



Strengthening Trade, Building Peace

TESTIMONIES FROM
COSOPAX/RGL PARTICIPANTS



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For further information on this and other programs, please contact pqpublications@crs.org, or write to:

Catholic Relief Services
228 W. Lexington Street
Baltimore Maryland 21201
410-625-2220

www.crs.org



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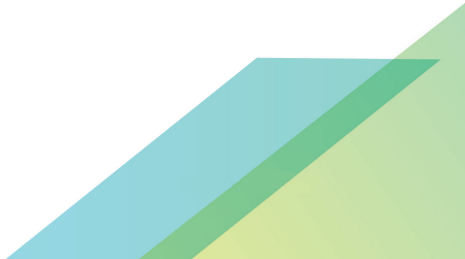
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PROJECT OVERVIEW

In 2013, CRS began working in partnership with the border dioceses of Uvira and Bukavu (Democratic Republic of the Congo (DRC)), Cyangugu (Rwanda), and Bujumbura (Burundi) to launch a new pilot project entitled *Commerçantes Solidaires pour la Paix/Région des Grands Lacs* (COSOPAX/RGL).

COSOPAX is an innovative program which brings 60 women cross-border traders (15 from each diocese) together across dividing lines to strengthen their economic and social capacities to work for peace in a highly conflicted region. COSOPAX reinforces and builds upon the natural connections between women traders; as trust is built, COSOPAX women are able to collaborate and learn from one another to strengthen their commercial activities across borders and to serve as conduits of peace, first in their households and communities, and ultimately on a larger scale. In this way, distrust is replaced with solidarity, and fear with a sense of mutual respect—and the COSOPAX women’s personal transformations can begin to reverberate outward.

COSOPAX’s model consists of two equally essential and mutually reinforcing pillars: conflict transformation/peacebuilding and economic strengthening.

Through capacity strengthening in social cohesion using a combination of Appreciative Inquiry and the Three B approach (binding, bonding, bridging), COSOPAX women learn to acknowledge, critically examine and challenge their own prejudices (binding); to transform conflict beginning at the interpersonal level and within their own lives, and to contribute to, and advocate for, similar transformation in their family, friends and neighbors (bonding). Coming together regularly across borders for joint training, meetings and peace promotion events as well as working together for advocacy acts to build bridges between disparate communities (bridging).



Table 1

COSOPAX/RGL Pilot at a Glance

Full title: *Commerçantes Solidaires pour la Paix / Région des Grands Lacs*

Project sectors: Peacebuilding, Economic Strengthening

Funding source: CRS private funds

Pilot timeframe: 2 years

Number of participating women: 60

Number of participating dioceses: 4

Countries: DRC, Rwanda, Burundi

Partners: CDJP (Diocesan Commission for Justice and Peace) for the dioceses of Uvira, Bukavu, Cyangugu and Bujumbura

Table 2: COSOPAX/RGL Technical Approach

Appreciative Inquiry						
		An appreciative regard	An appreciative vision	An appreciation of our common endeavor		Engagement to Action
				Barriers	Facilitators	
The Three Bs	Binding	What do I have that is positive?	What is my dream for cohesion of my group?	What must I improve to reach my dream?	On what personal basis can I build the cohesion of my group?	What can I do?
	Bonding	What does my group have that is positive?	What is our group's dream for COSOPAX?	What must my group improve?	On what intragroup basis can we build the cohesion of COSOPAX?	What can my group do?
	Bridging	What do others have that is positive?	What is our common dream for COSOPAX?	What must we do to improve our intergroup relations?	On what intergroup basis can we build the cohesion of COSOPAX?	What can we do together in common?
What do we have in common that is positive?						

Through the formation and training of autonomous Savings and Internal Lending Communities (SILC) within each diocese, and through regular entrepreneurship training, COSOPAX women also gain skills to improve their businesses and the capacity to fund their immediate and longer-term needs. The informal networks of trust and sense of solidarity created amongst COSOPAX women serve to increase information-sharing and productive collaboration in their work, which also improves their economic situation, providing new business opportunities and an economic “safety net” which members in particularly difficult situations can rely upon. In this way, social cohesion efforts directly enhance and reinforce economic prospects in a way that traditional economic strengthening activities by themselves could not achieve. This complementarity is encompassed in the project’s Theory of Change.



Table 3: COSOPAX/RGL Theory of Change



CONTEXT

The area between Rwanda, Burundi and eastern DRC in Central Africa, also known as the Great Lakes Region, has been the grounds of protracted cycles of violent conflict for the past two decades. The conflict particularly took on regional dimensions after the 1994 genocide in Rwanda, which triggered massive refugee flows out of the country, followed by persistent insecurity in eastern DRC. The cycles of regional conflict entrenched fear and mistrust among populations divided by national borders. Although drivers of conflict are linked to the political and economic interests of the elite, the impact reverberates at the grassroots level, where rumors, prejudices and political manipulation have entrenched divisions, fear and mistrust between individuals and communities across borders.

Trade is a vibrant, multi-cultural and multi-lingual process along these borders, where everything from foodstuffs to fabrics to bulk plastics and household materials is transported back and forth by thousands of traders each day. The majority of this business is carried out by small-time traders earning revenues of less than \$100 per day, and the majority are women. The many cycles of conflict that continue to affect the region often limit the available livelihoods options for women; this is aggravated in some places by land tenure laws and practices that deprive some women of traditional agricultural means of subsistence. For the majority of market women, cross-border trading is a survival mechanism, one which they entered into in the absence of clear economic alternatives. It is an undoubtedly difficult profession; market women must spend long days away from their families and often face strong competition for a limited market and a constant risk of theft of their goods. They are more vulnerable to violence and harassment from fellow traders, border officials and others they encounter in their work and may have little recourse when incidents do occur. Profits from the women’s small businesses can fluctuate greatly for various reasons, leaving income levels unstable and families without enough funds to cover children’s school fees or any emergency medical costs.

Women cross-border traders in the Great Lakes region play an undeniably important role in building and maintaining interdependent socio-economic relationships between their border communities and nations. Yet, women in the cross-border areas continue to face cultural, political and economic obstacles which limit their ability to actively exercise leadership for conflict resolution and peace promotion. They have limited opportunities to raise their voice in a wider domain or to advocate for their own collective interests. Historical fear and distrust can prevent them from even realizing the struggles which they share, much less acting to improve these conditions. Responding directly to this reality, and recognizing the critical and potentially transformative role that women traders can play in broader social and economic



processes, COSOPAX seeks to build up social cohesion and enhance economic inclusion in an integrated, grassroots-driven manner.

Emerging from the pilot phase, it was already clear that the project was having a positive impact on participants. Members of COSOPAX groups shared stories on changing perceptions of other groups, overcoming

longstanding prejudices, developing unexpected friendships across group identities and, increasingly, becoming agents for peaceful change. This booklet shares some of the women's compelling testimonies on the most important changes COSOPAX has brought about in their lives. It is an effort to document the voices of the inaugural COSOPAX participants, and to show the potential of grassroots capacity building in conflict resolution and economic strengthening to transform the future of the region. As COSOPAX members themselves share, they are already actively moving towards that future.



One example is Fidelie Bivugire, a fifty-year old widow and the mother of two grown sons. Fidelie is today a small business owner, selling various traditional crafts in her shop, and a self-taught painter. She also supervises a basket-making project for disabled women in her native Bujumbura. In her spare time, she assists children with diabetes to ensure they receive the proper medication. Her manner is happy, her disposition even-tempered, and her days filled with managing her craft business and assisting those around her. In short, it would be hard for any casual observer to guess the history she has had to overcome.

VOICES OF COSOPAX TRADERS

Section 1: Creating a Culture of Peace Bonds of unexpected friendship are formed

Fidelie had trouble trusting anyone for years. During a protracted ethnic conflict in Burundi in the early 1990s, members of her own family had been killed by Hutu. One night in 1994, as interethnic violence flared, Fidelie agreed to allow a Hutu man, fleeing from Tutsi in fear of his life, to shelter in her home for the evening rather than face almost certain massacre.



When Tutsi authorities learned that the man was hiding in Fidelie's home, they came to her en masse, demanding that she turn over her Hutu houseguest. Fidelie refused. In retaliation, Fidelie's house was completely destroyed, but the group was not successful in killing the man to whom she had given refuge.

The incident destroyed on a basic level the trust that Fidelie had for others—regardless of their ethnic group. Although she has kept an even-tempered disposition—in the face of happy and sad situations, her response is measured and unextreme—the

Table 4

PEACEBUILDING: THE LOCAL CHURCH LEADS

During this pilot project, close collaboration with the local Catholic Church in Rwanda, Burundi and DRC has been critical in the success of COSOPAX's interventions in reaching vulnerable market women. The project's peacebuilding and economic strengthening activities have been implemented through local Diocesan Commissions for Justice and Peace (CDJP, Commissions Diocésanes pour la Justice et la Paix in French). The CDJPs are local bodies of the universal Justice and Peace Commissions of the Catholic Church, established by Paul VI in 1967. These exist at the level of both dioceses and parishes worldwide, and are charged with gathering and evaluating information and results of studies on justice and peace and human rights violations, building relationships with international organizations engaged in instilling values of peace and justice in the world, and otherwise executing the mandate of the worldwide Catholic community to promote peace and social justice for the poorest and most vulnerable. Thus, the overarching objectives of COSOPAX fall squarely within the CDJPs' mandates and support their goals in contributing to reduced conflict around the region.

The CDJPs have been responsible for much of the day-to-day accompaniment of the COSOPAX market women at the diocesan level. Through the pilot phase, the CDJPs have lent critical support to the nascent COSOPAX groups, ensuring functioning SILC groups, spearheading conflict resolution training, and identifying critical issues faced by the COSOPAX members of their diocese which needed to be addressed through concentrated advocacy.

Bishops of the respective dioceses have provided essential high-level support to ensure visibility to members' efforts, and have been present at events such as trainings, peace march, and public events recognizing the importance of the goal towards which the COSOPAX women are working.

By partnering with the CDJPs and bishops to implement the COSOPAX pilot, CRS has maintained its strong commitment to strengthening and working alongside the local Catholic Church and its institutions, providing targeted support and capacity-building throughout the process to support shared goals.

experiences she faced during the war caused her to almost completely withdraw within herself. She could not form strong bonds of friendship, always reminded of the danger trust had put her in before.

Fidelie was introduced to COSOPAX by a customer who had come to her shop to buy her art. When he described the project, Fidelie was intrigued, and soon joined a COSOPAX group forming in her diocese. Since then, Fidelie has participated in a SILC group as well as the entrepreneurship and conflict transformation trainings offered through COSOPAX. But for her, one of the most important effects of the project is that it allowed her to form personal connections—and friendships—again.

Since becoming a part of the group, Fidelie says, she has been able to start to accept and be accepted by the other COSOPAX members, and friendships have formed in the process. The COSOPAX family has changed her, as she now is able to share compassion with her fellow members in moments of distress, and to share in their joy in moments of happiness. Now, Fidelie feels open to share with all members, regardless of their ethnic group. She says that within COSOPAX, everyone is considered to be like a sister. And, because the project brings together market women from multiple countries, she has now been able to make good Congolese and Rwandan friends across borders—something that would not have been possible before.

The trust that Fidelie has been able to build, and the training in conflict resolution provided by COSOPAX, has helped her deal with conflict in a new way that has positively impacted her everyday life. Recently, Fidelie proactively resolved a month-long conflict with a friend over a debt owed her that had been left unpaid. She asked to buy a beer for the friend, and after discussion the friend apologized for the situation and thanked her for reaching out to end the argument. The friendship was restored.

Fidelie has high hopes for the future of the COSOPAX group and believes strongly that the work of the COSOPAX groups can truly be a force for peace, based on the social ties which have been solidified between the members of the different dioceses. As she notes, there is “strength in unity,” and that is what COSOPAX has brought to Fidelie and her fellow COSOPAX members.

Marie Bwanasura Katungu echoes Fidelie’s assertion that COSOPAX has helped her to move on from past traumatic events and to form new and unlikely friendships. Marie is a married mother of seven who lives in Uvira and earns her living selling clothing. Although nearly twenty years have passed, she recalls with absolute clarity the tragic day back in 1996 when her eldest son was killed at Kibumba by rebel Rwandan soldiers during the height of cross-border conflict in the Great Lakes region. Ever since that day, Marie has harbored distrust of Rwandans and sought to avoid crossing into Rwanda—even if her business took her to the Rwanda-DRC border at Bukavu, she refused to cross.



Marie recalls being approached by the Diocesan Commission for Justice and Peace in her diocese to participate in the COSOPAX program; she was very skeptical. “I thought that working with people not from Congo would eventually bring me the same fate that befell my son,” she describes. Despite these sentiments, she decided to take a chance and participate in activities. Forced to interact and work closely with Rwandans and Burundians in the COSOPAX project, unable to maintain physical distance any longer, Marie felt a shift begin to happen, first realizing that Rwandans ‘are not all bad.’ With time, this turned into a deeper appreciation of her Rwandan and Burundian COSOPAX colleagues, whom today she considers “brothers and sisters.”

As Marie and Fidelie’s stories illustrate, many of the COSOPAX women have experienced firsthand, and in varying ways, the horrendous effects of war. The simple act of bringing them together—to learn from one another, however reluctantly at first—has allowed for trust and friendship to be nourished in circumstances where few would expect it would be possible.

SECTION II: OVERCOMING LONGSTANDING PREJUDICES

Justine Chiringwi Zani is a married, fifty-five year old mother of ten children—eight girls and two boys. She works as a merchant based in Uvira, on the border between the Democratic Republic of the Congo and Burundi. Justine now has a multi-country network of fellow women traders with whom she has good relationships. But it wasn’t always this way.



In 1996, Congo was embroiled in the throes of its long-lasting and brutal civil war. Many atrocities were committed during this time, and Justine bore personal witness to such tragedy. On September 27 of that year, her cousin was killed simply for being of Tutsi origin. Justine’s family did not even learn of his death directly, but rather heard about it through his wife, who after having been assaulted by the same men who killed her husband, was finally able to return home and share the news. There was no opportunity for the family to give Justine’s cousin a proper burial.

This incident left its mark on Justine’s life for a long time to come—she felt complete distrust towards Rwandans, and did not want to have relationships with them. She acknowledges that these feelings stemmed from grudges she had held since the time of the war. All of this began to change, however, through the conflict transformation training that Justine received from COSOPAX.

From workshops on conflict analysis and reconciliation, Justine learned to examine her feelings of distrust in a different way. She began to see that that fault from the horrific crimes committed against her family lies with the individuals perpetuating the crime, and not all Rwandan people. The training helped her to think about how her prejudices had shaped her behavior towards others. And, importantly, it has helped her to break through these prejudices and allow those she previously would have hated by default to come into her life. In the first joint COSOPAX workshop, Justine took the phone numbers of 15 Burundian and 4 Rwandan colleagues. She now calls them regularly in order to stay in touch from a distance, and to hear news of their families.

Justine now counts several of her Rwandan “sisters” as good friends. She is particularly close to four of the COSOPAX Rwanda members, and even goes to visit them when she travels to see her daughter, who got married in Rwanda.

Table 5

CONFLICT TRANSFORMATION: THE THREE Bs

Women who participate in the COSOPAX groups have often witnessed decades of violent inter-ethnic conflict in the Great Lakes region, breeding mistrust, stereotypes, self-isolation and, ultimately, continued conflict.

In its conflict transformation training with COSOPAX participants, CRS has utilized a transformative multi-stage peacebuilding process known as the “3B Approach:” binding, bonding, and bridging. The approach has been used in situations of violent or protracted conflict throughout the world, to begin progressively rebuilding social cohesion, starting at the level of the individual.

The 3B Approach provides guided accompaniment to people living in conflict as they progressively move through three inter-related stages of transformation:

Binding: Individual self-reflection and healing

Bonding: Reinforcing relationships within an identity group

Bridging: Rebuilding relationships across identity groups

Using this approach, COSOPAX women first undertook guided reflection in workshops to consider the ways in which conflict had shaped their lives and way of thinking. They then took part in activities to create “bonding” and a sense of group belonging with the other COSOPAX group members within their diocese. Finally, workshops brought the women of the respective diocesan groups from Rwanda, Burundi and DRC together across borders, helping them to begin the process of “bridging.”

Justine is grateful for having made these ties, and is happy for the accounting and business skills that she has learned through the SILC groups. SILC has further advanced the group’s solidarity, she says, as members have been able to help one another afford things like visiting sick loved ones, paying for funeral costs or buying textbooks at the start of the school year.

Justine is not the only COSOPAX member who says taking part has helped her to overcome her prejudices in real and concrete ways. Mama Olive Zawadi Zahindwa, a Congolese trader from Bukavu, illustrated her personal change in attitude through a story from the first COSOPAX workshop in Bujumbura. During the workshop, as a result of scheduling issues at the hotel, COSOPAX members had to be placed in rooms together after they had been told they would have individual rooms. Mama Olive was lodged in the same room as two women from Cyangugu, Rwanda—Safia Bakamurera Piana and Julienne Furaha, who had brought her baby along with her to the event. She admitted that in the first few days of the workshop, she was terribly afraid to sleep in the same room as the Rwandan women, based on her prejudices as to how Rwandans feel about Congolese.

However, perceptions began to shift as the workshop went on. The activities helped to build trust amongst the women, and Mama Olive soon found herself talking more to her unexpected roommates, getting to know them. By the end of the workshop, she was no longer afraid. One evening, when Julienne needed to attend to some activities, she even entrusted the care of her baby to Mama Olive, a gesture which left a strong impression on her as a testament of the burgeoning possibility of trust between Congolese and Rwandans. Although a small example, Mama Olive’s experience shows the subtle but powerful effect of the COSOPAX group on breaking down seemingly intractable and historically rooted prejudices.

COSOPAX's conflict transformation trainings aim not only to help participants to assess and manage conflict in their own lives, but to empower them to become a positive force for change in the wider community. Safia Piana Bakamurera, a married mother of seven living in Rusizi, Rwanda, has found herself growing into this role.



Table 6



Safia, a Muslim, has long been involved in cross-border trade; in the course of her activities she has always interacted

with people from a variety of religions, but did not have close relationships with Christians, whom she believed thought poorly of Muslims and looked down upon them as liars. She was uneasy at first in the COSOPAX group, unsure of how the other members would react to her as a Muslim. However, she was surprised to find that her fellow members treated her as an equal. The first peace and conflict transformation training in her COSOPAX group examined how to fight stereotypes and prejudices and how to work as agents for peace and peaceful resolution of conflicts in the community and in the Great Lakes region at large. Safia took the lessons of the training to heart, and started to first apply them at the micro level: in her household.

As a woman in a polygamous marriage, she decided to resolve once and for all a conflict brewing with the children of her co-wife.

RAISING THE VISIBILITY OF PLATFORMS FOR PEACE

COSOPAX equips market women with the skills they need to become advocates for change in conflict-ridden communities, allowing them to take advantage of opportunities that arise to share their message. Recently, COSOPAX members had the chance to use some of these skills as they participated in a special peace march and mass organized by the Archbishop of the Diocese of Uvira, Sebastian Joseph Muyengo Mulombe.

The event was scheduled to coincide with International Women's Day, March 8, 2015. The gathering included over 500 participants and the COSOPAX members were well-represented in this group. The march was a highly visible show of commitment to peacebuilding and a rare opportunity to call attention to the need for an end to protracted conflict. It helped to acknowledge the critical role that women play in advancing peace and solidarity in the region.

This was another opportunity for the COSOPAX women to engage their skills in peacebuilding in an effort to spark change in the region at large. There were additional platforms to engage in peace promotion events throughout the year.

For example, in Uvira and Cyangugu, the COSOPAX women participated in events organized for International Peace Day. In Cyangugu, some of the women even had the opportunity to present their personal transformation testimonies before an audience which included the Mayor of Rusizi.

Project focus is beginning to expand to helping COSOPAX participants to take a more proactive role, to initiate and develop their own platforms for peace promotion. Strengthening their skills in leadership and advocacy will equip them to effectively play this role.

But as an outspoken representative of the women in the village in which she lives, Safia’s training in peace and conflict transformation soon began to reach beyond her own household. Safia has used her newfound conflict transformation skills not only to help some of her neighbors experiencing conjugal conflict, but has also helped create spaces for learning, exchange and resolution of disputes at the village level. She has even worked on conflict resolution for the members of the Ndagala Vendors’ Association, a group which includes 102 women and 30 men. In this way, Safia is doing her part to spread the message that peace is possible and to help begin needed dialogue.

COSOPAX helped to plant a seed of grassroots peace activism which has since flourished for Safia, who continues to use her training to the benefit of her community, championing peaceful coexistence from where she stands. It is her strong hope that, as she says, “my own transformation into a promoter of peace...will lead to others’ transformations as well. That is what we are all hoping to do through the COSOPAX project.”

Although much of the conflict transformation that Safia cites is occurring at the level of the household and in the immediate community, the COSOPAX women have started working together, within their diocesan groups and across dioceses, to address common constraints that they face in their line of work—such as harassment from border officials and informal taxation of their goods—and to identify possible strategies to advocate in these domains, making them agents for change in a broader sense. This type of advocacy work is still in its infancy within COSOPAX, but the women are already embracing the opportunity to address issues of collective interest. Focus groups with members revealed that women are already informally working together to stand up to border officials when one of their fellow member’s rights have been violated—such as when an informal and illegal tax is levied at the border. COSOPAX/Uvira member Domina Bisimwa recounted how COSOPAX/Bujumbura members intervened when the goods of a Congolese member were illegally seized. The goods were ultimately successfully recovered.

Table 7

EXTERNALIZING SOLIDARITY

An important aspect of building social cohesion in a population divided by conflict is reinforcing a sense of unity and of empathy with others. As women in the COSOPAX group went through inward transformation, they brought their newfound sense of solidarity with one another out into the community by undertaking “solidarity visits” with vulnerable groups in their respective areas:

- The Cyangugu COSOPAX women visited a local refugee transit camp and a nearby prison
- Congolese and Burundian members visited, together with Rwandan COSOPAX members, the Kigali Genocide Memorial
- The Uvira group visited a refugee camp in Katogota, DRC
- The Bujumbura group paid visits to extremely sick patients at Prince Regent Hospital
- The Cyangugu and Bukavu groups jointly visited a vulnerable family faced with disabilities

Through these visits, the women were able to use what they were learning about peacebuilding and to act as a positive force for those facing serious difficulties in their own communities—thus exemplifying the spirit of solidarity with one’s neighbors.

Beyond this informal support provided to one another, COSOPAX members are also seeking to formalize their advocacy activities. In July 2015, as an initial step, the COSOPAX/Uvira group began organizing meetings with customs and immigration officials in Uvira to obtain information on the legal tax regimes in place at the border and to clarify their rights and responsibilities as cross-border traders. They even obtained permission from border officials to record the discussion in the name of transparent dialogue. The meeting was used as an opportunity to speak up about the conditions of women conducting small-scale cross-border trade and to raise awareness of the many issues many female traders encounter regularly. The officials in the meeting were responsive, and committed to examining specific individual cases of improper taxation and harassment and to sustaining continued dialogue as cases are reported into the future.

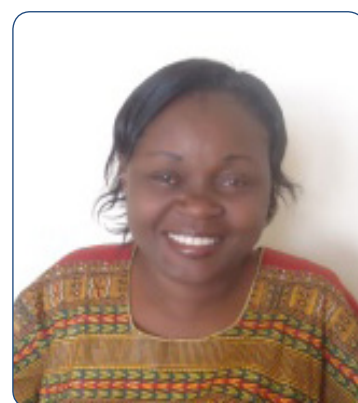
CROSS-BORDER VISITS HELP TO CHANGE PERCEPTIONS

Although the COSOPAX project has activities in each of the four individual dioceses where it is active, in order to build peace across borders, it is important for the members to come together, to have the opportunity to interact and exchange in person with members of the other groups. This is something that surprisingly few members had ever had the chance to do on a profound or sustained level despite their daily border crossings, and each group previously held negative pre-conceived notions about the others.

Therefore, for many of the women, an important factor in the transformation of attitudes towards those of other nationalities has been the chance to experience the traditions and events of the other groups firsthand and to form intimate friendships across borders.

Vinciane Nabugashwa Bashombana, a Congolese trader working out of Bukavu, never expected that she would find herself crossing the border to participate in a special cultural event in Rwanda. By her own admission, she had previously hated Rwandans, believing them to be, in her words, “the cause of all of our problems.” Once she joined COSOPAX and began interacting with her colleagues, however, her opinions began to change. Today, she says she feels at ease and totally without fear when spending time with COSOPAX members from Rwanda.

Vinciane recalls visiting Rwanda to experience one of their national holiday celebrations as a turning point in changing her perceptions. Although she had not been sure of what to expect from the trip or how she would be treated, she was pleasantly surprised at just how warmly she and the other COSOPAX/Bukavu members were welcomed during their stay. As she notes, “the manner in which [our Rwandan colleagues] welcomed us really reinforced our relationships...not only our relationships with regards to commerce, but our relationships as sisters, as well.” Vinciane credits her involvement in COSOPAX for giving her “a new momentum.” She hopes that others, including the members’ husbands and children, can have the opportunity to learn about the project’s transformative objectives.



Pulcherie Ahishakiye, a vendor of used clothing in Bujumbura, similarly found the cross-border visits to be transformative of her perceptions, particularly of Congolese women. She believed them to be bad-tempered and believed the rumor that some of them were witches; she had never participated in any sort of meaningful dialogue with a Congolese woman based on these notions. The visits, which built a sense of familiarity, helped her to see that the Congolese merchants with whom she was receiving training were not the horrible people that she had expected them to be. Much like Vinciane, who was taken by surprise by the welcome she received in Rwanda, Pulcherie's forays into neighboring countries for COSOPAX activities helped her to begin to see the Congolese members "as sisters." She noted how the sense of charity has grown amongst the groups and they are assisting one another's members, which would never have been possible before.



Those close to COSOPAX members often perceive this change in perception as well. Genevieve Samvura Sada, a Congolese trader working on the Rwanda-Uvira border, was distrustful of Rwandans and fearful for her safety around them, but the program has helped her to move beyond this fear and she now regularly spends time in Rwanda, sometimes several days, visiting friends there.



On one occasion, Genevieve's adult daughter called her to catch up during one of her visits to Rwanda, unaware of her mother's whereabouts. When Genevieve mentioned that she was currently visiting Rwandan friends, her daughter was truly alarmed. "What are you thinking, going to Rwanda?! Don't you know they are our enemies?" she cried. "Come home soon, or you're sure to be killed!" Genevieve recounts her response to her daughter: "I tried to calm her down, just to tell her, all of that is nothing but stereotypes." She reassured her that "we are all human...Rwandans are people like us. We've worked together and we have become good friends." She explained how the COSOPAX program and her interactions with her fellow traders had changed her perceptions—she now knows that when visiting Rwanda, she is safe, among friends. There is nothing more to fear.

In confronting these perceptions personally and then challenging them with their friends and loved ones, COSOPAX women like Vinciane, Pulcherie and Genevieve are helping to start the process of deconstructing harmful stereotypes. This, in turn, facilitates the other key component of the COSOPAX program, which is to empower COSOPAX members economically.

Table 8

THE SILC APPROACH

CRS' microfinance and household economic strengthening methodology is referred to as SILC (Savings and Internal Lending Communities). The SILC approach has been implemented in 43 countries; there are currently 73,000 active groups and 1.5 million members worldwide.

SILC groups consist of 15-30 members of a given community who meet on a regular basis and contribute an agreed-upon amount to a protected communal savings fund kept in a secure locked box in between meetings. Membership in the group builds social support for saving, provides a secure way for people to save, and permits individual group members to access flexible credit by borrowing internally from their group.

Members themselves develop the policies and procedures of their particular group, including how often the group will meet, what the required minimum contribution per meeting will be; and under what circumstances loans to members will be administered

The process of participating in a SILC group can nurture a sense of trust among members.

Through CRS's innovative Private Sector Provider (PSP) model, community members can go through a certification process to becoming a recognized PSP; they can then offer their services to SILC groups after the project has ended on a fee-for-service basis. This provides professional skills and a modest income to the provider, and a continuing source of technical guidance and accompaniment to the SILC group.

COSOPAX members are often vulnerable and lack access to credit to meet their needs or to grow their businesses; SILC is a feasible and tested approach to fill this need. SILC groups are now active in all four COSOPAX dioceses and meet regularly through the local CDJPs.

SECTION III: CREATING A FORMAL SOCIO-ECONOMIC NETWORK WHICH ADVANCES PEACE

SILC and Entrepreneurship Training Improves Business Practices

Jeannette Tabu sells various products at the Ruziba market in Bujumbura in order to support her family, including two daughters and one son, in addition to two indigent girls for whom she has assumed financial responsibility.



Previously, she had very little information on how to effectively plan for and run a business. “I sold goods without taking into account the purchasing power of my customers...I bought goods that were too expensive.” She also had little idea about how to effectively promote or market her products; she would sit in her space in the market and wait for customers to come to her, rather than trying to attract them. She did not understand accounting principles, and so did not keep records on inputs or expenditures, nor take inventory of her goods. Due to her struggles in business, Jeannette was unable to obtain even a small loan for important needs, which only made things more difficult for her and her family.

Jeannette was identified by the president of her parish’s Justice and Peace Commission to take part in the COSOPAX project. Participating in the entrepreneurship training offered by COSOPAX and becoming a member

Table 9

BUILDING ESSENTIAL ENTREPRENEURSHIP SKILLS

Market women involved in cross-border trade have often had very limited opportunities to pursue secondary or higher education or professional training. While they may possess some level of literacy and basic numeracy skills, most have never formally learned about basic record-keeping or fundamental business skills. The COSOPAX project’s entrepreneurship training seeks to give them the tools to better manage their businesses and ultimately to increase their profits and economic well-being.

Skills that the COSOPAX women gain and practice during entrepreneurship training include:

- Inventory and record-keeping
- Strategic planning for the business—finding “market niches” and market analysis
- Financial management practices
- Marketing
- Customer service

Additionally, COSOPAX women explore other feasible income generating activities together, which may provide a supplement to the profits generated from their primary businesses.

Implemented alongside SILC, which encourages saving and reinforces financial literacy, the entrepreneurship training supports quick acquisition of basic financial and business management skills and builds business acumen.

As women become more secure economically, they are better able to serve as respected, confident models of empowerment for other market women, as well as to take on a peace-building role.

of the local Savings and Internal Lending Community (SILC) group in her diocese allowed Jeannette to learn about how she could strengthen her business practices and improve her situation. In the SILC group in Bujumbura, the members regularly pay into a fund which is used to offer loans to members in need on a rotating basis. Planning to save money to put into the communal SILC fund every two months has meant that she no longer makes frivolous or spur-of-the-moment purchases as she did before, and her expenses are under her control. In this way, she can save for things which will provide a greater benefit in the long term.

Thanks to SILC's communal solidarity fund, Jeannette was able to access 20,000 Burundian francs in credit in August 2015, which allowed her to buy the supplies needed for her children to attend school. She is now in the process of paying back the loan offered by the SILC group interest-free, so that another member will soon be able to benefit from a loan to meet her needs. In addition to providing essential support for members' urgent needs, the SILC group has fostered such a sense of solidarity that, when Jeannette's youngest son was born, group members gathered their own resources to provide a financial contribution to offset some of her costs. Jeannette has paid this generosity forward by financially assisting another member of COSOPAX, a widow, in a time of difficulty.

For the future, she hopes to continue to receive more training, including in communication and leadership, and envisions being able to expand her trade and to finally open a large shop. Thanks to her newfound skills and confidence in running her business, that goal is now in much closer reach.

NEW PARTNERSHIPS STRENGTHEN MEMBERS' ECONOMIC PROSPECTS



Angélique Uwineza is a married mother of four and a long-time cross-border trader, working at Cyangugu on the border between Rwanda and the DRC. Despite doing business in the same general area as the other Cyangugu COSOPAX members, when they were first brought together they did not know one another well, although some had traded goods with one another on occasion. That quickly changed—and had positive effects for Angélique.

As first tolerance, and later friendship, began to bloom among the COSOPAX members, Angélique says, they began to share advice and strategies about handling a business, the one activity they all had in common. Each had experiences to share, and as the group had the opportunity to interact with the other diocesan COSOPAX groups, they were able to draw on one another's resources more and more, strategizing together about the best ways to improve their commercial activities. They began to realize that they faced many similar challenges in their occupation, from border harassment to limited access to capital. With these in mind, they could work together to find collective solutions.

Angélique says she has benefitted from this exchange, and now notes that she is planning a joint business venture with the President of COSOPAX Bukavu, Françoise. Angélique will provide Françoise her milk to sell, and Françoise will then repay Françoise for the milk, with interest, after taking a sales commission. This arrangement will help Angélique expand her market while augmenting income for both women. This partnership was not built overnight; the relationships created through COSOPAX

activities laid the foundation of trust needed for new ventures like these to form. As Angélique notes, “I would never have run such a project on my own before....we didn’t know each other very well. But now, through the many activities we share, COSOPAX members have even been present at the birth of my child.” As informal ties solidified through events like these, Angélique felt comfortable enough to try a new sort of business with a new partner.

Angélique emphasizes that the trainings provided by COSOPAX on income generating activities have been very useful to her, but that she has found the informal exchange with her fellow members to be equally as important in terms of helping her business to grow. She sees how, in her own words, the project has allowed members to “collaborate closely in our business...it has weaved bonds of friendship and solidarity such that one member of the group will not lack for merchandise if another one possesses it.”

Angélique’s story is not unique; many COSOPAX women have recounted during focus groups how the COSOPAX network has helped them to grow their client base and to make mutually beneficial trade arrangements across borders. The Cyangugu COSOPAX group now regularly provides goods to Bukavu members on credit to sell—something they would previously have never trusted Congolese women enough to do. This has been beneficial for the Bukavu members in providing immediate access to more goods to sell, but it has been equally important for the Cyangugu members, who have been able to increase their clients in Bukavu and have been recommended by Bukavu members to other traders looking for goods on credit. This was the case for Mama Safi of Cyangugu, who was able to exchange goods with Mama Olive of COSOPAX/Bukavu, and has gained many Congolese clients to buy her isambaza as a result of their relationship.

Numerous COSOPAX members recounted similar stories. Members Charlotte Chizigire Bashizi and Déodate Tengeneza Mawazo (Bukavu), Espérance Ndenzako (Bujumbura), and Domina Bisimwa (Uvira) now regularly trade information about goods, particularly about where goods are available and less expensive in one or another location. Other



efficiencies have emerged as a result of the relationships formed in COSOPAX. For example, when Annonciata Mukayiranga of Cyangugu learned that Prudence of Bukavu could not afford the necessary overhead to purchase goods to sell, she arranged a deal. Now, Prudence is able to place orders for goods from Annonciata by phone. Annonciata fills the order and sends it to Bukavu with no upfront payment required, and receives a payment once the goods are sold by Prudence. Such a business arrangement is only possible with a high level of trust built over time, and COSOPAX’s many solidarity events

have allowed for the opportunity for such trust to be nurtured, not only between Prudence and Annonciata, but between many other members as well. Béatrice Ayinkamiye (Cyangugu), who owns a small shop in Bukavu, now regularly communicates with Françoise Riziki Mweze, a COSOPAX/Bukavu member who buys items through her. The confidence they have developed in one another allows Françoise to trust Béatrice with her money and to bring her back quality goods.

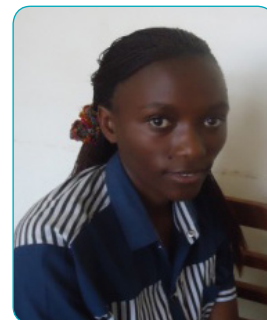


The success of this initial arrangement has had a cascade effect, catalyzing other trade relationships for the two women Béatrice has in turn made deals with several other COSOPAX members to sell milk wholesale, while Françoise has an arrangement



with Rosette Mukarugeruza of Rwanda to sell maize meal. As Rosette states, “I used to think all Congolese women were dishonest and I didn’t agree with their way of doing business. Now I trust my Congolese COSOPAX colleagues and I even give them double the merchandise they are able to pay me for, on credit.”

These women have cultivated relationships which serve as a strong example for other members on how working closely with others can benefit their businesses in the longer-term. For example, Claudette Mugirasoni now



sells her secondhand clothes wholesale to Christine Musaka Chinogerwa and Vivette Namegabe Nabintu from COSOPAX/ Bukavu, sharing that she has “more clients because COSOPAX members are referring all their friends to me.”

The continued development of these types of productive relationships strengthens the individual economic power of COSOPAX members and further reinforces their bonds.

Solidarity leads to greater gains and better security



Assia Bushira is a merchant based in Uvira on the border between the DRC and Burundi. Her trade helps her to support her five children, but until recently, she operated completely alone, making all of her business decisions with little input from anyone else. As she states, “For the longest time, I was introverted and lonely...I feared the world, and did not trust anyone. Because of this, when working in my business, I always worked on my own. What’s worse is that Burundian women really frightened me. I perceived them as being less cooperative, even criminal.”

These negative perceptions began to fall away thanks to Assia’s interactions with the COSOPAX group members, who slowly changed her attitude. Now she counts many Burundians and Rwandans amongst her friends. This friendship in and of itself has been an important shift, but also important has been the way that this newfound solidarity has helped Assia’s bottom line in her business and her safety during trading. As she recounts, she used to have to spend money to stay at hotels when she would be trading overnight, which increases both expenses and personal risks. Thanks to her COSOPAX friends, though, she now has “at least fifteen houses” where she can stay when her trade keeps her from returning home for the night, wherever she may be traveling.

Assia appreciates the business skills she has gained through COSOPAX; now, not only does she understand how to calculate profit and spend more wisely, she has improved her ability to advertise her business and to conduct a market analysis, which can

assist in making decisions about a business. Together, the solidarity of the COSOPAX network, coupled with the skills that Assia has learned, have equipped her not only to obtain greater gains from her business, but to let go of her fear. “Living alone,” Assia says, “I was really losing a lot. But now, being together with others, I have won.”

Assia is just one of many members whose personal and product security as well as profit has benefitted from the cross-border COSOPAX network. Domina Bisimwa from Bukavu frequently travels to Bujumbura for trade. Before COSOPAX, Domina, like Assia and many of the other COSOPAX traders, was forced to spend money for overnight lodging. Now, she no longer needs to stay overnight at expensive hotels and saves money by spending the night at the household of a good COSOPAX friend, Espérance Ndenzako. Domina enjoys staying with Esperance’s family in her travels. In fact, the trust between them has flourished such that Domina has begun leaving her merchandise at Esperance’s home. She can come to pick up her goods at any time the next day when she is ready to sell again. Leaving the goods in Bujumbura relieves Domina of some of arduous physical labor and expenses of hauling merchandise back and forth across the border, including a risk of being improperly taxed by corrupt border officials, and reduces the risk of theft during the crossing.

Domina has appreciated the security and convenience this arrangement has offered her, and credits COSOPAX with helping her get to this point of mutual trust with Burundians, whom she had previously thought of on bad terms, by “becoming familiar with their homes and families.” She was impressed by the welcome she received in the first COSOPAX meeting in Bujumbura and began forming relationships, which ultimately led to the beneficial arrangement she has since maintained with Espérance. She hopes that her situation will help those around her to see what can come of constructive dialogue and trust, reducing fear. “When my neighbors and family members see that I’m working together with Rwandans and Burundians, they are also less afraid to go across the border,” Domina says.



The testimonies of these women reveal that, even in this small-scale, pilot project, there have been some important transformational effects in terms of not only the way that the women think about those different from them, but how they approach and deal with conflict arising at the household and community level. Also, importantly, economic empowerment and peacebuilding work are mutually reinforcing: as women merchants become more proficient in running their businesses and saving financially for their futures and those of their families, they also become more effective as advocates and change agents, better equipped to effect change at higher levels.

CONCLUSION: LOOKING TO THE FUTURE: AMPLIFYING ADVOCACY



Participant Evaluation Workshop in Kigali, September 8, 2015

The COSOPAX project in its initial stages has helped to transform participants' perceptions of themselves; they have been able to exercise peacebuilding skills within their households, markets, and local communities. While playing a role in the resolution of micro-level conflict has been important and affirming for the COSOPAX women, it is clear that they also have a strong desire to exercise their skills to spark change on a higher level.

Going forward, the project has a greater focus on capacity strengthening in advocacy. This will equip the COSOPAX women to more effectively engage politically in a wider sphere on cross-border issues which affect them, their families and their neighbors. The women themselves are developing their own advocacy strategies—including defining their own priorities for advocacy, articulating the specific change sought, mobilizing strong allies, and determining and utilizing the best method for spreading their message to effect the change they seek. As their skills and experience in this area grow, the women will be responsible for “cascading” trainings in advocacy, conflict transformation, and SILC to other market women.

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Catholic Relief Services
228 West Lexington Street
Baltimore, MD, USA, 21201-3443
www.crs.org

