women's domain' is also not sustainable if social transformation is an inherent element of building sustainable peace.

Admittedly, these questions are not ones that have any easy answer. However, as this study indicates, these are definitely questions to keep in mind for this study, as well as future explorations into the relationship of women with peace.

#### ***4.5.2 Women's Co-operatives and Peacebuilding in India and Nepal: Limitations***

Besides the broad theoretical dilemmas detailed above, as outlined towards the end of each chapter separately, certain dilemmas and challenges also emerged in the course of carrying out this research study. These issues were context-specific – different challenges were faced in the course of the DDN project in Nepal, for instance, than what was observed in India – but do nevertheless necessitate discussion, comparison and critique. Not all of these concerns have ready solutions, however it is hoped that outlining these would pave the way for future such projects aiming to address some of these issues. The contents of this section are also not to be taken as a statement vis-à-vis the functioning of SEWA or CMF; rather, they are observations that emerge from looking at the conflict mediation and peacebuilding activities that women's co-operatives have directly or indirectly undertaken in India and Nepal respectively.

##### *(i) Peacebuilding vs. post facto conflict mediation*

In both India and Nepal, inquiries into the ways in which women co-operative members have engaged with peacebuilding at the community or household level elicited several examples. The most common examples were stories of women preventing violence at multiple levels in their daily lives and spheres of activity. While these stories of women intervening in cases of violence and assault are noteworthy, one issue with these responses and strategies pursued by women's co-operatives is that many of these actions were undertaken *after* particular episodes of violence. In SEWA's co-operatives in India, women leaders within the co-operative readily step into the role of mediator and peace maker when other women members report of persecution within their household. However, educating women about the resources they may have in the case of gender-based forms of discrimination seemed to be lower in the list of priorities. Similarly, in the case of Nepal, paralegal committees in the co-operatives provided counseling and legal aid in cases of disputes and conflict, especially when these pertained to women members. They are support structures that members seeking justice can easily access. But the *prevention* of direct or structural forms of violence – through awareness campaigns and education programs – does not seem to be the focus of these paralegal committees.

Resources are, of course, a significant constraint in the provision of programs that pertain to nipping violence in the bud. For any such program to be successful, significant investments of time, energy and money may be required. Secondly, while addressing individual cases of violence means that the cases come to the co-operative, grassroots peacebuilding efforts would mean that the co-operative reach out to people and cast their nets wide, a significantly harder task. At the same time, however, it may be argued that the peace which is brought about by awareness, engagement and social transformation – rather than simply addressing episodes of violence and conflict on a case-by-case basis – might be more sustainable and worth the investment.

*(ii) 'Real' empowerment vs. changing times*

Women members of the co-operatives in both India and Nepal credited the co-operative for being structures of economic, emotional and moral support, and for developing them from shy and diffident persons into confident, aware and articulate ones. Interview responses from both sites also detailed the magnitude of changes in local communities, ostensibly as a result of the co-operatives' presence. Women would often state that since the co-operative was established, it had emerged as a crucial source of information for the community, of women's empowerment, and of socio-political transformation. Examples of the changes co-operatives have brought in local communities include doing away with caste-based or religious discrimination and supporting women's foray into the public sphere.

Issues that arises with such characterizations is that not only are social changes, women's empowerment and increases in community awareness hard variables to quantitatively measure, but also that it is difficult to isolate the impact that the co-operative has had from change 'as usual'. Economies typically undergo structural transformations in the course of development, and these structural changes often erode traditional practices. Therefore, it becomes difficult to figure out whether caste-based discrimination is on a decline due to the co-operative's focused actions or is simply a traditional structure being eroded by the processes of development itself. In such a case, the real impact of the women's co-operatives in building peace or ushering social transformation may never be accurately known, save for women's own accounts (which may include their personal biases as well).

*(iii) Co-operatives as Causes of Conflict and as Spaces of Powerlessness*

The study focuses on co-operatives as agencies that build social harmony. At the same time, however, as the examples documented in the previous chapters reveal, co-operatives may also be the *causes* of struggle or conflict. In India, women found their membership to SEWA's co-operatives becoming triggers for domestic conflicts since they represented women's break with rigid gender norms that had hitherto circumscribed them to the household domain. Similarly, in Nepal, women's activism within the co-operative and outside stigmatized them and made them objects of ridicule and harassment. In addition, the presumption that co-operatives have massive financial resources at their disposal makes them more vulnerable to attack or hostility.

It is therefore worth remembering that women's co-operatives themselves are placed in specific social milieus and face the same constraints, opinions and challenges that individual women do. While they are undoubtedly sources of collective action, such collective action cannot be idealized into a silver bullet that magically dissolves social pressures and/or censure. We must, therefore, be aware of the social contexts in which co-operatives operate and of the very real limitations they must face.

*(iv) Training Programs and their Longer Term Impacts*

A specific critique of the DDN program in particular is the following. A significant period of

time had passed between the trainings and the interviews carried out for this report. When asked questions about what they learnt from the voter-education and advocacy trainings, women responded that they obtained valuable information about women's rights, human rights, democratic processes, laws against discrimination etc. However, when pressed for details on these topics, women could not recall their content. They explained that since a lot of time had passed, they were unable to recall specifics of the training programs.

Problems with participants' recollection are not new and have been reported in other studies, such as those relating to adult literacy campaigns. Loss of memory about the DDN trainings is similar challenge for future such campaigns. One reason why some participants 'forgot' or why some women (more than others) were fuzzy on the specifics of the DDN training is perhaps because the training did not contain information all women actively used in their everyday lives equally. As discussed in Chapter 3, the information contained in such training is liable to be forgotten if unused. At the same time, most women did emphatically state that they knew about the existence of women's rights in the New Nepal and that they could obtain the co-operative's support in getting these rights, should they require it. This confidence in the power of women's collectives, we may argue, is a positive aspect even if the actual impact of the DDN training remains nebulous.

#### **4.6 Potential Solutions and Future Directions**

The dilemmas and challenges stated above do not always have simple solutions. However, reflexive development practice emphasizes consciousness to these dilemmas and constant exploration of better ways to do things. In the interest of keeping this discussion going, this section discusses three possible ways in which we can look to the future in terms of co-operatives and their peacebuilding functions.

##### ***4.6.1 Bringing peacebuilding to the center stage***

The idea for this research project emerged from previous project evaluations that seemed to indicate that peacebuilding was an important "externality" generated in the course of women's co-operatives' other activities and training programs. However, as the case studies from India and Nepal reveal, peacebuilding and conflict mediation has not just been a noteworthy "side effect" of co-operatives' strategies to empower their members, but one that has had profound and far-reaching implications for households and communities. Therefore, these case studies provide an excellent argument for the formal recognition of peacebuilding, reconciliation, and social mediation as actual services provided by co-operatives in households and communities, rather than simply being accidental by-products of their existence. A formal recognition of the peacebuilding services that co-operatives provide expands the value of such organizations: co-operatives are not just alternative business models, but are also exemplary social resources upon which entire communities can rely.

##### ***4.6.2 Preventing Conflict***

As stated in 4.5.2 (i), the manner in which most co-operatives seem to have undertaken

peacebuilding is through addressing specific episodes of violence, or dealing with disputes and altercations on a case-by-case basis. While justice and reconciliation are critical pillars for peace and important in their own right, a more pro-active approach towards peacebuilding would focus on the prevention of virulent, violent, and damaging forms of conflict. Roadblocks that have prevented co-operatives in India and Nepal from taking up peacebuilding and conflict prevention projects at a larger scale are the lack of personnel, training and financial resources. However, in the longer term, a prevention approach to conflict might ultimately be more suitable for building a peace that is lasting and sustainable.

#### ***4.6.3 Coordination between co-operatives for peacebuilding***

One significant co-operative principle is that of cooperation between co-operatives for achieving social objectives. This principle must also be extended to peacebuilding strategies. As the narratives of women show in the preceding chapters, there is strength in numbers. Therefore, a critically useful next step in increasing the capabilities of co-operatives for peacebuilding would be to promote inter-co-operative co-operation for peacebuilding and violence prevention. Not only is this a way of potentially utilizing scarce resources to the maximum extent possible, but it also creates valuable social networks and solidarity between groups that are assets for long-term peace. Given the disadvantages women face in terms of access to information and knowledge in male-dominated societies, co-operation between women's co-operatives facilitates greater exchanges of ideas and information between women. This communication of ideas and aspirations can develop into a powerful force for awareness, justice, positive social change and, ultimately, peace.

#### ***4.6.4 Expanding co-operative education programs***

Finally, programs that seek to educate members of newly formed co-operatives on the day-to-day functioning of such organizations can be broadened to include discussions of how co-operatives may be able to impact society at large in a positive way. Alongside the purely technical details on the working of co-operatives, discussions of women's rights, human rights, democratic processes, equality, and social inclusion would empower members to fully appreciate the capabilities and scope of co-operatives for social transformation. This step has already been taken by some co-operatives. For instance, some co-operatives in Nepal stated that, after the DDN project, they included a discussion of women's rights and human rights in all of their co-operative workshops as a way to develop women's awareness and capabilities. Co-operatives are ultimately socially embedded organizations and take their social responsibility seriously. Mainstreaming the idea of integrating co-operative education with other socially relevant information into all future co-operative education programs would enable the blending of co-operatives' social and business goals in a seamless manner and benefit communities in the long run.

### **4.7 Summary and Conclusion**

In conclusion, the case studies illustrate that co-operatives and their members can be powerful agents of a bottom-up approach to peacebuilding and that women's co-operatives indeed

have a significant role to play as brokers of peace and development. Through a detailed exploration of co-operatives in India and Nepal, this report looked into the ways in which women's co-operatives have contributed to conflict prevention, mitigation and peacebuilding in their local communities. From the narratives of women in Nepal and India, it emerges that co-operatives are a source of awareness and support for women who must often bear the disproportionate impacts of conflict and violence (both direct and structural). The principles of social welfare and inclusion that co-operatives seek to embody in their practices have, in general, helped to foster a strong sense of community, social awareness, empowerment and inclusion among the women members, which in turn has helped them mobilize for peace in their families and communities. Where social problems and injustices have been too huge for women to tackle individually, co-operatives have enabled women to mobilize for collective action to seek justice and address the roots of violence in their communities. Women's co-operatives have thus emerged as crucial spaces for women's voices, leadership and positive collective action for peace. At the same time, however, the cases presented in this report also warn us of the dilemmas and challenges in making easy associations between women's co-operatives and peacebuilding work. It is hoped that this report will facilitate further discussion and study of these dilemmas and challenges.

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## Appendix A: Co-operative Principles

*(International Co-operative Alliance, Statement on the Co-operative Identity). Available at <http://www.ica.coop/coop/principles.html>*

### **1st Principle: Voluntary and Open Membership.**

Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

### **2nd Principle: Democratic Member Control.**

Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organized in a democratic manner.

### **3rd Principle: Member Economic Participation.**

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

### **4th Principle: Autonomy and Independence.**

Co-operatives are autonomous, self-help organizations controlled by their members. If they enter to agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

### **5th Principle: Education, Training and Information.**

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

### **6th Principle: Co-operation among Co-operatives.**

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.

### **7th Principle: Concern for Community.**

Co-operatives work for the sustainable development of their communities through policies approved by their members.

## Appendix B

### Field Work Itineraries – Jan 2011

#### *India*

Jan 3: Meeting SEWA Federation office members, interviews with Lalita Krishnaswami, Labhu Thakkar, informal focus group discussion on peace, conflict and co-operatives

Jan 4: Matsyagandha fish-vendors' co-operative (FGD); Artisans' co-operatives (FGD)

Jan 5: Home care, catering and cleaning co-operatives (FGD); individual interviews with Saundarya cleaning co-operative members; interview with Ela Bhatt (founder SEWA).

Jan 6: Social Security co-operatives (FGD); individual interviews with social security co-operative members; interview with Mirai Chatterjee

Jan 7: Individual interviews with artisans' co-operatives' members

Jan 8: Field visit – fisherman's village near Nal Sarovar; individual interviews with Home care co-operative members

Jan 10: Individual interviews with Rachayeeta construction workers' co-operative members; individual interviews with Trupti catering co-operative members; individual interviews with Pethapur milk co-operative members

Jan 11: Field visit to vegetable vendors' co-operative shop no. 40; individual interviews with Vanlaxmi agricultural co-operative members and Vaasna co-operative members (Kheda)

Jan 12: Final meetings with SEWA Federation; wrap-up; presentation of preliminary results

#### *Nepal*

Jan 14: Initial meetings with CMF staff; planning for field visits

Jan 16: FGD and individual interviews at Mahila Prayash, Kapan

Jan 17: Individual interviews at Saraswati Mahila, Chapagaon, Lalitpur

Jan 18: Travel to Biratnagar; individual interviews at Kalyan Nari, Morang

Jan 19: FGD and individual interviews at Deep Jyoti, Morang

Jan 20: Individual interviews at Buddha Mahila, Siraha

Jan 21: FGD and individual interviews at Srijanatmak Mahila, Saptari

Jan 22: Travel back to Kathmandu

Jan 23: FGD and individual interviews at Hatemalo, Maharajgunj

Jan 24: Travel to Chitwan; individual interviews at Bachchauli Nari Chetana, Chitwan

Jan 25: Travel to Tanahu; individual interviews at Barahi Mahila, Tanahu; onwards travel to Dhading

Jan 26: FGD with Neelkantha and Sahara women's savings and credit co-operatives, Dhading Besi; individual interviews with Neelkantha and Sahara members; travel back to Kathmandu

Jan 27: Travel to Kavre; Individual interviews with co-operative members

Jan 28, 29, 30: Translation of interview data; Wrap-up; discussion with CMF members.

## Appendix C

### Women's Co-operatives and Peace in India (SEWA) In-depth Interview Questionnaire

#### *Demographic, Membership and Economic Information*

Name:

Age:

Name of SEWA-affiliated Co-operative:

Occupation:

Role(s) within co-operative:

Number of family members:

Details of family:

How long has interviewee been working at this occupation?

Is interviewee the only earning member of family?

(a) Yes            (b) No

#### *Women in Co-operatives, Empowerment and Peace-building*

How long have you been a member of this co-operative?

Why did you join the co-operative? What factors helped make your decision to join?

What benefits have you received as a result of becoming a co-operative member?

Has the quality of your domestic life improved as a result of becoming a co-operative member? If so, how?

How has your community life improved as a result of becoming a co-operative member?

As a result of joining the co-operative, what changes have you experienced in your own attitudes and approach to life? Why?

How has membership affected your self-confidence?

How has co-operative membership affected your social awareness?

How has co-operative membership affected your status in the community?

Do you think co-operatives help to promote peace? If so, how?

Why do you think that co-operatives are able to provide this service of peace building and conflict mitigation?

According to you, do co-operatives help women specifically in building peace and reducing conflict? If so, in what ways? (Ask for specific examples if possible)

#### *Women's Leadership within Co-operatives*

Check role within the co-operative: if the interviewee is in a position of leadership, ask: What attracted you to this leadership position/position of responsibility within the co-operative?

Do you think that you would have had the opportunities that you have had to be a leader if you had not been a member of this co-operative?

In what ways has co-operative membership supported your social ambition? That is, what training

and skills has co-operative membership imparted to you that you now find useful in promoting peace and prosperity?

Would you call yourself more politically and socially aware or responsible since you are now a leader within the co-operative?

In what ways have you used your position to promote peacefulness and prosperity for other co-operative members or non-members?

As a leader, how important do you think women's voice is for maintaining peace and mitigating conflict?

Are there any constraints you face in your position of leadership to promote peace? If so, what are these constraints? What suggestions would you give for co-operatives to work better to support women in their activities?

## Appendix D

### Women's Co-operatives and Peace in Nepal (CMF and allied co-operatives) In-depth Interview Questionnaire

#### *Demographic, Membership and Economic Information*

Name:

Age:

Name of Co-operative:

Occupation:

Role(s) within co-operative:

Number of family members:

Details of family:

How long has interviewee been working at this occupation?

Is interviewee the only earning member of family?

(a) Yes            (b) No

#### *Women in Co-operatives, Empowerment and Peace-building*

How long have you been a member of this co-operative? Why did you join the co-operative? What factors helped make your decision to join? What benefits have you received as a result of becoming a co-operative member?

How has the quality of your life improved as a result of joining the co-operative?

Personality

Family Life

Awareness socially and politically

Other things

Do you think co-operatives help to promote peace? If so, how?

Why do you think that co-operatives are able to provide this service of peace building and conflict mitigation?

According to you, do co-operatives help women specifically in building peace and reducing conflict? If so, in what ways? (Ask for specific examples if possible)

#### *Women in DDN, and Peacebuilding*

Did you receive the DDN training? If so, what aspects of the DDN training did you find useful for peace building activity?

Has the quality of your domestic life improved as a result of receiving the DDN training? If so, how?

How has your community life improved as a result of receiving the DDN training?

As a result of receiving the DDN Training, what changes have you experienced in your own attitudes and approach to life? Why?

How has DDN affected your self-confidence?

How has DDN affected your social awareness?

How has DDN affected your status in the community?

Would you call yourself more politically and socially aware or responsible since you received the DDN trainings? If so, how?

In what ways have you used your DDN training to promote peacefulness and prosperity for other co-operative members or non-members?

As someone who has received DDN training, how important do you think women's voice is for maintaining peace and mitigating conflict?

What constraints do you face to promote peace? What do you think are the sources of this? What suggestions would you give for co-operatives to work better to support women in their peace building activity? How do you solve conflicts if and when they arise within the co-operative?

## **Appendix E**

### **Focus Group Questionnaire (India)**

1. How and why did you join the co-operative? What benefits have you obtained by joining? Focus on non-economic benefits in particular.
2. Do you think that membership in co-operatives helps to bring peace? If so, in what ways?
  - \* Prompt -> What is the role of co-operatives in society?
  - \* Prompt -> What are the other aspects of co-operatives that help to bring peace in society? (e.g.: social awareness, co-operative principles, inclusiveness)
3. Do co-operatives support women's peace building activities? How?
  - \* Prompt -> How do conditions in co-operatives help or not help women with their conflict mitigation, peacebuilding and related activities?
  - \* Prompt -> How has co-operative membership helped to bring peace in your families and communities?
4. In your opinion, have women assumed leadership in such activities in co-operatives? Why, or why not?
  - \* Prompt -> What factors make women who emerge as peace leaders assume such a role?
  - \* Prompt -> What are some constraints women face in such leadership roles?
  - \* Prompt -> How can co-operatives support women's leadership roles in peace building better?
5. What, in your opinion, is the relationship of women to peace? Are women better peace builders or peace keepers than men? Why, or why not?
  - \* Prompt -> How do women maintain peace in their everyday lives?

## Appendix F

### Focus Group Questionnaire (Nepal)

1. How and why did you join the co-operative? What benefits have you obtained by joining? Focus on the non-economic benefits in particular.
2. Do you think that membership in co-operatives helps to bring peace? If so, in what ways?
  - \* Prompt -> What is the role of co-operatives in the current situation in the New Nepal?
  - \* Prompt -> What are the other aspects of co-operatives that help to bring peace in society? (e.g.: social awareness, co-operative principles, inclusiveness)
3. Do co-operatives support women's peace building activities? How?
  - \* Prompt -> How do conditions in co-operatives help or not help women with their conflict mitigation, peacebuilding and related activities?
  - \* Prompt -> How has the DDN project in particular helped to bring peace in your families and communities?
  - \* Prompt -> What aspects of the training from the DDN project have you used to build peace in your family and/or community?
4. In your opinion, have women assumed leadership in such activities in co-operatives? Why, or why not?
  - \* Prompt -> What factors make women who emerge as peace leaders assume such a role?
  - \* Prompt -> What are some constraints women face in such leadership roles?
  - \* Prompt -> How can co-operatives support women's leadership roles in peace building better?
5. What, in your opinion, is the relationship of women to peace? Are women better peace builders or peace keepers than men? Why, or why not?
  - \* Prompt -> How do women maintain peace in their everyday lives?