

Post-conflict Economic Situation:

A case of conflict affected female-headed households in Bardiya district, Nepal



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Master Degree in Management of Development Specialization: Social Inclusion, Gender and Rural Livelihood

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Cover Photo: A CPNM martyr memorial gate in Bardiya, which mentions a list of killed and missing people. Photo by: Chiranjibi Rijal, 2010



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ABBREVIATIONS

CBS Central Bureau of Statistics

CDO Chief District Officer

CFUG Community Forest Users Groups
CPA Comprehensive Peace Agreement
CPNM Communist Party of Nepal (Maoist)

DAO District Administration Office

DDC District Development Committee

DFID Department for International Development

FAO Food and Agriculture Organization

FORWARD Forum for Rural Welfare and Agricultural Reform for Development

GDP Gross Domestic product

HH Household

ICRC International Committee of the Red Cross

IDP Internally Displaced Person

INGO International Non-Governmental Organization

INSEC Informal Sector Service Centre
IRC International Rescue Committee
NGO Non-Governmental Organization

NRCS Nepal Red Cross Society

OHCHR Office of the High Commissioner of Human Rights

PLA People's Liberation Army (the military wing of the CPNM)

SLF Sustainable Livelihood Framework

SPA Seven Party Alliance

UN United Nations

UNDP United Nations Development Programme

VDC Village Development Committee

WHRSWG Women for Human Rights Single Women Group



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GLOSSARY

Bari Un-irrigated upland

Battaiya Share cropping

Kamaiya Bounded-labour

Kattha Unit of land

Khet Irrigated land

Rupeeya Currency

Terai Plain land

EQUIVALENTS

Area

1 hectare =30 Kattha

1 kattha =333.33 sq. m

CURRENCY

(Based on 6 September, 2010)

1 € =95.25 Nepalese Rupees

1 \$ =74.30 Nepalese Rupees



ABSTRACT

In Nepal, conflict has affected different social groups at different scales and levels. The research aims to assess the economic activities and safety nets of conflict affected female-headed households in Bardiya district. In the study area, there was rampant effect of the decade-long state-Maoists conflict resulting into the formation of many female-headed households. As of date, there has not been study done and documentation made on conflict affected women-headed households especially in relation to their livelihood activities and livelihood outcomes. This empirical study provides an important insight to the situation of conflict affected female-headed households' economic activities.

It is apparent that conflict affects peace, solidarity, brotherhood, sisterhood, and consequently the development process in the conflict affected area. Interviews were carried out with 30 conflict affected female-headed households; it is evident that rural Nepal was extremely affected by the conflict. Female-headed households have started selling traditionally male operated agricultural tools such as ploughs and bullock drawn carts resulting in a loss of economic opportunities. However, due to proliferation of development initiatives targeting conflict affected families, their social capital has increased to a great extent and economic capital to lesser extent. Consequently, economic security of conflict affected families has increased in some cases, while it has decreased in others since the end of conflict. In terms of human capital, after the conflict development organizations have intervened with post conflict rehabilitation programs targeting income generation and social reconstruction, which have raised the hopes of female-headed households. On the contrary, the patriarchal social system undermines a woman's role as breadwinner when her husband is absent. Moreover, single women (largely widows) are stereotyped exclusively as either victims or beneficiaries, and their roles as key resources and contributors to social capital in development and peace building are ignored. Hence, the study confirms that in conflict and post-conflict situations to female-headed household', livelihood options and opportunities are limited in Nepal. This study is therefore expected to provide an important insight into a state like Nepal, in a post-conflict situation.



CHAPTER ONE: INTRODUCTION

This study was carried out as a final thesis research for the partial fulfillment of the course requirement of Master in Management of Development, specialization in Social Inclusion Gender and Livelihood at Van Hall Larenstein University of Applied Sciences, Wageningen. The report gives insight into the aims and objectives of research, main and sub research questions, and concepts of conflict affected the female-headed household economic activities. Using the sustainable livelihood framework, the study explores the effects of a decade long conflict on the female-headed household economic activities and safety nets before and after conflict incident prevailed in Nepal from 1996 to 2006.

This research report consists of six chapters. The first chapter includes introduction and background, statement of the problem, objectives, rationale, and limitation of the study. The second chapter gives an overview of conceptual framework and literature review in relation to the conflict and female-headed household's livelihood activities. The third chapter covers methodological approach of the research including research design, conflict victims' secondary data, nature and source of data, data collection techniques, selection of the study area, sampling procedure, and method of data analysis. Chapter four describes the findings of the study, while chapter five deals with the discussion of those findings comparing the available literature in the related field. Finally, chapter six presents the concluding remarks and recommendations of the study.

1.1 Background

Nepal was affected by an Ideological conflict (Kumar, 2000) started by the Communist Party of Nepal- Maoist (CPNM), which they claimed as "People's War". The main aim of the war was to overthrow the Monarchy and establish a republican state by changing the constitution. The activists used guerrilla warfare techniques to attack government facilities and officials. In the last decade, the conflict was spread all over the country and resulted not only in a death toll of around 15,000 people but also a loss of property on a large scale nationwide. Large parts of rural areas were under the control of activists, while the district headquarters remained under the control of the state. A new political scenario has emerged in the country as a result of Comprehensive Peace Agreement - 2006 (CPA), a joint movement between the then Seven Party Alliance (SPA) and the CPNM. At present, the country is running under a transitional period.

In the war, both men and women were actively involved in warfare from the CPNM. Within the party, due to duty segregation, the possibility of men's death is higher than that of women. That may be major cause of the formation of female-headed households in the post conflict situation. It shows the position of women during and after conflict. In Nepalese situation where women were less involved in economic activities and men's participation as breadwinner role, they would be in serious problem after loss of their husband. They faced gender based violence: lost their husband, trafficking, displacement, and other forms of exploitations. The formation of female-headed households can be because of death, migration, warfare, divorce, handicap of their husband etc. Women, who become heads-of-household particularly in rural Nepal, are mostly vulnerable even though they can have access to husband's properties after his death.



However, the studies on conflict and post-conflict situations relating to female-headed households, their livelihood options and opportunities are limited in Nepal. Hence, this study is expected to provide an important insight to a country like Nepal, which is running through post-conflict situation.

1.1.1 Conflict in Nepal

Conflict has many dimensions. It occurs from interpersonal, family, community and national to international levels. It also varies in nature; for example, from the use of recourse to personal identity. It follows different patterns under different conditions such as from disagreement to physical confrontations (Jandt and Pedersen, 1996). The CPNM led insurgency that was over ten years has finally ended with the signing of historic peace agreement between the SPA and the CPNM on the 22nd of November 2006. From the conflict, more than 15,000 lives were lost with over 600,000 people being displaced (IRC, 2007) during the period of insurgency. Most of the people affected by the conflict were the youth who did not have jobs or employment. They migrated to safe areas especially to headquarter of the district to save their life. There were increased the number of people returning to their homes after Maoist's assurance to return the seized properties back to the people and commitment to obey the point mentioned in the peace accord. To establish peace in the country and rebuilding livelihood for those people is not be so easy, since one decade's long insurgency. They suffered from fear of war and lack confidence as most of the social and economic infrastructures and support services have either been destroyed or barely functional.

Nepal is moving towards an open, inclusive and liberal democracy and being integrated into the globalization and liberalization process. However, institutionalization of these achievements requires sound livelihood security for the Nepalese people. As more than 30.9 per cent of total population falls below poverty line, it is a tremendous challenge to initiate an inclusive development process (Upreti and Müller-Böker, 2010). Nepal has recently emerged from a decade of civil war and is navigating from a fragile peace. To protecting these vital achievements requires the management of people's expectations through rule of law, transitional justice, improving access to services of the poor and excluded, fostering a sense of national community and creating a new constitution. It also entails the management of nation-building process alongside a state restructuring project (UNDP, 2009a). Women and girls have become increasingly vulnerable to threats of abuse and exploitation, including sexual violence. Furthermore, displacement of male family members, either for economic or security reasons, is expected to result in an increased number of female-headed households and a greater work burden on women (MDG, 2005).



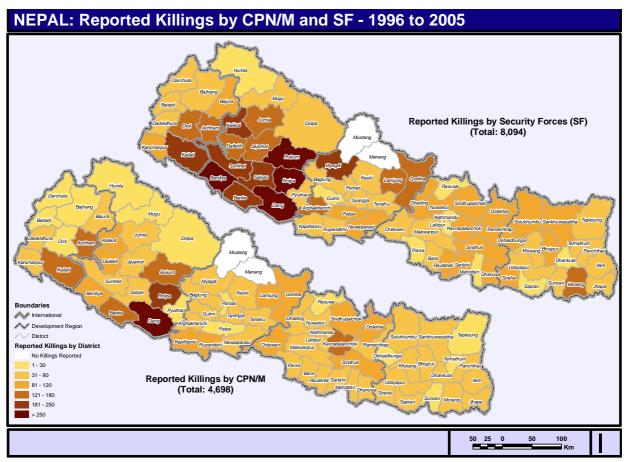


Figure 1: Reported killings by CPN/M and security force - 1996 to 2005

Source: OCHA, Nepal

1.1.2 Conflict and Rural Women

Women's involvement and the mainstreaming of gender perspectives into conflict prevention processes are essential components towards durable peace, security and reconciliation. Lack of economic opportunity and the recent conflict resulted in many of the most productive members of households to migrate and leaved the villages. As a result more and more women was headed households alone and taking the burden of sustaining the rural economy. Women constituted more than 60 per cent of the agricultural labour force but have little access to production technology, land and training. In rural areas of Nepal around 80% population depend on subsistence farming and live for their livelihoods.

Women and girls were especially vulnerable to sexual violence in times of heightened armed conflict. They were raped, abducted for sexual exploitation and forced into marriage and prostitution. Refugee and internally displaced women and children were especially vulnerable to sexual and other exploitation by armed forces and groups. The most vulnerable and marginalized groups were the lowest social castes, indigenous peoples and women. Rural poor people generally have large families, are landless or have very small landholdings, with high rates of illiteracy and are also concentrated in



specific ethnic, caste and minority groups, particularly those of the lowest caste (dalits) and indigenous peoples (janajatis). There is a wide gap between women and men when it comes to access to education, health, nutrition, and participation in decision-making. Many rural conflict affected women live in severe poverty, without any means of improving conditions for themselves and their families.

From a review of an article related to women's work load, (Gartaula, 2009), reported that women were over-worked due to additional duties and responsibilities to be carried out in the absence (death) of their male counterparts. In the conflict affected area looking at the impact of male absence on women's life at home. Female's field of activity hardly undergoing changes, whereas a man's lines of action change considerably with absence.

1.1.3 Conflict Affected Female-Headed Household and Livelihood

The potential in livelihood portfolios of the people left-behind. Livelihood is the bundle of activities household security (Ellies, 2000). Livelihood security is defined as the stability and resilience of livelihood in the long run (Khag, 2004 cited in Gartaula, 2009). Particularly in the context of Nepal, absence of male participants in a family has a consequent impact on household economy, and social and cultural practices. For example, it may change the gender roles and feminization of community, which is particularly in the context of a male dominated and hierarchical cast based society, social relationships and ambiguous power position within and outside the household.

Some of the reasons for the spread of insurgency include socio-economic disparities, widespread poverty and social exclusion. Poverty is still chronic with more than 70 per cent people living under the income of less than USD 2 per day (IRC, 2007). To rebuild the "New Nepal", one should directly addressing the root causes of the problem unemployment, underemployment, poverty and social exclusion. This project aims at targeting the youth, marginalized communities and ethnic minorities. Agriculture being the back bone of the economy and major source of employment this project will focus on agro-based livelihood activities with potentials to generate results within a short span of time. The Tenth Five Year Plan (FY 2002-2007), essentially the Nepalese Government's Poverty Reduction Strategy Paper has also accorded highest priority to agriculture and rural development. The three-year Interim Development Plan, being formulated by the National Planning Commission in order to rebuild the country also calls for reintegration of displaced persons, social justice and inclusion (women, youth, janajati, dalit, disabled etc), effective and efficient delivery of basic services such as health, education and rural infrastructure and economic revitalization activities, promotion of service sectors, management of natural resources and special area programs such as one village one product programme launched by the Asian Development Bank (NPC, 2007).

The *Terai* (plains area) has good potential for food production but is increasingly overtaxed by the needs of a growing population. Small, fragmented subsistence farming is a characteristic of Nepalese agriculture, and the average landholding is only 0.8 hectares. Life is a constant struggle for survival. Most households have little or no access to basic social services such as primary health care, education, clean drinking water and sanitation services. Household food security and poor nutrition are still major concerns in rural areas.



1.2 Statement of Problem

Conflict has affected different social groups at different scales and levels. In most situations, males are directly involved in warfare and affected directly, while women are left at home and affected indirectly. In this sense, men and women are affected by conflict differently. In Nepalese context, the 10 years long internal conflict caused the formation of many women headed households due to missing and casualties of men involved in the conflict. The aftermath is the women's increased responsibility to run the households, in most cases being as household heads. However, given the social, structural and cultural factors, there is limited participation of female-headed households affected by conflict at local community and household levels economic activities. Hence, there is an imperative need to study their livelihood economic activities at post conflict situation. CPA (2006) and new constitution making are underway for ending the conflict to ensure conductive atmosphere for lasting peace and mainstreaming sustainable development. However, women's situation and their participation in the economic activities are usually ignored. Patriarchal social system and breadwinner role of husband, when they are missed women have to take over the roles. Single women (widows) are stereotyped exclusively as either victims or beneficiaries, and their roles as key resources and social capital in development and peace building are ignored.

- Cause: The decade long conflict compelled for the women's to be the head of the household as their husbands were killed; missing or injured insurgent group or they were forced to leave the house (displaced).
- Effect: The women have hard life but still they have their own way of doing things for their survival. The choice for the livelihood options differ when the male counterpart abandons the house.
- Owner: Government, Humanitarian organizations, Political Parties, local institution and communities.

1.3 Objectives of the Research

The research aims to assess the economic activities and safety nets of conflict affected female-headed household of Bardiya district. The specific objectives of this research are as follows:

- To identify the livelihood options and household level economic activities for the female-headed households.
- To analyse the safety-nets of female headed-households through the support networks provided by the local social groups and other development institutions.

1.4 Research Main Questions and Sub-Questions

- What are the available livelihood options for the female-headed households in the research area and how the situation is changing over time?
 - What were the sources of income in the research area in pre-conflict situation?
 - What are the sources of income available for the female-headed households in the research area?



- What are the safety-net mechanisms of female-headed households to cope with the vulnerability situation of their livelihood?
 - What are the service-delivery agencies working in the research area supporting the economic activities of female-headed households?
 - To what extent have the female-headed households participated in community level economic activities/groups?

1.5 Rationale of the Study

The developments NGOs were facilitated to identify the prominent issues of their communities and develop advocacy plan to materialize the campaign. Similarly these groups have been facilitates the community rebuilding process to strengthen community peace and social harmony. The area selected for this study has maximum conflict affected women headed households. As of date, there has not been study done and documentation made on conflict affected women-headed households. However, some studies are carried out on the internally displaced people (IDP) and missing people that have focused on macro level analysis at regional and national levels (Upreti and Muller-Boker, 2010; ICRC, 2009; INSEC, 2010; Robins, 2009; Ghimire, 2010) this study is focused on micro analysis at household level to understand their pre- and post-conflict situation. The tangible outcome of this study will help to come out with recommendations for follow-up programs for the development organizations actively involved in addressing conflict affected women-headed households. It is the hope of the researcher that this report can be used for designing effective strategies that are best able to help the women and the community most profoundly affected by the conflict. This study will be used to collect essential resources and potential remedies necessary to empowerment of women. The finding and the recommendations drawn should be useful for future interventions.

Primary focused of the study was to know any alternation in the role of the female-headed households at pre and post conflict situation and how families were copping their livelihood and economic activities. This study answers the question as; were there any effect on situation of natural capital, physical capital, human capital, economic capital, social capital, formal and informal safety net mechanisms, and political response in relation with household economic activities (see more in Chapter 4) in pre and post conflict of martyr families.

1.6 Limitations of the Study

This research thesis is prepared on the basis of data from interview with the female-headed households through semi-structured questionnaire, secondary sources, focused group discussion and guided check list. Therefore reliability of the data depends on the respondent. Any negative attitude of the respondents towards the study and researcher would have affected both quality and quantity of the data collected. However, I tried to reduce these biases and false data while designing the study, collecting data from the field and compiled as realistic as possible. To minimize the biases and error, the data were triangulated with key informants, available secondary data and took assistance of local institutions that working with conflict victims. The characteristics of the female-headed households was different due to number of family members missing, economic condition of families and missing of major breadwinner, however, I tried to reduce the different by using SLF.



The conflict victims were realized that I am still working with conflict victim's assistance program so firstly they try to exaggerate the information which I needed. But after briefing I am a student and came here for my study purpose (thesis), then they supported for study. Even though this was not cause for bias, it was just a statement about environment of study sites.



CHAPTER TWO: THEORETICAL CONCEPT

This chapter presents the review of literature which was conducted to arrive at theoretical framework based on which the study was carried out. Relevant books, journals and research papers were studied to develop the conceptual framework. The empirical review provides relevant data in relation to the situation of conflict affected female-headed household's economic activities.

2.1 Theoretical and conceptual framework

An analytical framework helps in thinking about phenomena, to order data and to reveal patterns. In general, the research was based on sustainable livelihood framework (SLF) (Ellis, 2000). However, due to time limitation and scope of the study, the research was mainly focused on the changes in their assets and resources caused by conflict in livelihood opportunities of female-headed households by taking into account of pentagon. The pentagon (Figure:2) has the basic element in SLF that governed livelihood options available to the household and based on human, social, financial, physical and natural assets. A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks to maintain or enhance its capabilities and assets, while not undermining the natural resource base (Scoones, 1992).

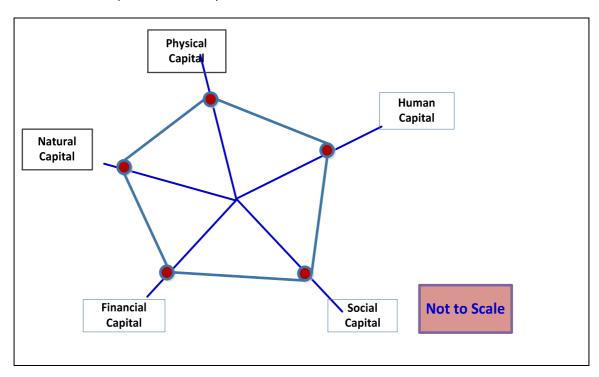


Figure 2: Plotting asset status on a pentagon

Source: Ellis, 2000



Define livelihoods as comprising: "the ways in which people access and mobilize resources that enable them to pursue goals necessary for their survival and longer-term well-being and thereby reduce the vulnerability created and exacerbated by conflict" (Young et al. 2002 cited in Koster, 2008). While analyzing the household economic activities, as a researcher, I have looked at a wider range of issues in the social context. The pentagon is intended as a descriptive rather than quantitative method for evaluating comprehensive asset status (Ellis, 2000). In addition, the political asset, which is not mentioned in the framework, will also be included in this study because of a newly growing importance of political access in the livelihood generation (VHL, 2009).

The framework encourages attention to be directed capitals. This means identifying the assets that are weak or lacking under each categories of assets, as well as those that are deteriorating over time due to adverse process, either in the livelihood strategies of households individually, or in the collective in the community level management and utilization of resource.

Analytical framework:

SLF analysis (pentagon) (Ellis, 2000) in relation to economic opportunities/formation in HH level activities will be applied for analyzing data.

The data will be collected using a flow chart of Objectives \rightarrow concepts \rightarrow dimension \rightarrow indicators \rightarrow tools.

Table 1: Operationalization of concept

Concept	Dimension	Indicators	Sub Indicators	Tools
		Natural capitals	land, forest products, water	
	Five capitals	Physical capitals	Livestock, house, tools, materials	
Sustainable Livelihood	of SLF framework tainable and elihood additionally mework will look of SLF framework of Successive and several a	extended family, group affiliation and other social networks	Semi- structured interviews, observation,	
Framework (SLF)		Financial capitals	income, credit, investments, jewelry	Triangulation of interview to get
		Human capitals	Education, Knowledge, skills, health	reliability.
		Political capitals	Affiliation, Positions	
Safety-net	Social response	Kinship, external and internal support, relief	Genealogy, group involvement, political response	Semi- structured interviews, observation, Triangulation of interview to get reliability.



2.2 Literature review

Conflict in Nepal

Conflict is deeply rooted in primitive customs and culture that have integrative functions. The theory of evolution tells us about the struggle for existence and survival of the fittest. Political philosophers have considered that conflict occurs due to the competition on power, privilege, and authority (Pathak, 2006).

The Communist Party of Nepal (Maoist) launched the People's War in 1996. In fragile post-conflict environments, peace and justice often seem at odds with one another. To end violence, governments and other involved parties may wish to declare amnesties (UNDP, 2009a). So as to ensure that all interest groups participate willingly in the peace process. By contrast, advocates of justice often demand punishment for perpetrators, even at the possible cost of endangering the peace; they maintain that one cannot have genuine peace without justice. Masculine ideology usually provided the parameters of defining the intra-familial power relationships between men and women. The Differential adherence to masculine ideas reinforcing male dominance might determine the varying preferences of male family members for controlling family women through consensual or coercive means (Watto, 2009).

Social Conflict

Conflict has its own life cycle like am ecosystem and it generally has three phasesbefore violence, during violence and after violence. It comprehends all aspects of political, psychological, social, economic, religious, and cultural dimensions. Conflict affects peace, solidarity, brotherhood, sisterhood, and development. (Pathak, 2006)

The old established institutions (like the caste¹ system and the monarchy), with their social norms and values legitimatizing exclusion and discrimination and enforcing unbalanced power relations, have been challenged by new political actors, which has created enormous social conflict and unrest (Upreti and Müller-Böker, 2010). Social conflicts are common during times of transition, analysis of their causes and exploration of options to address them is vitally important. Livelihood insecurity and social conflict are still manifest in contemporary Nepal. Nepal is undergoing enormous societal change and is in the process of negotiating the future form of the country through the drafting of a new constitution. There is widespread discrimination based on sex, caste, ethnicity and religion; discriminated groups are raising their voices and some segments of the Nepalese elite are expressing concern. To resolve these issues and achieve peace and stability requires visionary leadership, democratic practices, and the protection of human rights and social justice, as well as economic development and political stability, which are major challenges for the coming years (Upreti and Müller-Böker, 2010).

Social structure of Nepal is based on caste system, with discrimination on gender and wealth. Upper caste people have historically oppressed lower caste communities. Women are severely under-represented in political and decision-making positions

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¹ Caste system is deeply rooted in Hindu society based on the four primary divisions. These are *Brahmins* (considered as priest and religious leaders), *Chhetries* (warriors), *Baisya* (artisans, like *Gurung*, *Newars*, *Magars*, *Thakali*, *Limbus*, etc.) and *Sudra* (occupational caste like *Kami*, *Damai*, *Sarki*, *Lohar*, etc., are traditionally considered as untouchables). *Brahmins* and *Chhetries* are treated as upper caste and *Sudras* as lower caste.



globally. Male-dominated political systems often reflect male biases, in terms of policies and practices, and do not serve the needs of women and men equally. At its heart, gender equality and women's empowerment is a political issue, needing a political response, and not a technical one (Lama and Buchy, 2002).

The important gender related imports is the possible adverse effect on girls` education because of extra burden of workload to their mother and support needed from daughters (Gartaula, 2009). The role of gender its self is a social construct, which has to be seem in a particular social and cultural context. The important issue of who have access to resources and more importantly, who control them is governed by social and cultural framework (Upreti, 1995). Gender discrimination in Nepal is clearly reflected in ideological, religious, political, legal, cultural, and social practices (Upreti, 2001).

Women's Social Access in Conflict

Conflicts in the countries of the region present both severe constraints for women and men, as well as windows of opportunities. As a survival strategy women have come out of their traditional roles taking over men's work; protecting family welfare, resisting family and social pressures, and breaking age old social-cultural barriers and so on. (Harcourt, et al., 2009)

In the patriarchal society of Nepal, women have less access to income and wealth, education, and health facilities than men. The life expectancy, malnutrition, and morbidity rates of women are higher than those of men. Similarly, women have fewer legal and economic right over parental property and social rights such as decision-making in society or family matters. While women are compelled to do all the household as well as outside work, they suffer from overload of work in poorer physical and social conditions. Due to the extensive illiteracy and traditional nature of society the gender discrimination is widely practiced in Nepal (Pathak, 2006). Because of male absence children, particularly girls, are missing out on schooling because they are required to help shoulder their mothers' extra work burden in the farm and household. Women are playing the key roles in sustaining the small-scale subsistence farming and food security at household level (Gartaula, 2009).

A majority of rural women are illiterate and thus women are not able to overcome their own social norms and values. In many cases they are intimidated by the presence of their elderly man and senior relatives. Women are considered inferior to man in every aspect of life and thus Nepali women have been virtually excluded in power base model (Kumar, 2000). The basic causes of livelihood insecurity and social tension and conflict in Nepal are documented and analyzed and possible ways of addressing these challenges envisioned (Upreti and Müller-Böker, 2010).

Women at the village level are involved in community activities, but their work is not acknowledged at the community level and they have not developed linkages and networks to local level organizations. A small number of women's organizations have been raising the issue of conflict at the national level, but these have no presence at the village level. Nepali women are challenged in their peace building activities by being unable to protect grass-roots women and by the fact that civil society is divided (International Alert, 2003).



Female-headed household in Conflict

Traditional perceptions of women's roles and obligation and customary practices in family and property relations do not permit women to participate in the public domain. In the rural area Nepali culture, politics in public domain, where women are not encouraged to participate actively. In addition, Nepali culture minimizes the role of women to participate in any public activity irrespective of age, gender, cast, religion and so on. In each of these social categories, if a woman goes little further in her day to day behavior, she is considered going against the culture (Kumar, 2000).

In the social aspect, Roles assigned to women are very traditional, and girls are brought up to marry and take care of the household and children. When they marry, girls usually move into the in-laws' home. When she marries, a daughter forfeits her right to inherit her parents' property, though she acquires the right to half her husband's inheritance. A woman can only get citizenship through her father or husband, and cannot confer her citizenship to her children. For a woman, many of her civil rights are ensured through marriage. Not marrying is extremely uncommon and seen as an extra, unexpected burden on the natal home. Unmarried women (single, divorced, widowed) are highly vulnerable to violations of their basic rights (DFID, 2006).

The vulnerability of conflict affected female-headed (widows) household is that firstly as single women (widows) they face lot of discrimination from the family and society due to orthodox religious practice and beliefs. The agony increases as the displaced person due to conflict with no access to property, legal rights, no livelihood opportunities for the fulfillment of the basic needs, difficulty in survival due to insecurity (WHRSWG, 2009).

Causes underlying women participation of agriculture are reported to be male labour absence in household, the growing number of female-headed households, and the development of labour-intensive agriculture (Kelkar, 2010: cited in Gartaula, *et al*, 2010). Consequently, women broadened and intensified their involvement in agriculture as they increasingly shoulder the responsibility for household survival and respond to economic opportunities in agriculture (Lastarria-Cornhiel, 2008: cited in Gartaula, *et. al.* 2010).

Households in crisis

Through numerous Nepalese rural families being landless, hungry and jobless opportunities to generate a little extra cash are few and far between, although almost one-third of the country's twenty eight million populations are live below the poverty line on less than \$1 per day. The time being women are very few involvements in the social process and networking because of their household work and their time for children take care (UNDP, 2009a).

Most rural people in Nepal have no access to state welfare or security. When people are sick, when they grow old, when their farms are hit by natural disaster, they look to their kin for support. An important reason why peasants often redistribute their surplus to various kin members is to ensure that when they themselves are in need, those kinship ties can be relied on. All forms of economic relations involve satisfying various human needs. At the same time, there is typically some tension between short-term and long-term needs: the need for grain to eat versus the need for seed corn later: the need of feed children versus the need to pay for their education (Crehan, 2003).



Protection and Livelihood in Conflict

There are strong linkages in situations of violent conflict between threats to people's protection and threats to their livelihoods. People in crisis often adopt strategies that promote safety and dignity at the expense of livelihoods, or vice-versa. Conflict devastates lives and livelihoods. People not only face threats to their safety and dignity through violence and displacement, but the destruction of livelihoods is frequently a direct or indirect consequence of war. In responding to these threats, people are often faced with horrific choices. Livelihoods strategies may still be pursued, but under extreme risk to personal safety. Efforts to minimize security risks may cost people their livelihoods. Protection and livelihoods – both in terms of the threats people face and how they respond – are thus inextricably linked (Jaspars and O'Callaghan, 2010).

Livelihood strategies encompass what people do, such as agriculture and wage labour, and what they have, including their natural (land, forest products, water), physical (livestock, shelter, tools, materials), social (extended family and other social networks), financial (income, credit, investments) and human assets (education, skills, health). Political status, which may be added as a sixth asset, can be understood as proximity to power, such as representation in local institutions and connections to structures of power such as political authorities and armed actors (both) (Schafer, 2002).

Improving the livelihoods of the poor (i.e. alleviating poverty) and specifically, reforming existing institutions is not easy. A foremost reason is there are always disparities in endowments in livelihood assets among individuals, families, geographic locations, etc. (e.g. talent and skills, natural capital, etc.). Another reason is that people are often convenient with the existing institutions. For those in power, this is because they benefit from it; for those who are not in power, this may be because they could not or are afraid to challenge those in power (Regmi, *et al*, 2007).

Natural Resource, Land and conflict

Natural resource and land issues are directly connected to rural livelihood and economic activities in rural Nepal. Understanding of land conflict requires a holistic understanding of the context, its content and the time-based facets of a society and national value. Conflict often occurs over the land. At the structure level often such conflicts originate from power source and reflected in the unequal power relations. Ownership and control are therefore the central issues for ownership, control and use of resource in land conflict (Uprety, 2009).

An increasing number of households are now headed by women due to migratory labour, divorce, illness, desertion, war and violent conflict. Traditional land tenure systems may not recognize their rights or the women may not be able to afford legal options to resolve disputes. Unequal inheritance rules may prevent women from having the resources to take advantage of opportunities. Women in formal, religious or customary marriages may not have official documentation of their marital status. As a result they may be excluded from development projects (FAO, 2006).

Safety-net and conflict Impact

Positive livelihood outcomes for conflict victims imply their increased wellbeing, both in material and non-material aspects. Experiences in the post-conflict countries show that aim to with the issues of conflict affected requires huge resources, which governments alone cannot provide; therefore donor assistance is needed. Human and social conditions are more vulnerable due to conflict and shaped by widespread long term



negative effects on social process which create fewer income-earners dependency (Ghimire, et al, 2009).

The upper social classes derived the major benefits from the development initiatives aided by formal supports. As a result formal aid enhanced the position of the upper social class, who benefited from the maintenance of existing systems of political and economic power (Sharma, 2009). Rural Nepal was expressively affected by the conflict. The conflict impacted employment and trade, civil and social relations, food availability and production, access to markets, gender roles and personal security (WFP, 2009).

Conflict affected people were unable to meet their basic livelihood requirements because of being dissociated from their income activities as the existing means of livelihood. They had faced severe impoverishment because of societal stigmas, political restrictions, limited economic and wage-earning potential and psychosocial affect (Upreti, 2009). Conflict-sensitive development intervention is a post-conflict situation is one of the best means to restore economic stability. The armed conflict had not only eroded the social capital existing in the community but also severely distrusted the relation in communities. Social capital, which is very difficult to rebuild in society. Social capital is an important feature of society reflects in social network, norms, trusts and faith (Upreti, 2009).



CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Research design

In this chapter, I explain the research method I have applied in the research, the techniques of data collection, tools and software I have used for data analysis. I begin with a short introduction of the study area. The study has basically applied qualitative approach, while some quantitative data are supplemented as per the relevance. The research is based on both primary and secondary data collected in July-August 2010. In this study, a variety of techniques of data collection has been applied that are discussed in the following sections.

3.2 The research area

The field work was carried out in Bardia district. Bardiya district is situated at Bheri Zone in the Mid-Western Development Region of Nepal. It is situated at 28°18' North latitude, 81°22' East longitude. Bardiya has 31 VDCs, one municipality and five parliamentary constituencies. Total area of the district is 2025 sq. km and an elevation ranges from 152

to 1457 meters above sea Gulariya is district level. headquarters. Considering its high fertile land for rice production, it is known as granary of the Bheri zone. The total population of the district is 475766; among them, 50.35 percent are female and 49.65 percent are male. There are 59569 households in the district. The district falls in the 34th rank in Human Development Index (0.429) among 75 districts of Nepal (CBS, Data show 2007). Bardiya district is ranked as third highest conflict affected districts in Nepal (INSEC, 2010). Almost all Bardiya's VDCs were significantly affected by the decade long conflict.

Bardiya is one of the main outlets of hill to *terai* (plain land) migration. It is characterized by multi-ethnic,

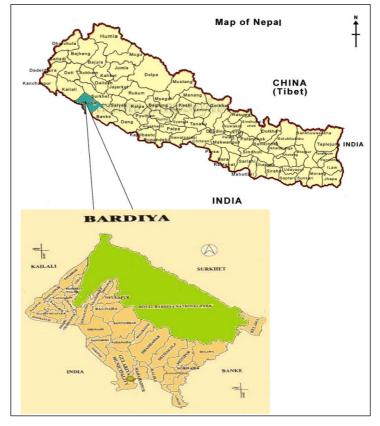


Figure 3: Research area in map of Nepal Source: Italian Foundation, Kathmandu

multi-lingual, and multi-religious district. This district is known for *kamaiya* system (bonded labour) before the system was abolished in 2001. Bardiya was one of the main conflict prone districts during insurgence period. During the war, there were many



casualties in the district within conflicting groups, which lead to many deaths, missing and injured (INSEC, 2010). Table 2 and 3 presents data on the type of conflict incidents based on sex of the person involved in the warfare. Data show a high number of men participation in than the women ones.

Table 2: Sex wise distribution Conflict Victims

Area	Male	Female	Total	Remarks
Total in Nepal	13363	1665	15027	Out of 75 districts, 74 were affected by the conflict.
In Bardiya	511	67	578	

Source: INSEC, 2010

As the research has focused on the female-headed households, information on the marital status of conflict affected people is warranted. Table 3 shows the type of incidents based on marital status of the persons involved. It shows a high proportion of married male participation in the warfare resulting into a high proportion of female-headed households in the district.

Table 3: Marital Status of Conflict Victims

Marital Status	Killed		Missing		Injured		Total	
Waritai Status	Nepal	Bardiya	Nepal	Bardiya	Nepal	Bardiya	Nepal	Bardiya
Unmarried	5427	128	407	65	173	5	6007	198
Single	44	0	5	1	9	0	58	1
Not disclosed	496	1	16	0	21	0	533	1
Widower	3	0	0	0	0	0	3	0
Widow	4	0	1	0	0	0	5	0
Married	7262	193	577	154	582	31	8421	378
Grand Total	13236	322	1006	220	785	36	15027	578

Source: INSEC, 2010

3.3 Data Collection

The primary data includes the interviews with the conflict affected people of the study areas. I used semi-structured interview with the respondents. Interviews were conducted with the purposively selected 30 conflict affected female-headed households out of 378 conflict affected households found in the research area. However, there is no exact data wives of some of the victims have done second marriage that are not relevant for this study, so those cases were excluded from the sampling. In addition, the data available from the District Administration Office (DAO) show a total of 278 households victimized by the conflict. Hence, in a situation of unavailability of a consistent data from different sources, 30 respondents were taken for this study that are assumed to constitute more than 10 percent of the total households victimized by the conflict.

Key informants were also contacted for the purpose. Key-informants were local political leaders, well-informed elderly people, humanitarian organizations, government officials



(Chief District Officer, Police, and Army) and Association of Conflict Victims. As a researcher, I also used observation methods for verifying data. The research questionnaires are presented in Annex 1. The questions were not asked in the same way as presented in the annex 1. It was mainly a checklist during the interview to make sure that certain issues had been discussed. Secondary data was collected by reviewing the previous studies, published and unpublished research reports, magazines, newspapers and other relevant documents.

Further, few observations were done on the life style of conflict affected female-headed households, on their economic activities and other situations like settlements, sanitation, livestock shed etc. I made informal interactions with them and the members of the neighboring communities and with the formal and informal institutions during the observation.

It is important to note that the duration of data collection took more than expected because of the following reasons: 1) the interview time was longer than other ordinary research interviews. As conflict is a sensitive issue we had to build rapport before we entered into the real research issues, which took a long time. Likewise, sometimes the respondents became so emotional that we had to stop conversation during the interview; 2) Scattered cases: the cases of conflict victims were not in the same locality, which consumed a considerable amount of time to visit them for interviews.

3.4 Data analysis

This study has used the analytical framework based on sustainable livelihood framework (SLF) developed by Ellis in 2000. Their position is also determined by the amount of assets (capitals) they possess and the value such a capital has in the field. However, their immediate experience of life also influences the capacity of a person to acknowledge and make use of his assets and convert them in gaining positive livelihood outcomes. So, the study takes livelihood frameworks-the Sustainable Livelihood Frameworks (SLF) for a theoretical analysis.

The collected first-hand information is the main source of analysis of this research report. Data analysis is a process of gathering, modelling, and transforming data with the goal of highlighting useful information, suggesting conclusions, and supporting decision making. Data analysis has multiple facets and approaches, encompassing diverse techniques under a variety of names, in different business, science, and social science domains.

The collected primary data was compiled in a systematic way into a master sheet and data was tabulated. The data was arranged and classified based on the related information and separated based on their nature. Both quantitative and qualitative approach of data analysis method have been applied and presented in the report. In some parts of the analysis, statistical tools like excel and SPSS have been used for computer data editing, processing and tabulation after coding, data entry and verification. The frequency of the response was considered and presented in simple percentage, average, figures and comparative tables and the qualitative information is presented in descriptive way and analysis was interpreted into the findings.

During data collection and compilation following terminologies were used:



• Household (HH): A household is defined as all members of a family who share most livelihood resources and generally eat from the same pot. In the Nepalese context, it includes married adults and their children. After the sons get married, they usually split up from their parents. If in a family, adult members are not married, they would generally form a household with their living elder parents. Individual adults living independently are also considered as a separate household. Furthermore, if a husband has two wives but they cook separately they are considered as separate households even though they live in the same house.

The wealth groups have been defined as follow:

In this research, wealth groups are established based on the information gathered during key informant interviews. So the wealth rank of a particular household depends upon how they are considered by their neighbor or community members. Using the above technique, the following wealth categories are established.

- Very poor: A very poor household is defined as one which cannot cover the
 basic household items and is having difficulties to access adequate food for the
 household members (e.g. no food stock at home, daily wage labour is the basic
 means of living to cover their food requirement). A very poor household would
 generally not own farmland (tenancy or sharecropping arrangements) and land
 where their house is built would not be of their own.
- Poor: A poor household is defined as one which can cover their daily food requirements, but is having difficulties in accessing basic household items and school fees for their children or has started to sell essential items following an event related to the conflict. A poor household would generally not own farming land (tenancy or sharecropping arrangements) but may have the own land where their house is built.
- Medium: A medium household is defined as one which can cover their daily food requirements, basic household items and school fees. They have not sold essential items following an event related to the conflict.
- **Rich:** A rich household is defined as one which can cover all their basic needs and more and are considered as such by the neighbours and the community.



CHAPTER FOUR: RESEARCH FINDINGS

In this chapter, I described the findings of this research resulting from both qualitative and quantitative methods. The individual cases has focused on the individual differences in qualitative way, while the quantitative data has presented from a survey conducted among 30 female-headed conflicts affected households.

4.1 Respondent characteristics

The average age of the respondents is $37.7 (\pm 7.5)$ and their age at the time of incident was calculated as $30.2 (\pm 7.4)$. Among the 30 households covered by the study, 56 percent were killed, 43.3 percent were missing, while none of the household had seriously injured person. The data show that 53.3 percent of the households were victimized in between 2002-2004, 33.3 percent in between 2005-2006 and rest 3.3 percent in between 1996-2001. Among them, 73.3 percent instances were by the state and 26.7 percent by the CPNM. Table 4 shows the conflict incident effects.

Table 4: Type of conflict victims

Type of Conflict victims	N	By the state	By the CPNM
Killed	17 (56.7%)		
Missing	13 (43.3%)	22 (73.3%)	8 (26.7%)
Total	30 (100%)		

Source: Field study, 2010

The secondary information showed that the state victims were more than the people victimized by the CPNM in Bardiya. INSEC (2010) reported that there were 322 killed, 220 missing and 36 seriously injured from Bardiya district. Among them, 511 were males.

Conflict has also changed in the poverty and wealth status of the affected households. I compared the changes in their wealth status as defined by community in the area. Data show that the poverty incidence seems in increasing trend after conflict. Table 5 shows that proportion of very poor households was increased from 20 to 23 percent after the conflict. Likewise, the households categorized as poor were increased from 40 percent before to 47 percent after the conflict. In the similar trend, number of medium households has decreased from 37 percent to 30 percent. There was only one rich household before the conflict but after the conflict none of the households fall under the category of rich.



Table 5: Wealth group defined by community

Wealth Group	Before	After
Very poor	6 (20.0%)	7 (23.3%)
Poor	12 (40.0%)	14 (46.7)
Medium	11 (36.7%)	9 (30.0%)
Rich	1 (3.3%)	0
Total	30 (100%)	30 (100%)

Source: Field study, 2010

4.2 Changes in Livelihood Resources

The respondent households have been affected by conflicts in several dimensions of livelihoods especially in the context of women who were left behind due to absence of their husbands. This study has analyzed how the five capital assets of sustainable livelihood framework (SLF) have changed in the respondent households after the conflict. In addition, political capital that was not envisioned by SLF has also been analyzed.

4.2.1 Natural Capital

In SLF, the natural capital was usually assessed through the ownership of land, water and forest. In this study, however, only the land has been taken into account, while access to community and government forests is considered in social capital. As natural reserve of water was not prominent in the research area, it was not assessed in the study.

Land is a source of income, property and social status. The land ownership in the research area has two tenancy rights: own land and the user right under sharecropping (50:50). In the context of Nepal, women usually do not have land ownership and they usually have a subordination role either with their fathers or husbands. Hence, they have less power and self-sufficiency in decision-making not only on their own land but also for the tenancy on land renting. Moreover, in the patriarchic social system, women are not allowed to plough. Hence, land is one of the powerful resources in livelihood generation. In such a situation, absence of husbands, in this case due to conflict victimization has further jeopardized the situation.

Forty-three percent of the respondent household reported that their landholding size has decreased after the conflict, in case of 23 percentage households the landholding has been increased and in the rest 33 percent households, there have been no change in landholding size after conflict. The increase of landholding size is attributed to the compensation package provided by the government especially to the police and army, who were killed during the war. This is particular important because the government package to the state armed force is higher than for the PLAs.



Table 6: Change in land holding

Land Holding	No of HH (%)
Increase	7 (23%)
Decrease	13 (43.3)
No change	10 (33.33)

Source: Field study, 2010

The reduction of landholding or access to land can also be seen with how the get access to rent in the land. As mentioned earlier, land renting is subject to the presence of male figure at the household. Data show that the range of land renting before the conflict was 15 to 60 kaththa of land, whereas the renting in land has reduced from 0 to 12 kaththa after the conflict. The landlord is generally reluctant to rent out land to the households where there is absence of male members.



Case 1:

"Who will take care of your daughters?" - Shiba Tharu

Shiba Tharu (32), Manpurtapara VDC, Ward No 8, Bardiya, 19 October, 2001: Around mid-night, a combatant group looking for Phularam Tharu's house, entered into the house of the Tharu family. Shiba, the wife of Phularam Tharu, remembers that incident which took place nine years back during the conflict period when she lost her husband. She has a booklet of ICRC publication "Missing Persons in Nepal" and she shows her husband's name in page 18. She does not know anything more about her husband's situation. At present, she is living in the same village with her five daughters aged 16, 15, 14, 13 and 12.

Most of the Tharu's families are joint farmer families. Shiba also had a joint family before the conflict incident but after her husband went missing, the family decided to separate Shiba's family. They said, "Who will take care of your daughters?" In the absence of her husband, she found it was very difficult to solve the hand-to-mouth problem of her family. Shiba said "they sent me out of the family after a year of missing my husband."



In the early stages of her husband' missing, Shiba's *maita* (maternal home) helped her family with food and cash. Before the conflict incident, they had their own five bighas of land and two bigha was on sharecropping (Bataiya 50/50) (30 Kattha = 1 hectare, 20 Kattha= 1 Bigha), while they were still part of their joint family. Now Shiba has only eight kattha of her own land and 10 kattha on sharecropping. She has also a pair of oxen, which was provided by the Nepal Red Cross Society (NRCS) which cost around NRs 10,000 (105 Euro). The present estimated value of a pair of oxen is NRs 20,000 (210 Euro). Similarly, a development NGO Forum for Rural Welfare and Agricultural Reform for Development (FORWARD) has provided NRs 13000 for five goats, and Conflict Victim Committee (CVC) has provided NRs 4000 for 2 goats. In addition, last year, she got the government compensation regarding the incident from the Government of Nepal worth NRs 100,000 (Euro 1050). From the government compensation, she procured a piece of land around 6 kattha.

In Nepalese society, women are not socially allowed to plough, and thus she coordinates with her brother-in-law who ploughs her land as well. Some development NGOs organized different trainings where she participated in income generation trainings namely - Goat keeping (3 days) and Vegetable production (3 days). Nowadays, she earns income from goats and vegetable production yearly worth around NRs 12,000. She also works as a daily wage labour in other villager's field during the farming season monthly for around 5 days/month @ NRs 120/day. She is affiliated with a women group in village, which is facilitated by Women Development Office.

Finally, she adds, "The government should give a proper answer and state the whereabouts of my husband (whether killed or missing) and perpetrators of disappeared people should be punished, and government should also ensure education and jobs for the victim's family."

Source: Field survey, 2010.



4.2.2 Physical Capital

In the SLF, the physical capital was usually assessed through the ownership of house, farm tools, irrigation, and drinking water for economic generation activities. In this study, however, only the house and agriculture-tools have been taken into account.

House

Shelter has the pivotal role for human beings. At the time of conflict, rebellion group destroyed houses along with human casualties and majority of people migrated to other places. At the time of warfare, people were taken the shelter in the district head quarter either by rented the houses or shifted to the relatives. Some male partners of the households were captured by the group and killed. After missing of their male partners, the ownership of the households came under the female on female-headed households even though Nepal has patriarchal society and house ownership has under the male partner of the household.

In the study, 97 percentage respondents have reported that they have their own the houses and only three percentage of respondent reported that they are living in rented houses. Self-owned houses have built either by themselves or maternal kin or husband family or political parties or neighbors. Fifty three percentage of the respondent replied that they have constructed their houses by their own sources, 13 percent rebuilt their houses from the assistances of the maternal kin nearby maternal houses. Similarly, 3 percent houses have constructed in support of husband family, 10 percent houses have built by political parties and rest 5 percent houses have been constructed by assistance of neighbor.

Table 7: House construction support

Support from	No of HH	Remarks
Own	16 (53.3%)	
Maternal Kin	4 (13.3%)	
Husband Family	1 (3.3%)	
Political Party	3 (10.0%)	CPNM has supported
Neighbors	5 (16.7%)	

Source: Field study, 2010

Agriculture tools

Since agriculture is the livelihood of rural Tharu community of Bardiya district, simple agricultural tools are the daily way of life in this area. Bullock driven plough, cart, and manual paddy winnower are some of the common man operated agricultural tools. Culturally Nepal being a patriarchal society, women are forbidden to use these agricultural tools. After conflict, most of the male driven agricultural tools were sold out in absence of male member in household. Among 30 households, 19 (63.3%) female headed household already sold the male driven agriculture tools, whereas only 9 (30%) female headed household retained their agricultural tools. Only one of them succeeded to add their agricultural tools.



4.2.3 Financial Capital

In SLF, the financial capital is usually assessed through the household income, cash balance, agriculture income, livestock, developments NGOs and government support. In this study, however, only the three components have been taken into account those are described below. Financial capital has directly link with social and natural capital especially with production land and socio-economic supports.

Livestock

Livestock is one of the major sources of income for ruler people. After the conflict incidence, most of the household adopted a small livestock. Most of the development organizations have supported small livestock for income generation. The majority of developing organization supplied goat for fast income. According to the respondent data source, annual income for livestock was NRs. 3000 - 70,000. Those incomes are used for the household livelihood cooping, mainly for food and education.

Income from Agriculture

Bardiya district is known as the grain basket of mid-western region of Nepal so; generally farmers prefer to grow cereal crops in this area. Rice, wheat and lentil are the main source of agricultural income in this district. Among the surveyed conflict affected 30 women headed households in Bardiya district, only 14 households managed to sell the surplus agriculture products; whereas 7 of them even couldn't manage to fulfill their own household food requirement. In general, the annual agricultural household income ranges from NRs 3000 to 34400 in those 14 households who managed to sell their surplus agricultural products.

Compensation from Government

After the comprehensive peace agreement (2006), government of Nepal has supported the cash compensation for conflict victim. Among the 30 respondent, 74% received NRs.100000-200000. Furthermore, 16.6% respondents who were associated in the government security force were given the compensation between NRs. 750000 - 1150000 in the mean time of the conflict. Rest of the 10% household received the cash between NRs. 50000-75000.

Organizational (NGOs) cash support

In the conflict affected area, a number of national and local NGOs have provided different assistance. NGOs had a programme to support the victim family by providing cash for their income generation and Non-food items. The supported amount given to 90% of respondent was NRs. 3000-31000. Among them, Nepal Red Cross Society (NRCS) has supported 70% conflict victims' households each by NRs 10000 for income generation.



Case: 2

"Other farm works need more power and difficulty, but sewing work is easy and more income." - Lalita Chaudhary

Lalita Kumari Chaudhary, 27 Y, Khairichandan VDC, ward no-2, Bardiya, has a son, Sagar, of 13. In a day of 11 April 2002, when she was only 19 years old; she had a tribal incident in her 5 years marriage life. In the mid night, a combatant group came in her house

and they took her husband Patiram Chaudhary. Patiram had two wives and Lalita was his second wife. In the ICRC's missing list 2009 has listed her husband name.

In 2000, both wives were separated and Lalita were living with her husband. Patiram had worked on an own private medical shop in his village. From the medical income, they were used for their household need. Patiram had given their land for share cropping before the conflict incident. She has 7 kattha own land and she got 5 kattha from United Communist Party Nepal Maoist (UCPNM)

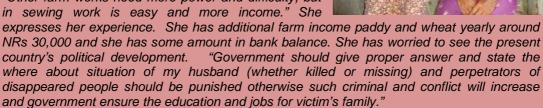


for farming. After the husband incident, Lalita had stayed in maternal home (maita) and she got support from her mother home.

Lalita has got support from different organization. She got few training, now day she has worked in a friends sewing cutting center. She has own sewing machine which was supported by a development NGO last year. She got 6 month sewing-cutting training from same NGO. She has been getting income from sewing @150/gay, which income she used

for household need. Patiram has two wives, thus Lalita has got 50% amount from the government compensation NRs 50,000 (around 525 Euro). She got others assistance from different development organizations for income generation activities (Red Cross NRs 10,000, FORWARD NRs 17,000 and Dalit Sewa Sangh NRs 4,000). She has own house and her son Sagar studying in grad six.

"Other farm works need more power and difficulty, but



Source: Field interview, 2010

Financial status

Among the respondents, 47% has bank balance ranging from NRs. 23000 to 95,000. 41.7% respondent has bank balance ranging from NRs.100000 to 600000. Rest respondent have not any balanced. As a researcher, informally I tried to dig out the source of cash balance and I found out that recently the government has provided compensation amount to martyrs families and some amount was used by families to



purchase the physical assets like land, constructed and repaired houses and rest amount was deposited to bank.

"...... When they separated me from the joint family, they divided family loan and allocated NRs. 25,000 on my head"

-Shiba Tharu, Bardiya

Even though, majority of respondent have the cash balanced in the bank, 60% respondent have also loan in their head ranging from NRs 4000 to 95000. Distance has the major problem to excess the bank amount so for small amount they do not go to the bank. They will borrow the money from the neighbor or saving group in community. Similarly, before death of the husband, they were resides in joint families. When their husbands were death, the family member separated to them and also allocated families loan to them.

4.2.4 Social Capital

Social capital is usually assessed through the formal and informal networking, group, and social affiliation in Sustainable Livelihood Framework. However In this study, only the organizational affiliation and social group membership have been taken into account, while access to community, NGOs and government is considered in social capital. As social status and formal and informal have been taken additional capital in the research area.

Organizational support and Group membership

Organizational support is the basis for quick relief as well as quick income of the affected families. Some organizations had provided material support and some provided policy support to the conflicted families which ultimately help to grape the support from the different organization.

From the data, it has been seen that before the conflict there were 60% households were outside the group membership and only 40% HHs were involved in the group that was community forest users group. Once they have affected from the conflict, the assistance from the different government and civil society was increased to conflict affected families. Minimum two to maximum six different development organizations working in the livelihood sectors has supported each conflict affected families for income generation. Out of the development organization, different humanitarian organization has also continuously supported to the victims' families. As a result their affiliation to different group has increased. The field survey data showed that 93% of conflict affected population of Bardiya district has supported from development NGOs. From the Key informants discussion and organizational visit, it was found that Nepal Red Cross Society has covered the whole district and other development organization only supported to specific areas.



"That time, I was a month of delivery." - Anita Chaudhary

Anita Chaudhary 30Y, Suryapatuwa-4, Bardia, Nepal, has two daughter(Nisha Chaudhary 10 years and Usha Chaudhary 7 years) and one son (Shamir Chaudhary 8 years) stated by remembering the events of 2003 "Maoist combatant (rebellion group) came to my village and killed by using sharp weapons to my husband when he was gone to meet the neighbors nearby village." "My husband was just entering to Nepal Army 18 months ago and came to celebrate holidays with family from his duty station Siraha district". "That time, I was a month of delivery."



Before the conflict incident, she had only 2 katha of non-registered land. Now, she has 20 katha of land including 18 katha of registered and 2 katha of non-registered land. According to Anita, she got NRs.750,000 as a government compensation from Nepal government and additionally she has been receiving monthly pension NRs 2,000. Out of the compensation, she procured 18 Katha of Up-land and she has a balanced NRs 200,000 in the bank. Regularly, she gets NRs 6,000 annually from the agriculture. Besides the agriculture income and pension, seasonally she works in wages around 5-10 days in the month and has 2 goats, some chicken, and one breeding pig. Even though, she has a lot of psycho- social pressure and trauma, the economic level has become better after incident.

She has taken 5 days training in small livestock rising from a development NGO, which encouraged for small livestock farming. She urged "Socially, nobody was believed me as lack of

male partner and suspect me to elope with other". She further stated "if I eloped with other, I would have eloped at the time of accident". She has the obligation to take care of 65 years mother-in-law.

As a result of psychological pressure from loss of guardian, the education of children has hampered extremely. By this year, her children have been enrolled in nursery level. Organizationally, she has affiliated in Community Forest User Group (CFUG) and Conflict Victims Association (CVA). Last but not least, she urged "the Government should free for education of conflicted affected families and should provision of Jobs as a means of living".

Source:- Field interview, 2010

Organizational affiliation and link

Conflict can have a profound and long-term negative impact on livelihoods. Those who are killed or missing by conflicting groups are forced to adopt new strategies to provide for themselves and their households. Women often have opportunities to earn incomes, access to economic resource, education, and health care, restricted access to, and control over, productive resources, and very few actual social rights. Different development initiatives are implemented by different development organization in the



post conflict development to targeted conflict affected families. Women's capacity has made in society and household activities is improved while they are taking own responsibilities.

4.2.5 Human Capital

Human capital refers to the skill and knowledge for income generation. Human capital is the active capital among the SLF. All the capitals are active only activation of human capital. The capacity of human can be raised through the formal, informal and nonformal way but in this study only non-formation education is considered.

Training increases the knowledge and skills for income generation. Among the respondents 20% have received some on farm and off farm training before the conflict incident. But Majority of 80% respondents did not participated in any kind of income generation and capacity building training. After the conflict incident, many development organizations have directed to conflict victims' families for assistance like income generation activities. To support the income generation activities those organizations were provided different types of off farm and on farm as well as awareness raising training. Among the thirty respondents, 26 (86.7%) HHs has participated in training and rest was not still having any kind of training for skill enhancement. Out of 26 HHs, 19 (63.3%) HHs has received farm related income generation training such as vegetable farming, piggery, goat raising training etc. whereas 3 (10%) of the participants were participated in off farm training such as Sewing and Cutting training, glass beads necklace preparation training etc. Four respondents (13.3%) have taken both off farm and on farm training.

Even though 26 HHs participants have taken the training only 21 (70%), respondent were done the practical application of the training rest respondent means thirty percent respondent only take the training for sake of training.

Government of Nepal has decided to provide a free education to conflict victims' family. During the interview, respondents have mention that they were benefited from their children education. However, that support has provided in only in secondary level. They are suffering financial problem in higher education. The respondents said that it would be better to provide the free education to martyrs families up to higher education otherwise the children of martyrs would be compelled to drop out from school from the primary education.

4.2.6 Political Capital

In this study, however, only the organizational affiliation and socio-political status have been taken into account, while access to community, NGOs and government is considered in social capital. Political capital has assessed with the affiliation and getting support from political parties.

Affiliation and Support

According to the response of the respondents, 14 (46.7 %) of total population have still affiliated with political parties mainly on CPNM. CPNM has provided some lands and house construction material support to those female-headed HHs. Among them one HH



sent their family member to PLA cantonment. Rest respondents were not disclosed their political affiliation during the interview.

Socio-politics status and response

"......... Government should give proper answer and state the whereabouts situation of my husband (whether killed or missing) and perpetrators of disappeared people should be punished otherwise such criminal and conflict will increase and government ensure the education and jobs for victim's family."

-LC. Bardiya

The story of the female-headed household shows that insecurity, caused by violent conflict, made their relationships with family, in-laws, friends, neighbors, and powerful. In the society, those who were killed in the conflict from CPNM, CPNM already provided an identity card as martyr's family and community also recognized martyrs house. After the CPA 2006, Nepal government also gave martyrs status, which is a valuable social asset of those conflict affected families. The relationships of people with their families, neighbors, political and government actors can be seen as a political capital.

The families which lost their family members from the state have encountered in feeding their families, and a small number of households have no alternative means of economic activities for their HHs needs. The state killed people had recorded as terrorist so that those families were devoid of state facilities but in case of CPNM killed and missing families had got compensation ranging from NRs. 700,000 to NRs. 1,100,000 supports along with skill training and free education to their children.



CHAPTER FIVE: DISCUSSION

In this chapter, I will discuss the research findings at wider societal and policy context. In addition, I will take into account of the research earlier done in this field as per their availability and relevance. A livelihood approach needs to be integrated with a political economy analysis; as such an integrative approach is likely to better address the links between micro and macro levels. It also improves our understanding of the origins of vulnerability, which is to a large extent determined by social and political status rather than by poverty alone. Livelihood approaches in situations of conflict, certain issues need to be taken into consideration. Among these are the relation between institutions and structures and conflict dynamics, and the problematic notion of sustainability (Schafer, 2002 cited in Koster, 2008).

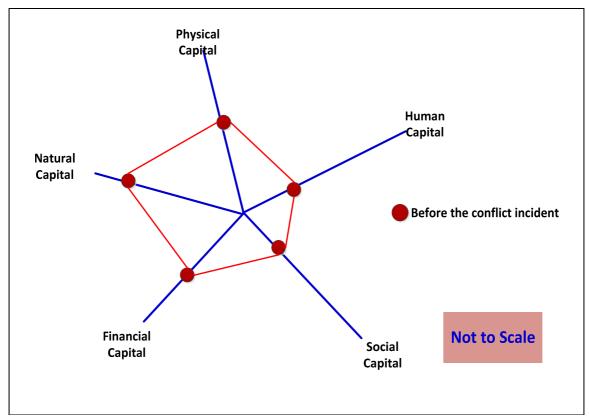


Figure 4: Plotting capital status on a pentagon before the conflict incident

Source: Field Survey, 2010



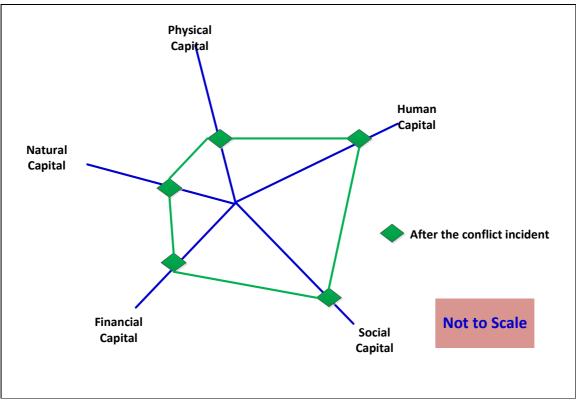
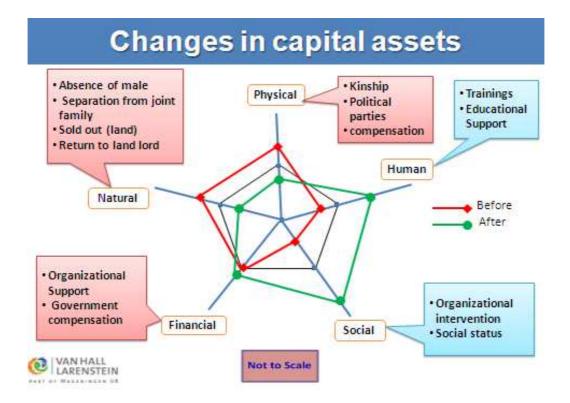


Figure 5: Plotting capital status on a pentagon after the conflict incident

Source: Field Survey, 2010





5.1 Human Capital

Among 578 total conflict victims from Bardiya district (INSEC, 2010), different organizations provided various trainings (on-farm and off-farm) to the conflict victims. With these trainings, the conflict victims developed their self-confidence which helped them to forget their past tragedy of the conflict to some extent. The impact of trainings resulted in generating income that ultimately improved their livelihood. In this sense, after the conflict, they are more empowered than before the conflict. "Empowerment means that people, especially poorer people, are enabled to take more control over their lives, and secure a better livelihood with ownership and control of productive assets as one key element" (Chambers, 2003).

5.2 Social Capital

It was really an appealing challenge for the nation to bring conflict victims, who were compelled to stay out of the village during conflict, into the normal situation. There are a number activities carried out by the government and humanitarian organizations to bring them in their normal life. All the activities have applied a group approach where the local people come together in the groups and get trainings related to capacity building and income generation. The programs and projects conducted by such organizations targeted to these victims that encouraged them to establish and integrate them into the same social system. This was made possible by linking them with the social groups. Moreover, the government recognized them as martyrs, which is a prestigious honor given to them. That indeed has been a source of inspiration and hope to their life. In this sense, they returned to the same social field with perceived higher social capital; the term field refers to is a structure of social relations within which an individual is located (Harrington, 2005; Bourdieu, 1999: cited in Ghimire, 2007).

5.3 Natural Capital

There is not a straightforward relationship between conflict victims and natural capital but the conflict has affected in the situation of their natural capital both negatively as well positively, which is highly case specific. For example, the people who were engaged in armed forces of the government (such as army, police) received the compensation immediately after the conflict incident. In most cases, they purchased land with the money they received as compensation. Also, the amount was higher that was sufficient enough to buy land. On the other hand, the people who had joined militia forces of the Maoist and other affected civilians received compensation very lately, actually, after the peace process started in 2006. They also received less compensation as compared to the security forces, which was not sufficient to buy land. This was the main reason why the families of the government security forces had more land than that of the families of Maoists' militia and other affected civilians. Overall, household poverty has increased but for some households who got big compensation from the government, the landholding has increased. In Nepal, historically, land was always used as a means of power. Land conflict is mainly related to access and control as millions of people are landless and even majorities are cultivating in other people's land (Upreti, 2009).

5.4 Financial Capital



In the conflict affected areas, a number of national and local NGOs have provided different assistance. NGOs have a programme to support the conflict affected families by providing cash for their income generation activities both in food and non-food related trainings. The supported amount given to 90 percent of respondent was NRs. 3000-31000. These organizations have been supporting the conflict affected families for income generating activities and the families were actively involving in the different activities but it seemed that they were suffered by psychosocial trauma due to the loss of their family members. Government of Nepal has provided NRs. 100000-200000 to victims' families. Furthermore, people who were associated with the government security forces were given the compensation between NRs. 750000-1150000 immediately after the conflict incident. In almost all of the households, there were organizational supports from several organizations like Nepal Red Cross Society, Conflict Victim Association and different USAID funded organizations. The increased financial capital (especially the cash balance) is observed due to the mode of payment adopted by the government as they provide compensated amount on their bank account. Economic factors have a close correlation with social disturbance giving rise to social tensions. Inequalities in economic level bring about such tension. There are, therefore, more tensions among the poorer classes. It is generally understood that everybody aspires for a living rather peaceful living (Kataria, 2007, pp. 53).

5.5 Physical Capital

Nepal has patriarchal social system where the ownership of household assets is controlled by the male members of the households, in most cases, the husband and father-in-law. After the conflict incident, the ownership of household assets came under the control of female in the female-headed households essentially formed because of the conflict. Shelter is the fundamental need of human being, which was disturbed during the conflict. It was disturbed not only because of the destruction of houses but also people had to move to other secure places or their relative's places in order to escape the possible incidents (for example, armed searches or insurgents' attack, or even crossfire). Hence, the physical capital of the conflict victims (in this case the housing) was highly fragile during conflict, which has not yet recovered.

5.6 Conflict Victims and compensation

This study especially focused on the wives of killed, missing and seriously injured victims during the decade long internal conflict in the country. Conflict has also changed the poverty and wealth status of the affected households. In general, it was reported that their landholding size has decreased after the conflict, which, however, has increased in case of those who were engaged in government security forces. The increase in landholding size is attributed to the compensation package provided by the government especially to the police and army, who were killed during the war. Those families who were victimized by CPNM during the armed conflict (i.e. the government security forces and some civilians) immediately received compensation from the government. However, the people who were victimized by the state (i.e. Maoist militias and affiliated civilians) got very low compensation. Thus, some disequilibrium can be observed among the households in relation to the compensation package.

5.7 Impact of conflict



Gartaula, et al. (2010) report an increased labour participation of women in agricultural activities in the absence of male members in the households. In the absence of their husband, they have to take over the agricultural works. In their study, the subjective experience of women in different social position (female household head or living with inlaws) show even higher drudgery in agricultural activities in the absence of their husband. The experiences of these women do differ from the previous practices and present livelihood outcomes, whether they are autonomous or living with in-laws. Thus, apart from doing many domestic responsibilities, they also need to be involved more in agricultural activities as a consequence of their husband's absence.

Moreover, conflict affected households were placed like in a double edged sword. If the general people had a good harvest they had to donate to the Maoist insurgents, which if the government security forces noticed could result into casualties in the name of search. Likewise, the young adults had to join the Maoist militia forcefully. So, this kind of chaos left the villages in more traumatic situation.

5.8 Social change

"..... Socially, nobody had sympathy to me, they never tried to understand what was going on to me, and they always suspected me as if I was going to elope with somebody". She further stated "if I had to elope, I would have eloped at the time of accident, why should I stay here alone?"

-A C, Bardiya

As a researcher, I observed the sentiments of respondents during the interview that healing of mental pressure is not a simple task. It may take a long time to recover the affected families into their normal life (sometimes it may take generations). In order to socialize a mix group of the affected families and normal (non-affected) families has been made with the expectation of normalization of those widows and their families. Income generation is one of the basic components of affected households. Different development organizations are implementing post conflict rehabilitation programs. For example, USAID funded program has provided tube-wells for drinking water facilities and skill related trainings. The humanitarian organization has documented the evidences and carried out policy dialogues to the government which has supported to get the government compensation.

Obviously, widows have no safety net; they usually separated by joint families after dead of their husband as to avoid burden responsibility. Having few resources and lack of access to economic opportunities, women and girls have compelled to work as daily labour as their means of survival. Violence, abuse during collection of firewood and cutting the grass outside home are the common phenomena. Families articulate their economic needs in terms of what they cannot afford, and priorities education and health care. As a result of high cost of treatment, the family member of missing and killed families has less likely treated.

5.9 Psychosocial Trauma

"........... I got non-food items and food items support, educational support for children, compensation from the government but I still do not get proper support from the society. Communities people are still blamed to me elope with



other and do not give me social support. Some people of community are jealous with the support, which I get from different organization. Therefore, I get livelihood option for my families but I have lack of societal support which gives me social pressure and trauma"

-ST, Bardiya

Different organizations have provided different relief package to the affected families as a means of livelihood option. During interview with the respondent, the researcher found from the respondent that the level of psychosocial trauma has gradually reduced to them and they are tried to return to their normal life as before. The development organization and government also try to get rid of from the trauma and household pressure by providing livelihood option and socialization process of the affected families such as compensation, free education to the martyrs' families; skill oriented training, income generation activities etc. However, when somebody talked regarding the incidence, still they are in shock.



CHAPTER SIX: CONCLUSIONS AND RECOMENDATION

In a situation of unavailability of an exclusive framework to analyze people's livelihood in conflict situation, the research has used adapted sustainable livelihood framework (Ellis, 2000). In fact, the study has used pentagon of five livelihood assets whether there are changes in the capital assets of the households victimized by the conflict. Moreover, pentagon has been adapted with the addition of political capital, which has been overlooked by the original sustainable livelihood framework.

Natural capital

The victimized families from the government security force have increased landownership which was contributed from government compensation. In contrast, the victimized civilian families have decreased the access to and control over land due to loss of manpower to work on the farm. All men were the active family members for agricultural labor, deceased or disappeared that led to withdraw the land from land lords. The land captured by CPNM was distributed to 'the martyr family' and they have access to land for farming but not ownership.

Physical capital

House was renovated mostly by own-earning or cash or material support from the neighbors, maternal kin, political party and husband family. The political party which was involved in conflict was also supportive to construct the houses. In contrast, the husband family was not found supportive and further stigmatized the conflict victims. Important male-driven agricultural tools were sold out due to the loss of male members of the family.

Social capital

Different organizations provided income generation programs by making different groups as quick relief intervention and supported to acclimatize the group with other non-affected families for soothing the conflict trauma. Formal and informal network were increased from the support of external organization which were supported on the conflict transformation process. Some organizations have provided policy supports to the conflicted families which ultimately help to grape the support from the different organization in the post conflict development rehabilitation. The relationships of people with their families, neighbors, political and government actors can be seen as a political capital.

Financial capital

Majority of households have decreased their financial capital, while some have improved it. Due to the compensation and aid from the government and non-governmental organizations, the livestock capital, natural assets and cash in bank has been increased to some extent after the conflict but it was visible mainly due to the mode of compensation through bank account.

Human capital

After the conflict incident, development organizations have provided post-conflict rehabilitation programs for income generation and social reconstruction. Formal and informal support and training were conducted to the conflict affected families. Organizational interventions have supported to improve their human capital. Training and education support helped them to facilitate the conflict transformation process in the

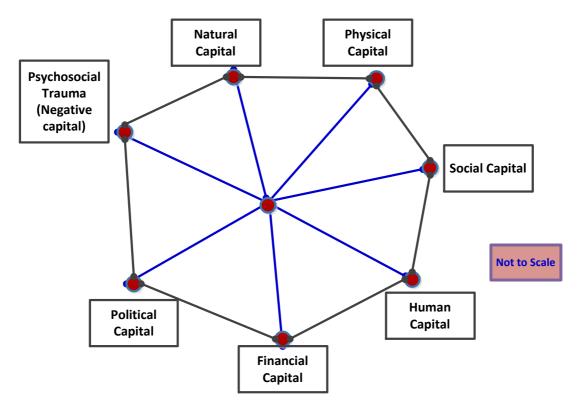


community. Some organizations have been helping them to document their status, which is ultimately helping them to get support from the organizations involved in the post conflict development rehabilitation as the document can be as their proof of being conflict affected households. This has been realized as an improvement of human capital of the conflict affected households.

Recommendation

The conceptual framework used in the study only encompasses the pre- and post-conflict capital assets and household economic activities of the communities but the psychosocial trauma suffered by the same households and communities could not be assessed, which in fact is very important element for an household to recover from the conflict and assimilate into a normal life. Moreover, power relation and sentiment of people do have implications in their livelihood strategies in the post-conflict situation. When somebody talks about the incident, they feel sorrow, which gives an impression that they are still in shock. These issues, if considered in the sustainable livelihood framework, would address the livelihoods of the people in post-conflict situation.

The conventional literature on sustainable livelihood framework mentions about five capitals i.e. natural, physical, social, financial, and human; however, my research confirms that it does not encompass all the dimensions of capitals in conflicts and disaster situations. Hence, the research recommends two additional capitals that are political capital and psychosocial trauma as (negative) capital for household level livelihoods in conflict and disaster situations.



Livelihood Framework for conflict situation, Research findings 2010



However, being unable to address all aspects of sustainable livelihood framework, the study may not be able to generalize at wider context, more detailed study with wide range of indicators including with psychosocial trauma and political capital of the conflict affected households are recommended. This will help to understand the situation more closely.



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ANNEXES

Annex-1:	Researc	h questionn	aires Semi-Structure	ed Interv	riew		
Name of h	ead of H	H			Age:		
Address:-	VDC/ M	unicipality			Ward no)	
Who was i	n the cor	nflict incident				ctims: -□K[⊐м□ і□р
Details of		HH (AII HH of HH memb	members livi er	n g toge Sex	Age	Relation to Head HH	Occupation
Head H	1					ПП	
2							
3							
4							
5							
6							
7							
8							
9							
10							
neighbou	rs) Prese	ent	ictim's HH in ☐ Medi				nmunity and
		ne conflict v re conflict in	ictim's HH in cident	commu	ınity (as	per the con	nmunity and
☐ Very P	oor	Poor	☐ Medi	um	□Ric	:h	



Natural resources (Natural Capital)

Land holding (Land and ownership) Present Own Land (if any difference before and after conflict incident)
Present Ranted Land In/our Katha (if any difference before and after conflict incident)
Khet (rice land) Katha, Bari (upland) Katha, (if any difference before and after conflict incident)
Ghaderi (high value land pieces) Katha (if any difference before and after conflict incident)
Own Forest/Pasture landKatha, Community forest No of HH sharing (if any difference before and after conflict incident)
Water sources
Drinking water: - Own Community (if any difference before and after conflict incident)
Irrigation Own Community (if any difference before and after conflict incident)
Social affiliation/networking (Social Capital) Do you have any social group affiliation? Which are link with economic activities? (i.e. mother group, saving-credit, community forestry etc.) 1. 2. 3. 4. 5. (if any difference before and after conflict incident)
If yes, what type of position do you have in the group? 1 2 3 4 5 (if any difference before and after conflict incident)

Human resource, skill (Human Capital)

Education



Training (which type t	training attended by fa	mily members)				
1 2 3 4 5 Application of training	g in income generation					
1 2 3 What type skills do yo	ou have for income gel	neration?				
1 2 3						
Financial resource (Financial Capital)					
Type and Number o	f livestock					
She goat	(Value NRs)	He goat	(Value			
NRs)						
Oxen	(Value Nrs)	Milking cattle	(Value NRs			
)						
Milking buffalo	(Value Nrs)					
Calf	(Value Nrs)	Pig	(Value NRs)			
Chicken	(Value NRs)	Duck	(Value NRs)			
Other	(Value NRs)				
(if any difference before and after conflict incident)						
Financial/ Economic	situation of the fam	ily:				
Labour income of the	HH's head					
YES/NO – if yes specify						



(if any difference before and after conflict incident)

Income of other member(s) of HH YES / NO – if yes, specify

(if any difference before and after conflict incident)

Income from agriculture/livestock

YES / NO - if yes, specify

(if any difference before and after conflict incident)

Other sources of income assistance from relatives/friends

YES / NO- if yes, specify

(if any difference before and after conflict incident)

Govt compensation

YES / NO - if yes, specify

Assistance from other organisations

YES / NO - if yes, specify

Debt (if yes amount, interest rate, creditor relation, reason for taking loan):

(if any difference before and after conflict incident)



Others financial properties Pension..... Jewellery..... Lone/credit NRs Source of lone Balance NRs Bank or home (if any difference before and after conflict incident) **Physical Asset (Physical Capital)** House: - Own/ rented If own value NRs...... If rented monthly rent NRs...... Farm tools:-Bulk cards Irrigation tools Vehicle (if any difference before and after conflict incident) **Political Affiliation (Political Capital)** How do you see the changes in the country after the decade long conflict? Do you have political affiliation? Yes/No if yes, what type/level of position and how long do you have this affiliation?

(if any difference before and after conflict incident)



Questions for Safety net:

Do you know any organizations working in this area that are helping to the conflict
victims?
Yes/ NO
If yes, can you please say what are those organizations and how or in what way are they
helping you?
1
2
3
4
5
(if any difference before and after conflict incident)
What kind of support you got from your kinships?
(if any difference before and after conflict incident)



Annex-2: Respondents Information

SN	Name of Respondent	Address	Present Age	Age (Lost of Husband)	Type of CV
		VDC	Year	Year	1 killed, 2 Missing, 3 Injured, 4 Displaced
1	Shiba Tharu	Manpurtapara	32	25	2
2	Janak Rani Chaudhary	Manpurtapara	40	33	2
3	Hira Tharu	Manpurtapara	37	30	2
4	Lotani Kumari Chaudhary	Khairichandan	27	20	2
5	Dev Narayani Thru	Khairichandan	42	28	1
6	Laximi Tharu	Manpurtapara	41	34	2
7	Bhunti Tharu	Manau	39	32	1
8	Phagani Tharu	Khairichandan	45	38	2
9	Nandakala Sapkota	Suryapatuwa	61	53	2
10	Rupani Tharu	Suryapatuwa	38	30	1
11	Ashi Tharu	Suryapatuwa	47	39	1
12	Anita Chaudhary	Suryapatuwa	30	24	1
13	Sitani Tharu	Suryapatuwa	38	30	1
14	Saraswati Adhikari	Sorahawa	37	29	1
15	Pauti Tharu	Magragadhi	34	28	2
16	Sonawati Mandal	Magaragadhi	48	40	2
17	Juna Sapkota	Kalika	32	25	1
18	Laximi Khadka	Kalika	36	30	1
19	Botalaniya Tharu	Magaragadhi	48	40	2



20	Sangita Tharu	Magaragadhi	32	25	2
21	Ram Janaki Tharu	Magaragadhi	33	24	2
22	Anar Godiya	Gulariya	44	39	1
23	Bisnu Chaudhary	Nayagau	26	20	1
24	Lal Daiya Tharu	Sanoshree	32	20	1
25	Maina Tharuni	Dhadhawar	28	21	1
26	Suraj Mati Shreewastav	Mainapokhar	37	33	1
27	Debi sara oli	Baniyabhar	38	30	2
28	Radha Thapa	Sanoshree	30	23	1
29	Dhana Laximi Budha	Sanoshree	38	29	1
30	Nirmala Bhusal	Sorahawa	41	33	1



Annuex-3: Some Photos





Effort to access research area





Information collection with female-headed HHs in research area





Small income generation activities performing by victims' families after NGOs support







Identity Card provided by CPNM and CVC





Felicitation letter provided by CPNM and conflict effected news in local paper

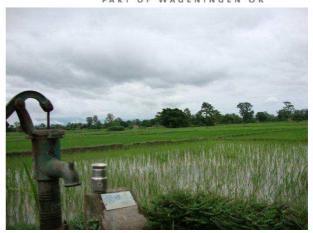




Presenting conflict victim identity card







Conflict victims' house and US-AID supported drinking water





Garlic and seed potato storage inside the house





Secondary information collection with CDO and local Red Cross

