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Route. In this context, women predominate in organization and leadership and, reportedly, outnumber men in the vast majority of these community and neighborhood NGOs.

Within this context, some key conclusions can be drawn:

- With adequate support, women can rise from humility and exploitation to confidence and leadership. It therefore follows that to be effective, programs should strengthen support systems for women in these contexts. It is equally important to note that in Colombia, programs that have been aimed exclusively at women are perceived as threatening to family unity, as women leaders often have to make a choice between their responsibilities to their family and to their leadership roles. Project designs should be carefully considered in this light.
- Among the vulnerable population consisting largely of displaced persons the focus of the CHF/Colombia program both men and women have suffered greatly, and the loss of family unity due to violence has a significant impact on all concerned. In most cases, the women operating the NGOs that assist other women lament that they cannot reach out to both men and women together. They claim their resources are too limited to work with and encourage the traumatized men, although they readily agree that doing so would very likely reduce the men's hostilities and resentments, and thereby make it easier for the women to live with them. Among the many donors and NGOs in Europe and America lending modest support to the agencies working on behalf of women and promoting women's leadership, some should consider targeting appropriate interventions that help men overcome their traumas as well.
- The short-term projects that aim to help families under duress in Colombia do encourage the participation of both genders and of youth. They do not and, arguably, should not undermine traditional male leadership norms. The goal is to produce male leadership that is more open and willing to see women as close partners. However, there are no follow up studies to ascertain whether this is occurring. The interventions need to continue over a longer period of time than is presently the case, and to be coordinated with income generation support for the affected families.
- CHF support to youth and women in Soacha and Cali is important in the current context. The
 program models are participatory and inclusive and aimed at providing opportunities to
 marginal groups in society—IDPs and Afro-Colombians in these cases. The projects, however,
 are small and short term.

> Iraq

The hoped-for democratic consolidation following the overthrow of President Saddam Hussein has not taken place and instead, Iraq has been subject to civil strife and insurgent violence. While some regions are more affected than others (the Kurdish area being the least troubled), threats and assassinations occur everywhere, and nobody feels secure. Particularly in the conservative Shi'a areas where the interviews for this project were conducted, religious leaders have reduced secular political activity in favor of religious observance, and have limited women's access to economic opportunities and social institutions. While society as a whole suffers from very high rates of unemployment, women have even fewer economic outlets than men.

Through the USAID-funded Iraq Community Action Program (ICAP), CHF has created or partially supported a number of women's organizations, cooperatives and income generation projects designed to improve opportunities for women. These groups are staffed by local women who, as a result, are acquiring leadership skills and are, in turn, able to train other women in organizational and technical areas. CHF has established Community Action Groups (CAGs) in Iraq, which are democratically selected community associations that meet to plan and implement projects related to common social or economic interests. Women are actively encouraged to join, with the understanding that men and women will not necessarily meet together, but must still coordinate with each other on decisions. The CHF practice of

imposing a 30 percent quota for female participation in the CAGs is gradually being put into effect over the next three years.

The CHF team in Iraq employed an independent local consultant to conduct the interviews, using the same or similar question profiles to those used in Serbia and Colombia. She conducted interviews with directors and administrators of organizations addressing women's needs and issues in Hilla, Karbala, and Najaf. The association leaders identified participants and beneficiaries for separate interviews. It should be noted that the three locations are not fully representative of the country as a whole. The last two are particularly conservative, religious Shi'a cities where women's lives are somewhat more dominated by religious norms than elsewhere. Interviews needed to be organized with care to avoid endangering either interviewee or interviewer.

The present conflict, coming soon after the disastrous Iran-Iraq war during the 1980s, has created a very large number of widows and disabled men, often leaving extended families with a single breadwinner. Women are seriously disadvantaged because their educational achievements are lower than men and their economic opportunities are likely to be limited to traditional activities and, to a small extent, government work.

In past decades, from the 1960s to 1980s, Iraqi women in cities achieved political visibility in government and public service positions. As conservative religious leaders have replaced secular leadership, opportunities for women in the public sphere have declined. Insurgents and religious militia have threatened and assassinated both male and female Iraqi leaders. Understandably, few aspire to high visibility. To ensure representation for women in



The more traditional and patriarchal cultural norms in Iraq mean that CHF's civil society and community development program must make particular efforts to reach out to women using both innovative and traditional means.

the National Assembly, the Independent Electoral Commission of Iraq passed rules in 2005 requiring that every third position on electoral lists contain the name of a woman, with the intention of assuring that the resulting Assembly is 25 percent female. There are also still women exercising their professions and serving in public ministries. It is significant that a growing number of the women recently elected or appointed to public office are there as members of the conservative religious parties and neither consider themselves nor are considered by others to be independent.

Ongoing violence, combined with religious and traditional constraints, restrict freedom of movement and association for the female population, and limit the possibilities for economic leadership. Women's groups, like those supported by CHF, however, have appeared throughout the country and have concretely contributed to women's welfare. In these spaces women can access information, provide mutual support, and initiate income-generating opportunities. It is apparently helpful, and at times necessary, to find religiously based reasons to attract women to these organization's activities.

The key recommendations drawn from the context of the covered region of Iraq include:

• While economic opportunities for women are limited, they are clearly concentrated in specific sectors: in the rural areas, women traditionally work in agriculture and animal husbandry, while in a few urban areas, women can find a place in government work or the private sector. Focusing on these key sectors could help women identify and leverage leadership opportunities. A prototypical example comes from the 1970s and the creation of a female farm in Iraq that was run by women only. In tandem with economic opportunities, programs should consider daycare services and kindergarten facilities to help women keep working despite their traditional family obligations.

- Providing **ongoing educational opportunities** for women is critical to providing them with the skills, confidence, and experience they need to effectively take on leadership roles in society.
- The younger generation should particularly be targeted by campaigns about women's rights and roles in the public sphere. To overcome cultural barriers, the use of Qur'anic verses and examples of women leaders from Islamic history can be helpful. However, while religious symbolism and ceremonies can be used to attract participation, these ideas should not be regressive or radical. Instead, they should help to increase the chances that women will serve as leaders in a new Iraq.
- Although there are disadvantages to it, using **quotas** for women in leading positions in the government, service, and education sectors may be the *sine qua non* for providing women with opportunities to assume leadership positions.
- Exchange of experiences between women in leadership positions in Iraq and women from other countries might also be helpful in building on their knowledge base and experiences.

> Serbia

Serbia has been experiencing major political, economic and geographic transformations since 2001. most of what today is Serbia proper escaped the direct experience of conflict, the entire country was significantly affected by it. The end of violent conflict in the region brought about a push for democratization, open markets, and referendums on self-determination. There is a new openness in Serbia, which CHF and other international and local NGOs are harnessing to give women the necessary tools to claim leadership positions. At the same time, there has been a serious economic downturn, and a loss of national confidence. As neighboring countries prepare for entry into the European Union, the once politically and economically strong Serbian state - formerly part of Yugoslavia – is increasingly isolated. The southern and eastern parts of the country where CHF is operating are among the least prosperous. Nevertheless, the population is well-educated, open to democratic reform, and moving toward greater civil society participation in governance.



The Kick Start Program in Serbia has given women the funds they need to acquire assets for their small businesses, as well as training in business management to strengthen their entrepreneurship skills.

CHF has had extensive involvement in economic and social development in Serbian municipalities in the south and east, where it operates in partnership with USAID. CHF/Serbia is currently implementing its Community Revitalization through Democratic Action (CRDA) program, which concentrates its efforts on local economic and social development. The primary components of CHF's CRDA program are:

- The establishment of Community Development Councils (CDCs) composed of 10-15 democratically elected members;
- The creation of Enabling Economic Environment Working Groups (EEE WGs) composed of approximately 20 elected members;
- Kick Start Program (KSP) grants, and;
- Sustainable Business Development (SBD) investments.

The CDCs and EEE WGs are community-level components that are designed to promote community participation and entrepreneurship in order to bolster local development. The CDC is responsible for identifying the main developmental needs of the village, and, with the help of CHF staff, for developing, proposing and implementing infrastructure projects. Similarly, the EEE WG provides a forum in which municipality and community business leaders may interface to discuss ways to improve the local economy. In order to promote female participation in these groups, CHF requires that at least 30 percent of the members of CDCs and EEE WGs must be female.

CHF's KSP grants and SBD investments are initiatives to benefit individual entrepreneurs. While women are not especially targeted in these programs, researchers interviewed a number of women who have benefited from the KSP and SBD programs. Of the three countries included in the research, Serbia was the case that most clearly focused on CHF methods for participatory community development and the impact of these methods on women's participation and leadership.³

The CHF office in Belgrade, in collaboration with the regional field offices, selected interviewees from a range of projects, including projects in all the above listed categories, for the research mission to meet. The majority were female, but several men were also interviewed, especially those who were CDC members. The interviewees, by and large, were educated, sometimes very well educated, and had prior labor experience. Since the region suffered a serious economic decline when state-owned factories closed, and former employees of these factories were among the primary beneficiaries of CHF projects, the sample also incorporated these affected populations, which include ethnic Albanians and less educated women.

The conflict to which Serbia was a party did not take place in Serbia itself, with the exception of the bombing of Belgrade. Nevertheless, there has been a significant displacement of ethnic Serbs and others from Croatia, Kosovo and Bosnia to Serbia proper, including the areas visited. Of these, the newly arrived Roma are in the most precarious situation. The ethnic Albanians living near Kosovo have divided loyalties in the current context, prior to the resolution of the status of Kosovo. The greatest problems facing the residents of the area visited are economic. Unemployment is very high and wages are low for those who are employed. The "downward mobility" they have endured has lowered morale and initiative in the general population. In any event, notions of entrepreneurship and individual initiative are new concepts, introduced with the transition to a market economy, and unfamiliar to Serbians raised in the former regime in which the state and state-owned enterprises took care of economic needs and services.

Women elected to the community organizations noted above were respected and seen as potential community leaders prior to election but, by and large, had not been given opportunities to exercise their organizational skills. The members of the CDCs worked closely with, and often went on to work with the municipal planning councils known as MZs. While, as described in the Findings section of this report, interviewees held neither political parties nor legislative bodies in high esteem, the CDCs did serve as a training ground for political leadership, the results of which are likely to become more visible in the future. Several women claimed they had begun their political activism through the reform movements that sprang up in the country in opposition to the Milošević presidency.

In terms of the individual grants CHF has given to entrepreneurs, the projects are small and somewhat fragile due to the difficult economic context. As a follow-up evaluation has not been conducted, there is no solid data on sustainability. The political and economic advances of Serbian women are less pronounced among the ethnic minorities, Albanian and especially Roma.

The transition from a socialist to capitalist economy opened the way for the creation of a multitude of NGOs and advocacy groups. This in turn provided a new field of activity in which women were welcome, and which they have since embraced.

Some of the more specific findings and recommendations in this context include:

• The requirement that 30 percent of CDC and EEE WG members be women has had a positive impact in promoting gender equity and seems to contribute to women's increased leadership. Establishing a floor on women's participation appears to be a necessary although not sufficient strategy to achieve gender equity in Serbia. Although the women interviewed were dynamic and often came to their present roles on the basis of former activities, they nevertheless credited the CHF methodology and support. Researchers heard repeatedly that it would have been unlikely that as many CDC members, EEE WG members or recipients of grants would have

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³ For a more detailed description of CHF's programs in Serbia, please refer to Annex II.

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been women in the absence of the policy framework that required a minimum level of female participation.

- The need and impact for the 30 percent rule varied by three major factors: the educational level of the community members, whether communities were urban or rural in composition, and to which ethnic group the women belonged. Not surprisingly, women in urban areas and professional women tended to feel more confident in their ability to access resources and participate in decision-making than women in rural areas and those with more limited educational opportunities. Ethnic Serbian women were also more familiar with outside employment and professional activities than Albanian and Roma women. Educational opportunities for Albanian and Roma women were more limited, and community attitudes discouraged initiative among females. The researchers frequently heard that poor levels of education, combined with a lack of confidence in their own abilities, impeded women's leadership potential.
- The presence of women on the CDCs and EEE WGs has been beneficial not only for enhancing gender equity concerns; it has also been useful in **bringing substantive attention to a range of issues that may not have been considered without female participation.** Female CDC members tend to propose projects that are easier to implement and that involve the improvement of education and healthcare in addition to community development needs. For example, in one CDC women members without the help or persuasion of CHF staff suggested building a kindergarten and a garbage dump.
- The success of CHF support to these municipal level entities, as well as to NGOs, is very much a factor of the policy of providing **training and accompaniment for both men and women** throughout the process. People learn how to identify projects, to elaborate funding proposals and implement them. These skills endure and enhance the social capital in the community.
- The forms of collaboration established in most cases between the CDCs and the government MZs are important factors in the sustainability of achievements of the former. This model should be encouraged in municipal level projects where possible.

Common Perceptions, Common Obstacles, Common Goals

Defining Leadership as Service to the Community

When asked for their views on leadership, interviewees in the three otherwise diverse countries expressed similar viewpoints, equating leadership with service to their communities and rights:

Serbia: (From interviews)

- "Leaders in general can be defined by their good ideas and credibility. Leaders are innovative, they share their ideas, and they are the ones people trust."
- An effective female leader was described in comparison to a male leader as having: persistence, the ability to communicate, and realistic goals.

Iraq (From interviews)

• In Iraq, successful leadership means being able to achieve a positive change in the community or environment a women or a man is in. Female leaders normally work in areas related to politics, human rights, or leadership in a particular environment like the office. Very rarely do women take the lead in business. It was noticed that female leaders in organizations that are concerned with women's rights tend to mentor other women on mission related issues.

Colombia:

"To be a leader, or a democratic leader, is to promote and form teams, to guide and propose, and not to impose one's own proposals. The leader shares and transmits experience and knowledge; contributes to the process of defining goals, processes, rules of the game; gathers opinions...; he or she delegates, acts on the basis of what has been agreed by those who support him or