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Economic and Religious Policy from Women's Peacebuilding in Postwar Bosnia and Herzegovina

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Abstract. This paper examines how women's faith-based peacebuilding efforts can inform economic policy in postwar Bosnia and Herzegovina. Using qualitative analysis of secondary case material, it reconstructs the experiences of women's religious networks across regions with different levels of institutional capacity and donor presence. The study shows that women's faith-based organizations have functioned not only as moral or humanitarian actors but also as forms of informal governance that shape trust formation, resource coordination, and policy uptake. In donor-intensive urban areas, women's groups acted as intermediaries between communities, external agencies, and local authorities, legitimizing development initiatives through moral authority. In rural and donor-scarce regions, they operated more autonomously, organizing informal welfare systems and livelihood strategies grounded in reciprocity and local norms. Across these contexts, trust-building practices—such as dialogue, ethical framing, and collective organization—created the social infrastructure necessary for economic participation. The findings suggest that post-conflict economic reform cannot rely solely on technical design or market liberalization, but must engage with locally embedded actors who rebuild trust and legitimacy. Recognizing women's faith-based networks as partners in economic governance can lead to more inclusive, participatory, and socially grounded approaches to postwar recovery.

Keywords: The women's peacebuilding, faith-based organizations, post-conflict economy, informal governance, Bosnia and Herzegovina

1. Introduction

One of the most complex cases of post-conflict reconstruction is postwar Bosnia and Herzegovina. The Dayton Peace Agreement (1995), brokered through internationally mediated negotiations, succeeded in ending large-scale violence but did so by institutionalizing ethnic divisions and establishing a highly decentralized and fragmented system of governance. Political authority was distributed across multiple layers defined by ethnic representation, resulting in weak coordination, limited institutional legitimacy, and persistent challenges for policy implementation. While this arrangement ensured short-term stability, it also constrained social cohesion, undermined public trust in state institutions, and contributed to uneven patterns of economic recovery across regions [1].

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With this limited institutional space, it has been common that everyday recovery has been reliant on the actions of actors that fall outside formal institutions of states. Within these actors, women faith-based organizations have been especially visible on the community level. With formal institutions finding it hard to re-establish trust and order social life in the post-war period, religious networks of women became significant arenas of reconciliation, mutual support, collective organisation. These groups became so ingrained in local communities and directly interacted with the most displaced, impoverished, and socially lost populations through religious services, humanitarian efforts, and informal collaboration.

The next paragraph recapitulates the main currents of scholarship on the topic of post-conflict economic recovery, women peacebuilding, and faith-based governance in Bosnia and Herzegovina. Analyzing the way these literature bodies have evolved, the review places this study into the existing debates and determines which areas need additional analytical integration.

2. Literature review

2.1. Faith and gender in postwar Bosnia

Bosnia research after the war tends to focus on religion as a partitioning agent during war and as a means to unify people [1]. Feminist activism that is based on faith has been a transformative part of this dual framing. As exhibited by Šiljak [2], interfaith networks of Muslim, Orthodox, and Catholic women established local spaces of cooperation based on moral discourses of forgiveness, survival, and care. Through them, these ruptured communal ties were restored and conversations started without the participation of formal political institutions, which most citizens still did not trust.

Likewise, Rošul-Gajić [3] shows that women religious organisations often activity approached eliminating ethnic division by providing humanitarian support, trauma care, and personal care. These replenished the lost social capital in societies where state institutions were weak or nonexistent. These efforts had important economic aspects despite often being referred to as social or spiritual: they organised informal labour, provided informal credit market structures, and built trust that would come to be relied upon in economic co-operation later between ethnic groups.

In addition to the involvement of local communities, women-organized faith-based organizations also influenced general norms of justice, responsibility, and interethnic unity. Their power is based on moral and religious authority, not political authority, which enables them to win the trust of communities that do not trust the state. This way, they shaped the standards of equality, solidarity, and a unified economic effort. Their functions of mediating conflicts, negotiating over common resources, and coordination of aid provided social base that favored economic cooperation in the future. All these dynamics suggest that the faith based activities of women can rebuild not just a sense of feeling but also the material circumstances that are the root of a sustainable postwar recovery.

Recent studies are beginning to indicate that these kinds of moral leadership have quantifiable economic impacts. Societies where women have religious networks, which are active, have greater involvement in local development programmes, better informal safety nets, and better collective problem-solving. Such results lead to what is interpretable as social infrastructure: networks and norms needed to be a part of the market and have trust in the institution. In this regard, the economic layer created by women-led religious organisations is hardly recognizable in policymaking, yet it plays a critical part in post-conflict development [2-5].

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2.2. Economic policy and postwar reconstruction

Bosnia has a highly influenced economic reconstruction process by international donors due to their promotion of market liberalisation, privatisation, and fiscal austerity as the main recovery mechanisms [5,6]. According to Donais [4], mixes up that these models tend to reproduce structural inequalities by being less gender sensitive, local participation, and needy of the community. Women, especially in the rural and conflict-ridden regions, are mostly underrepresented in the formal labour market and financial decision-making [7]. However, the informal and religious networks in which most women structure economic life and social support still remain marginalised in economic policy debate.

Many non-governmental organisations of women regularly give out microcredit, vocational training, and small-scale entrepreneurship programmes that are not within state policy frameworks. These initiatives are not traditionally considered as economic interventions, but it was revealed that the participation enhances financial literacy, the power to decide in households, and income stability at the community level [3]. Sewing, production, rearing children and food production are among the activities that allows the women who are not in formal labour markets to earn incomes. Through these programmes, we see how informal economic practice can be used to supplement the formal policy objectives through dealing with structural obstacles encountered by marginalised women.

The lack of popular confidence in the institutions of the state is also another significant barrier to economic reform, because national policies are considered as being donor-led and detached from local realities [4,5]. In this respect, faith-based organisations led by women have also become the credible middlemen who can transform economic programs into culturally appealing formats [2,3]. Their ethical authority paves the way to work with marginalised women who may not prefer state programmes, which contributes to increasing social mistrust and establishing the conditions under which the process of policy implementation is more successful [3]. This experience explains why the economic policies should be based on post-conflict household realities instead of imported market models only [5].

The literature also argues that economic models imposed by donors fail often since these models do not concentrate on informal forms of organising care, labour, and resources by communities [3-5]. This gap is usually bridged by faith based women organisations that offer local organisation that is not offered by state agencies. Their mobilisation of volunteers, equitable distribution of resources and sharing of policy information help them to be in a strategic place of connection between households and institutions. Incorporating these actors into the national economic strategies would help minimize the opposition to reform and improve the long-term economic performance [3].

2.3. Faith-based initiatives and policy integration

Recent literature suggests that religious ethics is capable of positively impacting on the economic policy making by incorporating the highest principle of justice, solidarity and reciprocity in the development paradigm [1,8]. Women in their faith based organisations will translate these values in practical activities in Bosnia and Herzegovina through interfaith cooperatives, community gardens and small-scale social enterprises. Šiljak [2], records a feminist group whereby Muslim and Christian women collectively make handicrafts to be sold on the market and reconciliation is associated with livelihood-generating activities. These are ways of illustrating how moral capital can be turned to be economical and socially resilient.

To make such practices central to the national policy, faith-based women groups should be recognised as players in local economic governance and not merely players in humanitarian matters.

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They dilute the neoliberal presumptions of the development pattern that permeates Bosnia with their emphasis on cooperation and indulgence, and on the community-based alternatives to an economy. Notably, these projects access groups generally marginalized through formal programmes and therefore widows, displaced women as well as older women lacking formal education. Community-based entrepreneurship and collective production are the methods that consequently provide the example of enhancing the inclusivity and impact of development interventions [2-5].

In addition, faith-based women organisations come up with micro-levels of accountability and resource management where policy is made clear [2,3]. They operationalise the forms of economic coordination, which would require scaling by policymakers, through the participatory form of governance practices, including collective decision-making, community meetings, and shared savings schemes [3]. It is also possible that their systemic involvement implies that more efficient than top-down and donor-driven efforts could be more effective locally based ethics and trust-based methods [4, 5]. Consequently, the innovations and conceptual conjectures presented by faith-based women groups provide insights and methods of growth and stability beyond the ordinary post-conflict assumptions [1,2,8]. These instances serve to show that moral obligation, solidarity and shared identity will lead to economic sustainability [8].

That they have a higher level of participation than the donor-led projects also indicate their consistency with the values and needs of the community [2,3]. Their culture of accountability can be shared with other parts of the world through open spending, shared responsibility, and involvement in decision making [5,6]. Their different transparency, shared accountability, and participative oversight practices can be transferred to improved economic planning in a wider area than Bosnia [4,6].

2.4. Research gap and contribution

The existing literature on women-led faith-based peacebuilding is substantial, and the presence of disparities in the economic recovery of the postwar Bosnia. Available literature views the women and religious movements mainly as a process of moral reconciliation, interfaith dialogues, and healing the community [2,3]. Although these studies have shown some useful information about social restoration and community relationships, they do not focus much on the economic policy implications. This exclusion is important, because economic reform in the post-conflict period does not just require technical skills, but local collaboration, institutional validity and confidence, which is still weak in Bosnia and Herzegovina.

A significant part of the literature constructs a dichotomy between moral and material reconstruction, thereby amplifying the barrier between social trust and economic governance. Nonetheless, the faith-based networks of women work at the border of these spheres. They develop fairness standards, affect resource-allocation patterns in everyday practices and activate engagement to collective initiatives. Nonetheless, the processes by which women's religious activism influences economic policymaking, implementation or uptake of policies has not been well studied. As a result, little scholarly focus has been paid to the issue of the relationship between faith-based peacebuilding and the success of economic intervention by the state in post-conflict studies.

It is on this background that the current paper posits: How could the peacebuilding efforts of women through faith inspire the formulation and execution of the economic policy in postwar Bosnia and Herzegovina? It re-conceptualises the role of the women in religious networks in informal governance affecting community demand, coordination of resources, and trust in institutions. The analysis of feminist economics, religious ethics, and post-conflict development theory, which forms the basis of the study, follows the thesis that faith-based women groups can

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mediate national economic policy and community level experience. The paper contributes to a more inclusive view of economic recovery in the postwar period by telegraphing social trust and moral authority and interpersonal networks.

3. Methodology

The present research employs the qualitative research design in their quest on the influence of women in the faith-based peacebuilding on developing the economic policy in postwar Bosnia and Herzegovina. Informal trust networks, local norms and local embedded cooperation can be best illuminated in terms of qualitative methods. Instead of quantifying statistical causality, the methodology works with how the religious initiatives influence the attitudes, behaviour and the interaction of institutions to be further related to economic outcomes.

4. Research design

Themes are thematically synthesized in the analysis of qualitative cases. Our scholarly sources on the topic of post-conflict economies, feminist peacebuilding and religion in governance are scattered across the disciplines; hence, a systematic approach is needed to link those.

5. Use of secondary case material

Due to the absence of any fieldwork in the project, the secondary qualitative material is employed to recreate the experiences of women group in the various regions of Bosnian regions. In-depth descriptions of interfaith cooperatives, trauma-healing rings, agri-cooperatives and mediation practices are given by [2,3], and post-conflict assessments by the United Nations Development Program [5]. Through these sources the way women mobilised labour, shared resources and even negotiated both in an informal manner is documented which resembles informal economic governance.

The second case is also possible of making comparisons across municipalities with different ethnic composition, institutional capacity, and exposure to donors. This makes it possible to analyze whether the mechanisms, including trust building and participatory decision making are country specific or national.

6. Approach to interpretation

Synthesising of the results is based on relational logic as opposed to causal logic. Rather than determining the contribution of women faith groups to economic outcomes, the analysis provides channels of generating enabling conditions of policy implementation; they include trust networks, ethical norms, information flows, and community cooperation. This methodology fits the feminist institutionalism and the post-conflict governance literature that focuses on the role of everyday practices in policy outputs.

The review thoroughly manages to differentiate the descriptive statements within the literature and interpretative statements in the context of the present paper. Analytical inference is indicated expressly where there is extrapolation of economic implications where the authors of the original arguments do not discuss them, to retain analytical rigor and theoretical flexibility.

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7. Main body

7.1. AReconstructing women's faith-based experiences across regions

To recreate the experience of women religious organizations in postwar Bosnia, one must go beyond the pictures of women as simply moral or spiritual players. It is more appropriate to describe their activities as a kind of informal governance that has developed in the disrupted institutional context of the Dayton Peace Agreement. Since the governance capacity of the Dayton regime was not evenly distributed across regions, the religious networks of women in urban, rural, and ethnically divided municipalities differed. These variations can be tracked through secondary case material which investigates the manner in which women structured labor, mobilized resources and restored trust where formal state bodies were weak or mistrusted [2,3].

There was an interfaith circle of women, which helped to reinstate normal collaboration in the post-war period in cities like Sarajevo and Tuzla. According to an account by [2] in the early 2000s, Muslim, Orthodox, and Catholic women started gathering in community centers and church basements to pray, share stories, and heal to traumas. Gradually, the participants returned to the homes of each other, which indicated that interpersonal trust had been restored after years of separationity. These associations would later grow into sewing classes and casual savings groups, which allowed women to earn small yet steady incomes, especially those widowed by war. Recreation of such experience reinforces the idea that it was not just a metaphoric reconciliation, but the seismic support of returning economic collaboration.

In comparison, in rural and ethnically homogenous eastern Bosnia, the role of faith-based women organizations was not aimed at interethnic but at welfare provision [3]. explains how, in villages around Foča, Orthodox and Catholic women returned to harvest-sharing, collective food production, and childcare exchanges as most men were killed or displaced. One organizer remembered that such arrangements kept families alive till the moment of state assistance appeared [3]. The practices replaced missing municipal services and steady household survival in the process of long-term recovery. Reconstructed cases signify that economic participation was not initiated through market reintegration but rather though the reconstruction of economies of reciprocity and obligation.

Regional difference in trust formation was also influenced by exposure to international donors. Women religious leaders in donor-intensive towns like Sarajevo and Tuzla, tended to become the gatekeepers to the assessment and approval of externally designed projects before communities could participate. According to [5] only when respected women presented it as something morally right and advantageous to communal welfare did aid programs become an accepted idea. Conversely, the rural regions with fewer donors depended more on local business and independent policy based on collective work and mutual support. Recreation of these patterns indicates that the existence of donors changed the nature of negotiation of trust between communities and other actors or among communities.

These reconstructed experiences, when combined, reveal that women faith-based networks were flexible to the demands of the regions, and still carried out the functions of governance; that is, to restore trust, collectively act, and stabilize everyday economic life. Their cultures established the social underpinnings, through which subsequent development efforts could work.

7.2. Faith-based ethics as informal governance

In addition to allocating resources, the religious networks of women influenced the economic behavior by moral codes governing cooperation. Instead of offering the donor language of efficiency

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or competition, women embedded obligations in the concept of compassion, justice and collective accountability. According to [8], religious ethics can play the role of governance in a situation where formal institutions are not credible, and this plays out in Bosnian contexts.

[5] explains that women resorted to religious obligation in community gardens and agricultural collectives, in Zenica, to secure equal access to land, equipment, and harvest. The moral appeal of fairness was used instead of contracts to settle issues of water utilization or labor. LikewiseRošul-Gajić [3] writes about weekly meetings in which women publicly examined the distribution of aid and profits, guaranteeing their transparency and avoiding monopoly. These practices served to act as informal budgeting and control and minimized conflict and boosted compliance.

These instances demonstrate that economic stability depends on predictable rules of conduct which women networks created. Instead of formal enforcement, moral authority replaced expecting cooperation to be social instead of being contractually obligatory. To rebuild these experiences shows that everyday economic life was controlled by ethical framing.

This kind of informal rule breaks assumptions that markets are an automatic development post-peace. Rather, the practices of women regarding faith indicate that it starts at the micro-level with norms that organize trust, accountability, and shared responsibility.

7.3. Livelihood reconstruction and collective economic organization

In other regions, women had established livelihood networks which acted as proto-economic institutions. In the city of Tuzla, [2] notes that in 2018 a sewing cooperative was established by Muslim and Catholic war widows and tailored school uniforms and handicrafts to the surrounding villages. The cooperative began with donated sewing machines in a church basement and subsequently won small municipal contracts and earned part-time earnings to more than twenty women. They compensated profits based on need and the most vulnerable members were given priority.

Market wise, this needs-based model is inefficient. Nonetheless, the reconstruction of the case demonstrates that it made the most of women who lacked skill and had no opportunity to find formal jobs. The cooperative minimized personal risk, stabilized family income, and enhanced trustfulness, which shows how post-conflict recovery is often based on organization instead of entrepreneurship [3]. narrates the example of women in rural eastern Bosnia combining land, seeds, and drawing up rotational labor to recover farming. Such arrangements reduced the entry fee and inclusion of widows and old households. These collectives were seen as micro-enterprises within the social networks instead of market forces.

The cases point out that economic and social contributions of women could not be separated. It was not the abstract market reforms that would aid in the recovery of livelihoods, but the renewal of the relationships through which risk-sharing and cooperation was possible, which were based on alternative economic models that would be based on solidarity instead of competition.

7.4. Faith-based networks as mediators of economic policy

Religious networks of women were intermediaries between the communities and formal economic institutions. According to [4], the failure of postwar reforms was common due to the perception that they were imposed by foreign powers and lacked realisation in local conditions. Reconstructed cases indicate that women minimized this legitimacy gap by turning policies into terms likely to resonate culturally.

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According to , [5] in various municipalities, microcredit initiatives recorded better repayment rates where women promoted repayment as a moral duty but not a contractual agreement. Polisies were told through accountability and mutual care in informational gatherings in religious places, reducing the fear and enhancing the participation of the marginalized women who shunned government programs [2]. recounts women leaders in Tuzla who promoted vocational training by associating competency learning with religious principles of dignity and dependence. Their ethical reputation facilitated disbelief in donor projects. The rebuilding of such cases brings forth the role of women as translators either linguistically or ethically between abstract policy designs and actual community experience.

With these medialized functions, women networks enhanced policy adoption not by changing official rules but through the incorporation of the formal rules within trusted social networks. They demonstrate their practices on the fact that the answer to good economic governance of divided societies relies not only on technical design but also on moral legitimacy.

7.5. Cross-case patterns and implications for economic governance

The reconstruction of cases puts forward some patterns that could have a direct use in economic policy. In most settings, women-initiated faith based projects operated not as peripheral support agencies, but as central units of economic alignment, especially in the absence or process of undermination of formal organization by war.

First, female faith-based networks continually targeted the demographics not covered by the official program such as widows, rural women, displaced households, and those lacking formal education [5]. Their integrative nature facilitated access to communities that are mostly ignored by donor structures, which revealed that inclusive policy should involve locally-based women organizations.

Second, informal governance produced long-term results compared with short-term donor ventures. Since women projects rested on long-term relationships and community identity, savings groups and cooperatives carried on with lower funding. Rebuilding cases indicate that failure was predominant when communal governance was ousted by bureaucratic control.

Third, moral power acted as economic control. Using the norms of fairness, reciprocity and responsibility, women decreased default risk, enhanced compliance and stabilized cooperation replacing moral leadership with ineffective formal enforcement in post-conflict economies.

Lastly, community stories were expressed differently in terms of development priorities. Women constructed recovery in terms of restoring relationships and survival of the household instead of swift market growth. Policies based on such realities of living will have increased legitimacy and sustainability.

8. Conclusion

The paper has revealed that faith-based women networks in postwar Bosnia and Herzegovina serve not just as moral reconciliation agents, but also informal means of governance which determine the formation of trust, the coordination of resources, and policy adoption. Reconstruction of cases collected in various regional settings demonstrates that women were intermediaries in areas with high density of donors and legitimized foreign programs, whereas they formed more independent welfare and livelihood structures based on local standards in rural and donor-poor areas. In these conditions, the regularities of dialogue, moralization, and collective organization allowed collaboration within the framework of decentralised institutions and discouraged trust of people.

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These results indicate that economic recovery in post-conflict societies does not only rely on market-driven or institutional reform, but rebuilding the social infrastructures about which participation becomes feasible. The faith-based networks of women in Bosnia show the possessions of the morality authority and faith to balance collective action and diminish opposition to economic participation. To the policymakers, this means that technical reforms and liberalization of markets cannot work alone. Working in partnership with local integrated women groups can create a greater legitimacy, participation and an adaptation of policies to community realities, instead of viewing such actors as being the beneficiaries of aid.

Simultaneously, the use of secondary qualitative resources is a weakness of this study that restricts the quantitative evaluation of economic results and can miss unrecorded initiatives. Future studies can be adapted out of this analysis by taking it into the field, or conducting cross-country studies, or both, to analyzing the transformation of practice with trust-building practices into economic outcomes in the long run.

This paper places emphasis in foregrounding the role of women in faith-based peacebuilding as an example of informal economic governance and provides a framework through which the strengthening of social trust can enlighten economic policy in the divided societies.

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