Transformations

building a better world
CHF INTERNATIONAL PROGRAM REPORT 2003
On the cover: Members of the 2000-year-old Al-Akraad neighborhood in Iraq share smiles with CHF International community mobilizer (and photographer) Bruce Parmelee.

Above: Under the previous regime, Al-Akraad residents had no alternative but to dump their trash on city streets. CHF International assisted the community in identifying the trash heaps as a priority for action, and supported the community in making positive change.

Right: After the clean-up, participants hung this community-funded sign of thanks.
DEAR FRIENDS OF CHF INTERNATIONAL:

It has become a truism that we live in a world of increasing economic, political, and cultural interdependence. Yet recent events have forever shattered the glib celebration of globalization with stark reminders that in a world radically divided between haves and have-nots, we may be connected in ways that demand deeper, more humane acknowledgement.

Touching on this theme, one of the great humanitarians of our time spoke forcefully of the “poverty of intimacy and spirit” paradoxically threatening those of us fortunate enough to live in more developed countries. And today, as perhaps at no other time in human history, such moral idealism may coincide strikingly with geopolitical pragmatism. It is dawning on many that our prosperity, security, and way of life may depend upon how meaningfully we respond to the dire circumstances facing, for example, Afghan farmers, unemployed Iraqi men, and residents of South African towns bereft of infrastructure.

CHF International’s grass-roots development strategies are putting compassionate wisdom to work in 25 countries around the globe. Whether creating local wealth through microfinance, forming cooperatives to build housing, or training community organizers to bridge long-standing ethnic enmities through shared projects, our programs foster global stability by giving people a possibility of improving their own lives and communities.

As a member of CHF International’s volunteer board, I find it enormously rewarding to contribute some of my time and energy to that of the thousands of people involved in our programs as investors, directors, program staff, and participants.

All of the impressive statistics you’ll encounter in this edition of building a better world—the homes built, the loans made and repaid, the schools opened—cannot match the impact of witnessing first hand the results of CHF International’s programs. In an informal community outside Port Elizabeth, South Africa, for instance, a women’s cooperative is using sweat equity to build concrete block housing with indoor facilities for people who had been living in shacks. In Gaza and the West Bank,
where unemployment stands at 80 percent, I saw children studying in schools and playing on new playgrounds built by workers through a CHF International job-creation and job-training program.

Each of these programs exemplifies our participatory approach to international development. Under the aegis of CHF International’s programs, community spirit and business-like approaches combine to transform the lives of individuals, families, and communities where either alone might fail. Perhaps poverty of spirit and socio-economic poverty will be overcome together—or not at all.

Hope is not false where it is grounded in practical solutions, tangible results, true cooperation, and shared benefits. The people across the globe making CHF International’s programs work—both program staff and participants—are living proof. As we reach out to new communities, we hope you’ll join us in building a better world.

DON H. McCREARY
Chairman
“PEACE IS NOT THE ABSENCE OF CONFLICT, BUT THE ABILITY TO COPE WITH IT.”
—Anonymous

DEAR FRIENDS OF CHF INTERNATIONAL:

No doubt, this past year has been a difficult one. Everywhere I look, I am confronted by images of death and destruction, of violence, conflict, and bitter hatred. Television, magazines and newspapers inform me everyday of another death, another uprising, another act of terror. The fear and insecurity evoked by these stories of devastation and loss have set into motion a cycle of separation and heightened the differences between nations, cultures, and people. These images are powerful and often accurate, but distressingly one-sided. The world needs the inspiration of ordinary people confronting and overcoming adversity in their own lives.

There are many examples of successful efforts to rebuild, restore, and strengthen the stability of our world. People from thousands of communities in hundreds of countries, including the staff members of CHF International, are deeply committed to building a better world for themselves and future generations. Within these pages, we have gathered the remarkable stories of some of these people, in an effort to balance the negative images that enter our environments each day.

Through this report, we invite you to visit our programs and learn about the productive work that continues to be carried out in the face of adversity. It is our hope that these positive images will remind us all that though the road to stability may be long, it is well worth traveling.

MICHAEL E. DOYLE
President and CEO
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**GAZA/WEST BANK**
Home Improvement Loan Program
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Employment generation (PEIP II)
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**GEORGIA**
Community Enhancement Activities

**GUATEMALA**
Montana Program for Community Development

**HONDURAS**
Family Sanitation and Health, Home Improvement

**INDIA**
Improving the Slums of Ahmedabad

**IRAQ**
Iraq Community Action Program (ICAP)
Access to Credit for Southern Iraq (ACSI)

**JORDAN**
Rural Community Cluster Development (RCCDP)

**KENYA**
Community Development and HIV/AIDS

**LEBANON**
Expanding Economic Opportunities (CEDARS)
Environmental Appropriate Rural Technologies Initiative
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**LIBERIA**
Community Revitalization

**MEXICO**
Home Improvement Loan Program (HILP)
FUNHAVI (lending institution)
Mexico Maquila Community Housing Partnership

**MONGOLIA**
Support to Enterprises and Economic Development
   (SEED) Program

**MONTENEGRO**
Community Revitalization through Democratic Action
   (CRDA)
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**PERU**
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**PHILIPPINES**
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**ROMANIA**
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OPIC loan agreement

**SERBIA**
Community Revitalization through Democratic Action
   (CRDA)
Community Infrastructure Development Initiative (CIDP)

**SOUTH AFRICA**
African Development Alliance to Combat HIV/AIDS
Community Enterprises and Business Initiatives
   (CEBI)
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**SRI LANKA**
National Protections and Humanitarian Assistance
   for Internally Displaced Persons/Returnees

**SUDAN**
Community Revitalization

**UZBEKISTAN**
Support for Community Action Investment Program (CAIP)

**REGIONAL AND GLOBAL PROGRAMS**

**Africa**—African Development Alliance to Combat HIV/AIDS

**Central America**—Central America Mitigation Initiative (CAMI)

**Worldwide**—Cooperative Development Program
Model of Economic Impacts of Shelter Provisions
CHF International has served 2.4 million people in Afghanistan, including the repair of 1,000 market stalls for entrepreneurs.
Providing a means and a structure that permits people to realize dreams—sometimes for the first time—is a vital component of CHF International’s programs. For us, “community participation” is a deliberate principle of program design. Much of CHF International’s work takes place at the community level.

Arguably, such work is most important in post conflict settings, where the future stability of a region is tied to the hopes and aspirations of its people. It is here that “democracy,” understood broadly as government of and by the people, begins.

In theory, political change engendered by strife provides a unique opportunity for political leaders to establish institutions of government which promulgate the principles of democracy—equality of rights and opportunity for the exercise of these rights. However, in practice, the power shift and uncertainty that accompany such change bring also the risk of new tyrannies.

If a stable democratic government is to be nurtured following conflict, the “race is to the swift.” But, the course that must be traveled is complex and hazard-ridden, with the pitfalls of “old scores” to be settled, ethnic rivalries (often), significant power derived from illicit enterprises (sometimes), and substantial groups of people disenfranchised by education, poverty, or historical pattern (usually). All of these—and many other hurdles—must be quickly overcome.

To avoid the emergence of new tyrannies and to create a democratic order, reflecting cultural and other values, it is important that several things occur simultaneously at the national level and at the local level:
• **A framework** for sound and just government must be put in place;

• **An equitable mechanism** for the expression of political will by the people must be created;

• **A sense of well-being** among a substantial majority of the people (“this is better than before”) must be engendered without mortgaging the country’s economic future;

• **A clear national purpose, direction and strategy** for the creation of the new order must be broadly and effectively communicated.

These are daunting tasks, and it is no wonder that governments emerging after conflict, and those who assist them, tend to focus on establishing the framework and institutions of government rather than community level change. In CHF International’s experience, there is far less attention paid to the latter—stimulating positive change in the lives of ordinary people.

We believe that community level work during the critical transitional stage following conflict holds the key to future stability and the long-term viability of a democratic order. Through community level work, CHF International has helped people in post conflict Serbia, Guatemala, Lebanon, Afghanistan, Iraq, and many other places. Even when the situations are still very difficult and dangerous, CHF International works with previously disenfranchised communities to bring about rapid and substantial tangible improvements in their lives. Activities include building clinics and schools; improving roads for better access to markets and to services, such as health care; and repairing irrigation systems to improve productivity.

Most policy makers would agree that this work is good work. But why is it important work?

• **It prepares the ground for democracy:** Whatever the improvements, they are decided upon through democratic processes and reflect the will of the people within the constraints of the resources that are available. To bring about these improvements it is necessary for the community to develop democratic habits and practices—and often these are habits and practices that have never been nurtured.

• **It develops infrastructure necessary to local productivity:** The economic benefits of the construction work stay within the community—income is generated, capacity is developed, jobs are created, the engines for the creation of local wealth are sparked.

• **It creates representative structures capable both of reflecting local demand and priorities and of providing organized representation to other levels of government:** For governments to be effective, they have to be able to relate to their citizenry. In a democratic form of government, that means that there have to be mutual expectations and the capacity for various levels of government to relate to each other.

• **It values the individual:** It is all too easy for all of us, interested in scale and great impact, to overlook that all great nations are made up by and for individual human beings. “Bottom up” development, such as that which CHF International practices and advocates, is fundamental to the longevity of peaceful, democratically oriented societies.

We are proud to do our part to help people who have come through conflict to nurture peaceful, democratic societies as they begin to realize their dreams of a better future for themselves and their children, where the limitations on their achievements will have more to do with themselves than with externalities.
Democratic Action at the Grass Roots

A Look at Selected Post-Conflict Programs

As a humanitarian and development organization, CHF International increases global stability by helping vulnerable populations worldwide determine their own futures. All our work is grounded in democratic and cooperative principles that encourage self-reliance.

We often enter areas at pivotal moments in a society’s future—after the fall of an authoritarian government, or following the destruction wrought by a natural disaster. At these moments, the benefits of democratic action at the community level become most clearly illuminated. Community members working together during tense times mitigate the potential for violent conflict when they have a voice in determining their own destinies. Applying democratic principles at the grass roots level is practical democracy, and that is the focus of this year’s report.
AZERBAIJAN Political upheaval, economic decline, and a conflict with Armenia marred the first years of Azerbaijan’s independence from the Soviet Union in 1991. The war with Armenia displaced hundreds of thousands of people. Though almost ten years have passed since a cease-fire agreement, many people still live in shelters forged out of old trains and empty buildings. Those that are displaced still dream of returning home to the villages where they lived before the war. Internally displaced people (IDPs) living in local villages further strain already overstretched resources, as many poor villages lack the economic opportunities needed to welcome a larger population. As IDPs are integrated into communities, CHF International’s Social Investment Initiative (SII) program is there to help.

Our goal in Azerbaijan is to build the capacity of communities for self-reliance. To achieve this goal, we support community-driven social investment opportunities that enhance quality of life. As part of the former Union of Soviet Socialist Republics (USSR), the communities and local governments of Azerbaijan where our programs are implemented are learning democratic processes.

Our programs are designed to enhance economic opportunities for the communities. By providing business development services to IDPs and locals, we stimulate local economic activity and expand opportunities. The communities integrate IDPs more readily when they have access to services and expanded business activity. We created and assisted 740 businesses resulting in 3,500 full- and part-time jobs. The business development services enable IDPs to join communities without being seen as a burden to an already economically disadvantaged society.

When IDPs successfully integrate into communities, communities are then able to work together and develop their resources. As communities bond together for the common good, they build trust among their returning or new neighbors.

After working with CHF International to improve gas and electricity supply systems, the people of Garadaghly village in Barda launched their own fund that members contribute to for ongoing future and improvement projects. Through their community fund, they will not have to depend on outside assistance to complete necessary improvement projects. After learning valuable skills through SII, the community used their own funds to repair and expand their electricity system and partially repair roads.

SII works in over 200 communities implementing 197 projects to directly benefit 225,000 people. This program facilitates public-private partnerships and leverages resources from communities, governments, and local businesses. Communities, governments, and other stakeholders matched United States Agency for International Development (USAID) and CHF International investments.
BOSNIA AND HERZEGOVINA

The people of Bosnia and Herzegovina face an enormous challenge—they must overcome a past full of bloodshed and 45 years of authoritarian control. The disintegration of Yugoslavia in 1991 brought ethnic tensions among Bosnian Serbs, Bosnian Croats, and Bosniaks to a boiling point as each group fought for territorial control. Each ethnic group carried out mass killings in contested areas. When fighting ceased, the future of the nation remained fragile. Most communities wished to remain segregated by ethnicity. Now, just eight years later, representatives of these ethnic groups are working with the assistance of CHF International to find common ground in the central parts of Bosnia.

Worldwide, our programs use an integrated approach, taking into account that once citizen involvement is increased, more active municipal responses are needed. In Bosnia, our Municipal and Economic Development Initiative (MEDI) and Cooperative Development Program (CDP) exemplify this approach. In the multi-ethnic area of central Bosnia, our goal with MEDI is to make local governments responsible to citizens to improve economic and living conditions on two levels:

The Local Level

After decades of authoritarian control, the city hall buildings did not facilitate public access. CHF International and the municipalities built Information Centers in each city hall and improved back-end processes. Now, when people enter city hall, they are greeted and directed to the information they need. Improved access strengthens the relationship between municipalities and communities, creating a society in which the government is responsible to the people and the people have a say in their futures.

The Regional Level

In 14 Bosnian municipalities, we worked with local business leaders to establish business associations; with participation required from all ethnic groups within the community. The businesses receive access to our credit program and collect fees and provide member services to build association sustainability. REZfond implements the credit component of MEDI, financed by USAID, and the Home Improvement Loan Program (HILP), funded by the Swedish International Development Cooperation Agency (SIDA). HILP assists returnees and other homeowners in central Bosnia in improving the quality of their homes. In addition, we trained associations on how to lobby the local government—while we also worked with the mayors on how to answer those needs. Together they formed the REZ Association, made up of MEDI business association Board Presidents and Mayors. Under the objectives of the MEDI project, the core role of the REZ has been the implementation and coordination of advocacy campaigns that will improve the economic environment within the MEDI project area.

Improved municipal services in Bosnia Herzegovina developed following interventions at the local and regional level.
Building on MEDI, in late 2003 with funding from SIDA, CHF International established a three-year program called Regional Economic Development Initiative (REDI) to develop the capacity of the REZ as a Regional Development Agency (REZ-RDA). CHF provided training and services in fund management, advocacy, business consulting, market linkages, and economic planning. The creation of a Regional Development Agency is directly linked to Bosnia’s European Union accession goals.

Through CDP, we assist in establishing homeowner associations with management systems and training for homeowners to take responsibility in caring for common areas, repairing war damages, and helping house returning displaced people. Before this program’s inception in December 2002, no management systems were in place. Homeowners did not have a full understanding of their rights or abilities to create positive change. Throughout 2003, we promoted the formation of homeowner associations and developed management systems.

EL SALVADOR Upon restoring order after a civil war, the economy in El Salvador has slowly gained strength, yet poverty has persisted. The damage from Hurricane Mitch in 1998 and two major earthquakes in 2001 have left the country struggling. CHF International works to improve environmental management and municipal service capabilities, while helping communities recover from the lasting impact of those devastating natural disasters.

Our emergency programs in El Salvador helped rebuild houses, schools, and infrastructure while working with community leaders and municipalities on emergency preparedness plans and ways to mitigate the impact of natural disasters. Following the construction during the emergency phase of over 11,000 temporary shelters, 70 provisional classrooms, 67 provisional clinics, 67 water wells, and 1,617 latrines, the permanent housing phase is nearing completion. In June of this year, in the community of
Zacatecoluca, Department of La Paz, for example, 114 families who lost their houses in the earthquakes of 2001 moved into houses they helped to build through our Accelerated Housing Reconstruction Activities Program (AHORA). The number of homes to be built by CHF is 5,000 in over 180 affected communities, adding to the nearly 1,500 houses already completed the previous year. The program provides complementary works such as a washing sink, pit latrines, gray water soak pits, and other risk mitigation. In coordination with AHORA, we also work with area businesses and associations to help local governments focus on critical disaster mitigation policy issues. Such partnerships may reduce the impact of natural disasters in the future.

CHF International has an ongoing partnership with the Government of El Salvador’s Fund for Social Investment and Local Development (FISDL), with funding from the Inter-American Development Bank. We have won contracts to produce baseline surveys evaluating the management capabilities of 40 municipalities in three departments. We worked with five municipalities to assist in the production of local development plans using a participatory planning methodology. We worked with FISDL to assist in additional municipalities with their planning efforts. We are implementing feasibility studies to outsource municipal garbage collection to improve environmental and health conditions. We also work with local governments to develop risk mitigation plans, helping municipalities to leverage funding from the public and private sectors.

Our emergency and reconstruction work accomplished in El Salvador is possible because of the enthusiastic participation of the community and community leaders. After suffering at the hands of nature, the people embraced the idea of working together to combat future disasters. They are better equipped to handle hurricanes and earthquakes because they know they can come together as a community. The disaster mitigation plans created through this program enable the people to quickly assemble and focus on solutions. Through safer housing and planning, the people are better positioned not only to mitigate the affects of natural disasters, but also to work as a community toward other improvement projects.

In community forums to decide priorities for reconstruction in Iraq, more than 12,500 people voiced their opinion.
IRAQ After decades of fear, repression, war, and suffering, the people of Iraq are now faced with new challenges. The end of an oppressive regime does not easily transcend into stability. The future of Iraq depends greatly on measures taken now to bring peace and prosperity. CHF International’s Immediate Results Teams have been operating in the Babylon, Karbala, and Najaf provinces in southern Iraq since the summer with funding from USAID. Our Iraq Community Action Program has focused on four main areas: community mobilization and cooperation; social and economic infrastructure, employment and income generation; and environmental protection and management.

Through our Rapid Start programs, within three months 32 community projects were underway with 58 community projects identified for implementation. These projects have included sewage treatment, neighborhood cleanup, road repairs, school renovation, water and sanitation, and medical facilities as high-priority projects. A staff of over 300 short and long-term local Iraqi staff was hired, projecting approximately $300,000 into the local economy. Local purchases, project and service contracts inserted another $4.7 million into the local economy.

We began a loan initiative constituting two twelve-month micro and small business lending programs called Access to Credit for Services Initiative (ACSI), to assist entrepreneurs in strengthening their businesses and stabilizing their incomes. Through this assistance, more jobs are created and sustained producing local economic revitalization. ACSI currently operates in Babli, Baghdad, Karbala, and Najaf.

In areas that have lived under an oppressive government, people often are skeptical of outside aid. They need to see an organization is truly present in their community for the sake of their community. In order to build this trust and encourage full participation, community participation specialists and project engineers began working with communities to improve the environment, rebuild essential infrastructure, generate employment, and improve the economy.

While working on projects developed to improve infrastructure, environment, or economic conditions, communities learn accountability, conflict resolution, business skills, and resource mobilization. Over 1 million Iraqi people will benefit from the economic opportunities and infrastructure improvements resulting from this program.

Our programs require the involvement of a democratically elected Community Development Council (CDC). The council members are representatives from each...
major ethnic and religious group as well as women. Acting on behalf of their community, CDCs prioritize and manage projects, always remaining accountable to the community. In a country such as Iraq, where community needs went neglected and mandates were handed down by an authoritative regime, a transparent process for project development is groundbreaking. Women who once were not allowed to participate in decision-making processes now have heard their voice heard through the CDCs. Through this open and accountable method, communities learn how to work together honestly, limiting corruption and tensions.

**MONTENEGRO**  Northern Montenegro is predominately rural, with mountainous terrain and small isolated villages and communities. This region is the poorest and most underdeveloped in Montenegro and local governments lack adequate resources. The basic infrastructure, particularly transportation and communications systems, is inadequate and in poor condition. During the last decade, young people have been leaving the region in search of educational and employment opportunities elsewhere. Our Community Revitalization through Democratic Action (CRDA) program seeks to facilitate social and economic renewal of communities in Northern Montenegro.

We implemented a program strategy designed to expand the scope of the CRDA program to maximize the impact and resources of the program by including more communities and citizens in the CRDA process and facilitate greater cooperation between partner communities and municipal governments.

The CRDA program expanded to include 35 additional communities and 60 stakeholder groups. The communities learn how to work together to mobilize resources and solve the infrastructure and economic problems they face. Through democratic processes, communities determine which projects are of utmost importance and then they are able to implement solutions. Communities and municipal governments have been introduced to transparent, citizen-inclusive approaches to community development. Over 800 Community Development Council (CDC) and Cluster Council (CC) members have received training and activity-based experience in using consensus-building decision-making models and project planning and development. In doing this work, they have a grasp over their lives and an ability to enhance the stability and the health of their environment.

In Nicaragua, CHF International helped communities form local organizations to review and prioritize the natural disaster vulnerabilities.
A CLOSER LOOK AT SELECTED POST-CONFLICT PROGRAMS

In June, the Republic of Montenegro assumed full responsibility for management and control of its borders. In recent years, the international community has become increasingly concerned about border security in the Balkan region. Trafficking in human beings, the illegal flow of drugs and other contraband, and the movement of war criminals across borders in the region are continuing problems.

Our Border Crossing Upgrade (BCU) program is a USAID-funded initiative designed to aid in the upgrade of facilities and infrastructure needed for up to ten border crossings. We are utilizing a team of local and international engineers and contract specialists with all construction to be completed by March 2004.

NICARAGUA CHF International’s experience in emergency management has helped in the relief and reconstruction efforts for Nicaraguan communities that were hit hard by Hurricane Mitch, which took lives, destroyed crops, and damaged key watersheds. Even in times of crisis, community participation and practical democracy are necessary for the successful implementation of our relief and recovery projects. Providing relief to communities faced with the aftermath of disasters is fundamental, while teaching communities coping mechanisms and preventative measures during and after relief efforts may be lifesaving.

We have worked with municipalities and communities to prepare early alert systems and disaster response action plans. Proper emergency plans reduce the amount of future spending on rescue and recovery efforts required. Through training, farmers and community leaders adopted better management of natural resources in an effort to curtail the amount of damage in the event of future disasters.

We have trained thousands of community leaders and citizens in reservoir construction and maintenance, with low-technology irrigation systems, disaster preparedness, and
watershed management. We have worked with communities to build 403 reservoirs and reforest 249 acres of land. Community leaders are trained in early alert systems and disaster response plans. Families learn how to reduce their damages in the future through awareness programs. Community members came together to prioritize essential infrastructure projects needed to be built or restored after the hurricane.

To prevent future flooding, the community constructed a terraced embankment along the Condega River. The emergency plans and preventative measures taken now leave Nicaragua with a better environment to overcome a natural disaster with less damage. By bringing the community together to work on these projects, community members learn they are no longer vulnerable when emergencies occur.

**SERBIA** CHF International began operations in Serbia immediately after the fall of the Milosevic regime in October of 2000 by rapidly assessing the dire economic situation throughout the country and designing the appropriate development programs to aid in this large-scale political and economic transition. For more than a decade, the people of Serbia have had to face hardships due to the lack of legitimate economic opportunities. In southern Serbia dialogue across ethnic lines was needed if positive change was to happen. In early 2001, amid inter-ethnic armed conflict in the strategic southern Serbia municipalities of Presevo and Bujanovac, we successfully implemented the Community Initiative Development Program (CIDP), a community based, high-priority civil works improvement project in support of peace and stabilization in the area. Villages desperately needed improved infrastructure as some are without drinking water, safe school buildings, and medical centers.

We created a new program for an expanded area in southern Serbia called Community Revitalization through Democratic Action (CRDA) based on our post-conflict community development experiences in such war-torn areas as Guatemala and

Members of an agriculture cooperative in Leskovac, Serbia, received assistance to process and trade commodities such as mushrooms, berries, and forest fruits.
Lebanon. Our experiences in those areas enabled us to quickly establish programs in villages throughout the entire area of southeastern Serbia. When we arrived in those villages, we found people were ready to embrace the democratic process, which enabled us to immediately begin working with citizens, community leaders, and local government officials to identify priority projects and demonstrate the benefits of civil society. Through this program, more than 100 communities are using democratic principles to generate the physical and social improvements needed.

Over the past three years, the situation in many of the villages changed. With increased civic participation and improved relations with the municipalities, the people have a new sense of confidence about their future. Local elections have been held, and new representatives are participating in the local government. Internet cafés are being built in villages once isolated from news and media. The cafés connect the villages to the world and bring the entire community into the Information Age.

UZBEKISTAN Citizens of Uzbekistan have little or no access to their national government. Information about government politics and economics is rather restricted. Our program empowers the people from all segments of the society, including women and youth, to actively participate for the first time in the creation of a better future for their community. By building the capacity of the people to work together through practical democracy at the community level, CHF International demonstrates the importance of a transparent and honest system.

CHF International’s Community Action Investment Program (CAIP) works in 72 communities in southern Uzbekistan to ease tensions and relieve potential sources of conflict at the community level. We work with communities to make improvements to essential infrastructure such as water systems, electricity, and gas pipelines.
Through our program, each community democratically elected Community Improvement Council (CIC) representatives and discussed priority projects for the community as a whole. The CIC members are responsible to the people of the community to implement community-selected projects. They work with the community to mobilize resources for projects. The CIC members are trained in community group management, project development and management, sustainability and long-term development planning, and economic development. We also provide mentoring to local non-governmental organizations (NGOs) to increase the capacity of citizens to make positive changes in their lives.

In a country with centralized control, to have people at the grass roots level learning and implementing practical democracy to improve living conditions and their futures is remarkable. Increased civic participation at the community level encourages local governments to meet the needs of its people. Geographically, Uzbekistan is strategically located in an often turbulent area. If a movement toward practical democracy continues in the communities in which we work, the outcome may be exemplary to surrounding nations.

In addition to the USAID-funded CAIP, we funded the Karshi Employment for Youth (KEY) Program in the southern city of Karshi, that is being implemented by a local NGO partner, Idrok.

The goal of KEY is to place 100 young people as interns in local businesses for a period of 6-12 months, providing them with practical work experience that would enable them to either start their own small business or continue as full-time employees upon conclusion of the internship. In a country where youth under 25 make up 50 percent of the total population of 25 million, and where unemployment is in the 40-60 percent range, this type of initiative provides a more than welcome opportunity for the youth to take control over their own lives.
CHF International reconstruction programs engage community members and transfer skills.

Regional Profiles
In 2003, we dedicated more resources to assist a growing number of people in Africa. Programs tended to focus on areas recovering from natural disasters, such as drought, or recovery from volatile political situations, like civil war or regime change. We also established a fund to combat the effects of HIV/AIDS, which has affected many African nations with a brutal force.

SUCCESS STORY: ERITREA

Clean Water

Prior to assistance from CHF International, 50-year-old Senbetu Ogbagergish and her family had to walk a total of four hours every day to get water from a river. Her children frequently missed school because they had to walk their livestock to the water source. Senbetu said, “We used to have to walk very far for water just for drinking and livestock. It felt like we never had enough to drink.” In a project designed to mitigate drought conditions, CHF International increased the height of the Bambi community dam and a series of smaller “check dams” to catch flood and rain water and increase the dam’s water reserves. CHF International also built a well in the community to increase access by families. Senbetu said of the changes, “Now we even have water nearby to use for washing ourselves, washing our clothes and children, as well as for drinking. We are all healthier now that we have clean water to drink and wash ourselves with. The children can go to school. We are so pleased with the CHF International project. It is a better life.”

“We are all healthier now that we have clean water...We are so pleased with the CHF International project.” — Senbetu Ogbagergish, water program participant

Impact 2003

Job and skill-building participants: **50,762**

People involved in community development projects: **40,000**

Loan clients: **5,000**

Policy reforms: **3**

Direct beneficiaries: **4,106,788**

Indirect beneficiaries: **26,164,797**
Residents face dramatic changes as they work to establish new political structures and strengthen their emerging market economies. Ethnic or idealistic tensions pose a threat to the stability of these newly formed democracies. CHF International’s programs are designed to help ease the transition and provide a stable foundation for economic growth.

**CHF SUCCESS STORY: SERBIA**

*Civic Participation*

In Manojlovce, Serbia, CHF International formed a community development council to identify community needs. The council worked with CHF International to learn and apply practical approaches to Civic Participation. Among other projects, the council and CHF International renovated a classroom as a computer lab for 250 students to use as part of their studies. Newly employed computer science professors now offer computer skills training. Furthermore, council members have organized regional entrepreneurs and business people to donate funds for community priorities. Council President Bojan Dinic said, “People didn’t have any confidence at the beginning... but after few good experiences, people looked with confidence on what is happening. They see that there will be something from the cooperation with CHF International. So, it is now our turn to do something for our village!”

He said including funds from the municipality, they have raised more than 600,000 dinars (USD $10,000).

**Impact 2003**

- **Policy reforms:** 29
- **Total value of loans:** $7.1 million
- **Number of people served by cooperative-like organizations:** 1 million
- **People directly benefiting from programs:** 2.4 million
- **Population benefiting from community infrastructure projects:** 172,601

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"Now it is our turn to do something for our village!" — Council President Bojan Dinic

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**CHF International in Southeast and Central Europe**

**Countries**
- Bosnia & Herzegovina
- Kosovo
- Montenegro
- Romania
- Serbia

**Program Types**
- Rural economic development
- Finance for emerging enterprises
- Business development services
- Democracy and governance
- Infrastructure development
In areas that have seen much conflict and poverty, we are laying the groundwork for peace and opportunity. War and conflict have displaced thousands of people. Our work enables communities to collaborate peacefully to meet their mutual needs. Infrastructure repairs and development create new jobs that assist in the assimilation of refugees and displaced workers into communities. Economic development and shelter projects increase stability in suffering communities. By using democratic means, the potential for conflict as people assimilate into communities or learn to live together after fighting is greatly reduced.

CHF SUCCESS STORY: UZBEKISTAN

Jobs Creation

22-year old Otabek Sirojov was unable to find work after his father died and his family’s house burned down. Otabek said that he could have gone down “the wrong path” because, while it was his and his brothers’ responsibility to support his family, he couldn’t find work. He heard of CHF International’s KEY program through the Karlukobod community council. He remembers, “Frankly, when I heard of the program, I didn’t believe it. But I had nothing to lose and filled out an application.” Otabek was placed to work as a baker’s assistant. He said, “Every morning I hurry to work. My confidence is back because I can support my family.” His goal is to become a skilled baker and open his own shop. He also hopes to continue his education.

“Every morning I hurry to work. My confidence is back because I can support my family.”

—Otabek Sirojov

Impact 2003

Population benefiting from housing and shelter projects: 27,385

Employment opportunities generated: 63,010

Amount mobilized from the community for projects: $621,492 (USD)

Participants in community meetings: 101,591

Projects for emergency and disaster response: 119,389

Loan clients: 960

Population benefiting from system changes: 6.2 million

Direct beneficiaries: 7,842,366

Indirect beneficiaries: 20,662,857
Much of our work in Latin America focuses on building the capacity of communities to establish improved living conditions and to reduce vulnerabilities to natural disasters. Through environmental education and planning, communities learn how to best protect themselves from the threat of hurricanes and earthquakes.

In 2003, we received recognition from the United States Agency for International Development (USAID) at the completion of our Communities in Transition Program in Guatemala. This program enabled communities within the Ixcán to transition from conflict and poverty to organized communities with economic opportunities.

**Impact 2003**

- **Agricultural improvements:** 10,000
- **Total loans made:** 2,524
- **Temporary shelters built:** 2,180
- **Economic strengthening:** 7,470
- **Health projects completed:** 33,186
- **Population served by assisted organizations:** 1.9 million
- **Employment opportunities generated:** 7,423
- **People trained in job skills:** 15,614
- **Housing units built:** 928
- **Direct beneficiaries:** 311,258
- **Indirect beneficiaries:** 5,564,960

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**“For me the program is a blessing. I was looking just for the opportunity to work in good conditions…. I can do the rest!”**

—Ana Rovira, business training program participant

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**CHF SUCCESS STORY: COLOMBIA**

**Business Training**

When a violent conflict erupted, Ana Rovira Perez fled from her home in Bosconia and moved to the city of Barranquilla. She became one of 3 million displaced persons living in Colombia. As she eked out a living selling homemade snacks from her home, Ana and her family members were barely surviving. Thanks to assistance and training from CHF International, Ana Rovira Perez has now expanded her business and her family’s future seems bright. She now makes enough money to send her children to school, and has started to build a new home.

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**CHF International in Latin America**

**COUNTRIES**
- Colombia
- Ecuador
- El Salvador
- Guatemala
- Honduras
- Mexico
- Nicaragua
- Peru

**PROGRAM TYPES**
- Agriculture
- Economic development
- Education
- Environment
- Health
- Housing and shelter
- Infrastructure development
- Microenterprise development
- Microfinance of housing transition management
Reconstruction

In Najaf City, in South-Central Iraq, water drainage systems have been neglected for more than 20 years. Life-threatening conditions caused by neglect have caused two children to die and inflicted serious illness on others. In 2003, CHF International led the residents of the Al-Nazlah neighborhood in holding a community-wide meeting to elect a 14-member community association. The association consulted with members of the community and identified rainwater drainage and potable water as their most immediate priority. Construction of a drainage system and water network began shortly thereafter. Members of the community enthusiastically volunteered to help clean the neighborhood and provide food and water to the paid laborers. Resident Jamil Khalil commended the initiative and the effort CHF International’s program has invested. “40,000 will have drinking water in their homes and [our] neighborhood has become a safer place for children,” he said, holding his granddaughter.

Impact 2003

Women benefiting from community projects: 882,525

Employment opportunities generated: 37,238

Participants in community meetings: 136,837

Organizations created: 103

People trained: 44,408

Value of loans made: $16 million

Direct beneficiaries: 2,366,529

Indirect beneficiaries: 5,185,757

“Our neighborhood has become a safer place for children.”

—Jamil Khalil, grandfather

CHF International

CHF SUCCESS STORY: IRAQ

Throughout the Middle East, we work with communities to develop basic infrastructure and increase economic opportunities through business lending programs. Infrastructure programs emphasize democratic processes and are results-driven. This active, cooperative process encourages community members to fully realize the potential of transparent systems. In 2003, one of our most challenging initiatives was to enter Iraq and rapidly establish community programs with visible results. Programs earned the trust of the Iraqi people who, for decades, have endured harsh living conditions due to government corruption and neglect.

COUNTRIES

• Iraq
• Jordan
• Lebanon
• West Bank/Gaza Strip
• Yemen

PROGRAM TYPES

• Agriculture
• Community development
• Community infrastructure
• Education
• Emergency management
• Environment
• Health
• Job creation and skill building
• Microlending
• Reconstruction
Best Practices in International Leadership

Affiliations and Networks

Advisory Committee on Voluntary Foreign Aid
American University of Paris
Association of Women in Development
Building and Social Housing Foundation
Campaign to Protect US Global Leadership
Corporate Council for Africa
Council of Practitioners, Microcredit Summit
Development Alliance for Africa
Development Education Alliance
Global Alliance
Habitat International Coalition
International Cooperative Alliance
International Fund for Agricultural Development
Maryland Association of Nonprofit Organizations
Microenterprise Coalition
National Association of Housing Cooperatives
National Association of Housing and Redevelopment Officials
Overseas Cooperative Development Council
Small Enterprise Education and Promotion Network
Society for International Development
United Nations Economic Commission for Europe
United Nations Economic and Social Council

Beyond one single community, country, or region, CHF International works to address a multitude of cross-cutting themes. Such global initiatives are highlighted below.

Researching Conflict: The Stable Societies Program

Investing our own resources, in 2003 we established the Stable Societies research program to study the conflict-mitigating properties of our programs in multiple countries. In particular, external consultants tested hypotheses on civic engagement and cooperative-like structures.

Enabling Cooperative Development

CHF International supports cooperative principles as an important tool to provide lasting support to development projects. Group-based businesses and homeowner associations stimulate economic growth and stability at the community level, increasing accountability and transparency. CHF International’s leaders participate in the International Cooperative Alliance and the Overseas Cooperative Development Council.

Advancing Municipal and Economic Development

As indicated by the theme of this year’s report, one of CHF International’s top objectives is to increase the effectiveness of development programs by integrating democratic action into post-conflict situations, which provides a base for economic and municipal development. Working with a cross-section of community members to define and prioritize community needs, then meet them, helps ensure local ownership of the project over the long-term.

Improving Access to Safe Water

Inadequate water resources and water management can lead to disease, malnutrition, poor economic growth, and conflict. Over a billion people worldwide lack clean drinking water, and more than twice that number lack appropriate sanitation. CHF International works to improve water resource management by working with communities to implement enduring projects for proper irrigation, potable water supply, and effective resource management.

Real joy comes not from ease or riches or from the praise of men, but from doing something worthwhile.
— Sir Wilfred Grenfell (1865 - 1940)
Combating HIV/AIDS

CHF International, with the Pratt Centre and the American Public Health Association, formed the African Alliance to Combat HIV/AIDS. The Alliance seeks support from corporations, foundations, and other institutions interested in making a tangible, effective social investment in the fight against HIV/AIDS in South Africa. The alliance, funded by USAID, acknowledges the HIV/AIDS pandemic as a multi-dimensional development challenge. Areas of intervention include education and prevention, improved habitat, environment, and medical infrastructure, and creation of economic opportunities for those affected.

Disseminating Knowledge, Thought, and Practice

CHF International engages thought leaders at many conferences, meetings, and workshops throughout the year (see box for list of affiliations). Technical publications and manuals—for print and electronic distribution—also increase peer knowledge. CHF International’s proprietary Web-based Project Reporting System™ assists nongovernmental organizations to produce reports for accurate impact monitoring and quick decision-making.

Reaching Out

CHF International headquarters strives to contribute to our neighborhood with the spirit and enthusiasm our field staff exhibits. In 2003, we partnered with local and national organizations to build a safe playground for kids in a low-income area of our community. We provided funding and volunteers for the build in Silver Spring, MD. Groups of volunteers from CHF International also participated in pledge drives for WETA public radio and television throughout the year.

Educating U.S. Citizens about Global Social Needs

CHF International has developed curricula for education on social responsibility, presented global perspectives to school children and adults stateside, and has regularly participated in the Development Education Working Alliance to increase awareness of international issues.

Small opportunities are often the beginning of great enterprises.

— Demosthenes
(384 BC - 322 BC)
CHF International believes that ordinary people can accomplish extraordinary things if given the opportunity. We believe this because we see it happen every day in the thousands of communities in which we work worldwide. Everyone, regardless of nationality, gender, religion or birthplace deserves the opportunity to participate as an active member in the building of our global society.

When poverty and lack of opportunity are left too long unaddressed, hopelessness and restlessness can result in conflict as people turn to violence to make their voices heard. Today, more than ever, we must recognize how fragile global stability is and accept our responsibility to act proactively and immediately to address issues and concerns that could lead to future conflict. We should not wait for crisis, natural or man-made, before moving to make a difference that can change and save the lives of our fellow humans around the globe.

CHF International programs alleviate suffering, foster understanding and cooperation, and provide the opportunity for individuals around the world to seize control of their own lives and realize their dreams. With the help of individual contributions, corporate sponsorships and foundation support, CHF International and the communities with which we work continue to build a more equitable, stable world full of possibility and promise.
Worldwide Sponsors

CHF International wishes to recognize the generosity of our individual, corporate, and foundation partners. We gratefully acknowledge their contributions in 2003 that enable CHF International to continue giving vulnerable populations a voice and an active role in the development of their world.

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VISITING INTERNATIONAL PROFESSIONALS (VIPS)

Our work is enhanced by the commitment and expertise our volunteers bring to our overseas programs. We would like to thank the following VIP participants for their support in 2003:

Merle Borchers  
Mary Alex Dundics  
Cindy Fang  
James Glantz  
Eric Guetschoff  
Gordon Harris  
Dan Krotz  
Oren Murphy  
Peter Ray  
Kosovo  
USA/HQ  
USA/HQ  
USA/HQ  
Philippines  
Croatia/HQ  
Kosovo  
Uzbekistan  

Visiting International Professionals and their counterparts in the field frequently find their assignments mutually beneficial. For example, in 2003, CHF International fielded Eric Guetschoff as a VIP in the Philippines for the second time. Among other assignments, Eric recommended economically sustainable strategies for two lending programs of the Philippine National Confederation of Cooperatives. Eric worked with staff to review current procedures, looking for ways to increase resources and enhance the services offered.

Eric said, “I became invigorated by the field work and the practical aspects of my assignments.” He then used the experience as background to pursue a Masters of Business Administration program at Yale University.

Lourdes Hernandez, Deputy CEO for the Confederation, called the information that Mr. Guetschoff shared with them a “treasure trove” that is helping them quickly reach goals outlined in their seven year plan.

HOW TO GET INVOLVED

Join Our Team
Help us build a better world!

Corporations, foundations and individuals can support our work through:

• Corporate sponsorship packages;
• Programmatic and operational grants;
• Cash and in-kind donations;
• Overseas and domestic volunteer positions.

Contact our Resource Development department for details, at 301-587-4700.

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Newmont Mining Corporation  
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Outboard Marine Corporation  
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Prema, S.A. de C.V.  
Productos Tecnologicos  
Quatt Associates  
S-Mart grocery stores  
Sensunapan, S.A. de C.V.  
Shell Oil Company  
Solloway & Associates  
Union of Fertilizer Industries  
University of Boulder  
Ventera Corporation  
Yanacocha Mining Company  
The World Bank

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Community of Madrid  
Cooperative Development Foundation  
Cummins Engine Foundation  
Eaton Corporation  
Eaton Charitable Fund  
Fannie Mae Foundation  
Ford Foundation
A $200,000 donation provides housing finance for 8,000 people in Mexico.

Alcoa Foundation Supports CHF International to Assist Families

The Alcoa donation allowed CHF International and local partner Foundation for Progressive Housing (FVP) to establish a new office in Ciudad Acuna, Mexico. The donation of $200,000 supports Alcoa's objective of Safe & Healthy Families and Children. CHF International anticipates that over the next five years, more than 8,000 people will benefit from the program through more than $3 million in home improvement financing. Safety and health issues are critical due to an overwhelming migration to work in assembly plants (maquiladoras) situated along the US-Mexico border. As a result, many families live in shanties made from pallets and cardboard. The CHF International Home Improvement Loan Program allows people to build a safer, healthier and more dignified homes. This is the third city along the US/Mexico border where CHF International has implemented the program with local partners and hopes to consolidate this initiative while exploring opportunities to replicate this internationally recognized program.

InterAmerican Foundation
Johnson & Johnson Corporation
MacArthur Foundation/OPG
Rural Housing Loan Fund (RHLF), South Africa
World Education, South Africa

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FONAPAZ
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Guatemalan National Fund for the Peace Accords
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Honduras Secretariat of Health International Organization for Migration (IOM)
Nelson Mandela Metropolitan Municipality (NMMM), South Africa
Netherlands Development Organization (SNV)
Salvadoran National Investment Fund for Local Development (FISDL)
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