

FALL 2007

# IRACQ

PRTs

## Provincial Reconstruction Teams

Training Provincial and  
Local Governments

Fostering Economic  
Development

Promoting  
Reconciliation

U.S. Agency for International Development

“Much of the progress we are seeing is the result of the work of our Provincial Reconstruction Teams. These teams bring together military and civilian experts to help local Iraqi communities pursue reconciliation, strengthen moderates, and speed the transition to Iraqi self-reliance.”

President George W. Bush  
June 28, 2007

“The logic behind PRTs is simple: Success in Iraq relies on more than military efforts; it requires robust political and economic progress. Our military operations must be fully supported and integrated with our civilian and diplomatic efforts across the entire U.S. government to help Iraqis clear, hold, and build throughout all of Iraq.”

Secretary of State Condoleezza Rice  
January 11, 2007





CDR KEVIN ANDERSON / PRT

## Anbar Province SECURITY MEANS BUSINESS

The market in Ramadi is busy in August after fighting died down and U.S. aid teams helped clear rubble.  
Page 17

### Overview

**PRTs Rebuild Iraq:** Civilian-military aid workers of the Provincial Reconstruction Teams (PRTs) repair cities and train Iraqi government officials. . . . . 2

**Iraqi Opinions:** Most Iraqis say lives better under current government, polls show . . . . . 3

**What Are PRTs?** The 25 PRTs in Iraq are a new hybrid of civilian and military aid experts working despite security problems to deliver development and reconstruction aid. . . . . 4

### Local Governance

**Training Local Councils:** Grassroots governing bodies formed in cities, towns and neighborhoods are supported and trained by PRTs. . . . . 6

**Rebuilding Civil Service:** After years of decay, thousands of government officials learn modern management skills. . . . . 7

**Provinces Tackle Reconstruction:** Officials learn financial skills needed to tackle the repair of roads, water systems, and schools . . . . . 8

**Silent Ceramics Factory:** The Ramadi PRT is working to fire up the state ceramics factory and hire thousands to produce tiles and sinks . . . . . 8

**COVER PHOTO:** An Iraqi woman shops for gold earrings in the Abu Cheer neighborhood of Baghdad in July 2007, six months after the market was hit by a mortar attack.

PHOTO: LOAY HAMEED / AP

**Mapping Project:** Basrah's new mapping system helps the city track and repair its water and sewer lines . . . . . 9

### Community Action

**Grassroots Support:** Locally-designed projects find wide acceptance among Iraqis for development activities . . . . . 10

**Community Hall:** In Koya near Erbil, a new community hall serves a women's aid group and disabled persons' association. . . . 11

**Democracy Training:** After attacks made work in central Iraq unsafe, the National Democratic Institute shifted its classes on politics, communications and government to Erbil . . . . . 11

### Economic Growth

**Microfinance Fuels Growth:** Providing credit to small businesses has sparked a revival of markets in some cities and towns . . . . . 12

**Electric Shop:** An Erbil shopkeeper was able to buy stock and expand business with two small loans . . . . . 13

**Islamic Loans:** After three Imams decreed that a U.S. small loan system met Islamic laws, borrowers in Al Qaim near Syria lined up for business loans . . . . . 14

**Baghdad Shops:** More than a dozen small shops and restaurants in the historic Abu Nawaz area of the city used small grants to restart their businesses . . . . . 15

### Community Stabilization

**70,000 Jobs:** Creating jobs for Iraqis helps spark the economy and also pulls young men away from the insurgency and terrorism . . . . 16



IPD

**Ramadi Peace:** Months after it was called the most violent city in the world, Ramadi is being restored as tribal leaders work with U.S. military and civilians. . . . . 17

**Ten Major Achievements:** Major accomplishments of the Iraqi people and their new government along with U.S.-PRT assistance in the past year. . . . **back cover**



AP



# Civilian-Military PRTs Aid Iraq Rebuilding

Aid experts team up with U.S. troops to assist Iraq's local and national governments as they try to provide services and restore the economy.

Baghdad, Iraq

The civilian U.S. aid workers who recently walked through this city's ancient streets to give small loans to Ibrahim Jabbar and his neighbors to restart their shops and cafes off Abu Nawaz Street did so alongside U.S. troops.

When civilian U.S. aid experts set out in Erbil, Ramadi, Hillah and other cities across Iraq to train government workers, fix electricity, improve water or set up jobs for youth, they wear armored vests and work with American soldiers.

The partnership between the U.S. military and civilian aid teams from the U.S. Agency for International Development (USAID), State Department and other agencies such as the Agriculture Department, has turned out to be an effective way to help Iraqis get back on their feet.

Aid workers used to go most anywhere to assist during conflict, floods, epidemics, drought and other humanitarian crises. The Red Cross, CARE and the United Nations were seen as neutrals whose job was to eliminate poverty and suffering.

Terrorists in Iraq and Afghanistan have changed that perception. They kidnapped and then executed Margaret Hassan who directed CARE's Iraq office for nearly 30 years. Gunmen massacred five Doctors Without Borders volunteers in Afghanistan. Soon, many felt less safe and some aid groups pulled out completely.

The response to these attacks was the creation in Afghanistan in 2004 of the first Provincial Reconstruction Teams (PRTs). These teams consisted of two or three civilian aid experts as the core of a small military base. Traveling together, the civilian aid workers and soldiers used armed convoys to get to neighborhoods, villages, and rural areas where they worked with the local citizens to build schools, irrigation canals, clinics, roads and other development projects.

In Iraq, the PRT model widened to include up to 70 civilian and military civil affairs specialists with expertise in government, engineering and other non-military fields. Teams include Iraqi experts in education, government, language and other areas.

Today, there are 25 PRTs in Iraq and they are rapidly growing and increasing their activities. Some are embedded inside military bases and, while led by a State Department officer and a USAID official, include mainly military troops.

In Erbil, the PRT is helping women's groups organize and choose the kinds of



training they want: literacy, government, leadership, sewing and other activities.

In Ramadi, which in January was the most violent city in the world according to a CIA estimate, tribal leaders turned against Al Qaeda this spring and invited the PRT to help them rebuild the city. The team handed out small loans to businesses, paid youths to clean up rubble and worked to re-start the massive state-owned ceramic factory which once employed thousands.

Since unemployment among young people is believed to make them vulnerable to being hired by militias, PRTs in Baghdad and elsewhere in Iraq have created 70,000 jobs clearing rubble, painting, improving irrigation and organizing soccer leagues.

The amount of funds the PRTs are spending is beginning to add up: more than \$500 million so far this year.

"USAID (staffers) are the people who are really going to change something in the government with training programs," said the senior advisor to the deputy prime minister of Iraq.

"You faced a lot and made some mistakes but you have got the love of the Iraqi people." ■



**BAGHDAD CAFÉ:** Elderly men in the ancient Abu Nawaz district sit as shops and streets are restored with PRT grants.





**STREET TALK:** The leader of the Baghdad PRT, Andrew Passen of the State Department, chats with a local businessman in the historic Abu Nawaz area as part of efforts to help the local shops reopen and improve their services.

BEN BARBER / USAID

## As the Iraqis see it . . .

A public opinion poll in April 2007—one of the most violent months since the end of the initial conflict in 2003—revealed that Iraqis still preferred Al-Maliki's leadership by two-to-one to that of Saddam Hussein's regime.

A majority of **51 percent** said their lives were better under the current government; only 23 percent preferred life under Saddam Hussein. In Baghdad those preferring Prime Minister Nouri Al-Maliki increased from 49 percent to 54 percent from a poll conducted a month earlier.

The poll also revealed that despite the rising number of civilian deaths as a result of militia activity, only 21 percent would concede that their

country is actually in a state of civil war. This has fallen from the 27 percent recorded in the previous poll that was released to coincide with the fourth anniversary of the 2003 start of the conflict. Those saying that "Iraq is close to a state of civil war, but not in one yet" increased from 22 percent to 26 percent.

Opinions are almost evenly divided on the effectiveness of the Al-Maliki government in improving security—46 percent believing government leaders are being effective against 43 percent who say they are ineffective.

**"Last September there were 15, 20 car bombs a day in Baghdad. Now we don't have any, or, at most, one a day. Kidnapping and targeted killings are reduced greatly."**

Dr. Abdel Latif Rashid, Minister of Water Resources

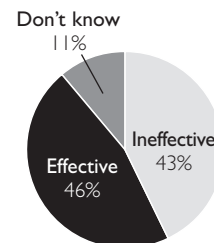
One area where opinions are more united is in the belief that the government is not doing enough to tackle corruption. While one in three (34 percent) feel the government is being effective, the same proportion feel they are not effective (34 percent).

Finally, on a more personal note, what have Iraqi adults actually gained from this whole episode? **Just over one in four (28 percent) Iraqi households believe that over the last 12 months the financial position of their household has gotten better.** Among

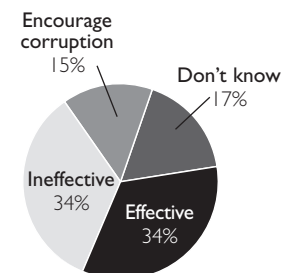
the Shia population this actually increases to 36 percent.

The poll was conducted by Opinion Research Business, a member of the British Polling Council, using face-to-face interviews with a nationally representative sample of 5,019 adults aged 18 and older in all 18 of Iraq's provinces. Interviews were conducted from April 13-25, 2007, using multi-stage random probability sampling, and have a standard margin of error on the sample size of +1.4 percent. Full results and data tabulations can be obtained at [www.opinion.co.uk/who-we-are.aspx](http://www.opinion.co.uk/who-we-are.aspx).

### Effectiveness of the Al-Maliki government in improving the security situation:



### Effectiveness of government in tackling corruption:



Source: Opinion Research Business [www.opinion.co.uk](http://www.opinion.co.uk)

# What are PRTs?

Provincial Reconstruction Teams, or PRTs, empower moderates in local governments, businesses, and civil society in order to hasten the transition to Iraqi self-sufficiency.

There are 25 PRTs in Iraq, each comprised of U.S. civilian and military personnel and local Iraqi staff. These teams bring together civilian and military experts and resources to help Iraqi communities take up the task of rebuilding Iraq. That means clean water, functioning utilities, safe recreational facilities and competent administrators who can run their towns and cities. PRTs are among the most effective tools in the U.S. effort to achieve a stabilized, self-sustaining Iraq. Today, these teams are:

- **Building Provincial Capacity.** PRTs assist provincial, municipal and local officials to interact effectively with the central government and local citizenry; to unlock Iraqi funds that can cover the costs of delivering essential services; and to promote increased self-reliance.
- **Fostering Economic Development.** PRTs are targeting micro-loans, grants and other kinds of assistance to individuals who will create small businesses and generate jobs. PRTs are also helping build capacity by focusing on short term economic stimuli and long term planning.
- **Strengthening Rule of Law.** PRTs are working to improve the Iraqi legal system by strengthening criminal courts, improving prison standards and protecting judges so they feel safe to make impartial rulings.
- **Promoting Reconciliation.** PRTs are fostering improved communication and cooperation across Iraqi society to facilitate dialogue and the equitable use of Iraqi resources for the benefit of all Iraqi people.



BEN BARBER / USAID

**CIVILIAN-MILITARY:** A U.S. soldier chats with the leader of the Baghdad PRT Andrew Passen on a visit to the Abu Nawaz district of the city where many small business loans are sparking a rebirth of commerce.

## IRAQ PRT LOCATIONS

All Iraqi provinces are served by Provincial Reconstruction Teams, which now number 25. Each team is a hybrid civilian-military force working to establish provincial governments and teach their leaders ways to govern transparently and effectively, promote economic development and respond to the basic needs of their constituents. There are 10 full-size PRTs, five smaller teams and 10 teams embedded within military brigades.

S Y R I A

J O R D A N

### Key to Map

- ◆ Coalition PRT
- US PRT
- US embedded PRT

S A





# Local Iraqi Governing Councils Get a Hand from PRTs

Power to the people: town, city and regional leaders learn to run their own communities.

If it were just about anywhere else, a day-long seminar on strengthening public participation in local government would not likely have attracted more than 250 civic leaders, subdistrict council members, non-government organizations (NGO) representatives, university professors and others.

But, in Iraq, where independent local governance and civil society organizations were all but silenced when Saddam Hussein and his Ba'ath Party ruled the country, events like this are a draw.

The February 2007 conference in Babil, which was organized by USAID, is but one sign of the shift of power from the capital down to the grassroots—small cities, towns, villages and neighborhoods. These efforts, in turn, are giving Iraqis the responsibility of handling their own affairs. A key element of U.S. assistance in the country is helping Iraqis make decisions that address the communities in which they live.

Provincial Reconstruction Teams are working through USAID's Local Governance Program to help democratic reforms take root in the provinces.

One of the longest running programs by USAID in Iraq, the governance pro-

U.S. EMBASSY BAGHDAD



**NINAWA MEETING:** The leaders of Ninawa Province meet with PRT officials to discuss reconstruction programs.

gram began in April 2003 and expanded in May 2005 to accommodate training for Iraqis newly elected to provincial councils that year.

In the last four years, Iraqis have established more than 700 local government councils throughout the country. An in-country team of nearly 3,000 Iraqis and more than 220 international development specialists have worked throughout Iraq's 18 provinces on a wide range of priorities selected by the people who live there.

"Iraq has a long history of centralized governance; however, the greatest constraint on effective provincial and local

government is not cultural, but technical," explained Lewis Tatem, a member of USAID's PRT in North Babil. "USAID works with professionals from all levels of provincial, municipal, and local government as well as community leaders to provide them with the technical skills necessary to transition governance in Iraq to become more effective and responsive to the needs of citizens."

Today, council leaders are making laws and are working to restore basic services to the communities they represent. And, government officials are learning one of the quintessential hallmarks of operating in a

PAUL BLACK / RTI



**NATIONAL CONFERENCE:** Provincial council members and governors from across Iraq meet at Lake Dokan during the first National Conference on Accelerated Reconstruction and Regional Development Funds.





**SUPPLYING COUNCILS:** Office supplies unloaded in Hillah.

## Training the Civil Service is Beginning to Build Good Government

KARRADA, Iraq—The minister of water sits in his home in this Baghdad neighborhood and recalls how well Iraqis used to be educated and trained in the past—and how much they need help to get back that reputation.

He is one of dozens of senior Iraqi leaders working with U.S. aid teams to train the government staff in everything from accounting to communications to computers—in a program called Tatweer which means development.

“Tatweer is quite useful—it’s very important to Iraq’s leaders—we have a huge gap,” said Minister Abdul Latif Rashid.

In the 1950s Iraq had good universities and sent many students to study in Britain and Lebanon, building up a skilled civil service, Rashid recalled. “Our administrators planned ahead—even the projects we implement now were planned back then in the 1940s and 50s—irrigation, agriculture, water management. But the start of the Iran-Iraq War in 1980 stopped everything.” In addition, Iraq was centralized and private enterprise was not allowed to grow—“almost everyone relied on the state,” said Rashid.

Now only older government officials know how to properly do their jobs, and yet, even they are decades behind the rest of the world in terms of computers and modern systems.

The massive Tatweer program funded by USAID is trying to change that with training courses for government officials, scholarships to study abroad and advisors helping ministries modernize and acquire new technologies.

While central Iraqi ministries get help in Baghdad, the provincial governments in Erbil, Ramadi, Hillah and elsewhere are getting training through the many PRTs.

Rashid warned “do not rush” moving from centralized state control to local decision-making—because it could be too disruptive.

In a similar vein, the closing of all state firms in the early days of U.S. administration of Iraq has left hundreds of thousands of people unem-

ployed and only now are U.S. aid and military teams working to re-start some of those state firms.

The U.S.-funded Tatweer experts begin their work by “taking a look at our departments,” said a surgeon who is senior advisor to Deputy Prime Minister Salam Al Zuba’ie. “They looked at our equipment, manpower, the type of work—we talked for four hours,” he said in an interview at his office.

Then the aid team selected 100 officials from many ministries and offices and gave them scholarships for training abroad. More than 2,000 other



**WE NEED TRAINING:** Years of neglect plus the regime collapse left the civil service in need of retraining, according to the director of citizens affairs at the Secretariat of the Council of Ministers.

staff went for training in Baghdad.

The Director of Citizens Affairs at the Secretariat of the Council of Ministers, said the Tatweer trainers are especially valuable because they largely speak fluent Arabic and don’t need to work through translators. “Tatweer has a positive attitude—we like them and they like us,” she said.

“Why do we need help?” she asked rhetorically. “There were sanctions since 1991 that stopped expert exchanges with other countries; and then when the previous regime collapsed, all experienced staff left. Some staff left because they were Ba’ath Party members. And some who remain in place are non-functional—they refuse to change to new systems.”

“It is vital for all ministries to get training.”

democracy: responding to their constituents needs, whether that means creating new jobs or expanding access to health care or providing a place for young people to have fun and stay away from trouble.

PRTs work with Iraqi civil society organizations in a similar fashion, focusing on empowering women, youth issues, business development, agriculture and agribusiness and advocacy work for a democratic and tolerant Iraq.

In Babil province, where the USAID civil society classes had high attendance, the PRT in collaboration with a governance program assessed the provincial council’s compliance with parliamentary and Ministry of Finance systems, procedures and guidelines. The programs offer a kind of guarantee that Iraqi local leaders know the ins and outs of governing lawfully, and will be able to keep their municipalities’ finances in order.

The governance program also supports PRTs by:

- Working with national and local governments on policy reform and legislation, such as a local government code;
- Assisting in clarifying and defining the various functions and responsibilities in a decentralized approach to governance; and
- Strengthening the capabilities of provinces and local governments to deliver services.

The bottom up approach to governance seems to be having the greatest impact on everyday Iraqis trying to go about their lives in the midst of conflict.

“It is this kind of activity that provides a level of encouragement that potential shortcomings at the national level may be offset by the affirming activities of state and local governments,” U.S. Ambassador to Iraq Ryan Crocker said in July 2007. “Iraqis at the local level are seeing the results of an improved political and economic process which is critical for a broader national reconciliation.” ■

# Provinces Tackle Reconstruction

## Officials are learning financial skills to fix roads, water, and schools

Iraqi provincial governments are undertaking many of their own reconstruction projects today. Backed by training, technical assistance and logistical support from Provincial Reconstruction Teams, representatives from district and local governments are learning to establish political legitimacy, devise budgets and spending plans, clarify authorities, advocate effectively, and fulfill their duties to Iraqi communities.

As a result, Iraqis are now funding reconstruction projects that tally nearly \$2.5 billion per year.

That money is going for capital improvements such as rehabilitating roads, refurbishing school buildings and upgrading water filtration plants.

Babil Provincial Council members, for example, have become pioneers in using their newly acquired skills to effectively steward public resources—a path unavailable to them when Saddam Hussein was in power and municipalities were governed by decisions made by the central government.

“Babil is the first province that has seriously undertaken the long-term organization of public finance at the provincial level,” says one policy advisor working with USAID to help Iraqis bolster local governance.

Almost half of its capital improvement funds will go to roads and bridges, with the rest divided among education, water, telecommunications and health projects for its nearly 1.4 million residents. Babil

provincial council members have taken care, the advisor noted, to ensure reconstruction and development projects are equitably distributed throughout the province based largely on population.

The development of Provincial Development Strategies across Iraq is helping to drive successes on the local level. These strategies, with a keen focus on provincial needs, reflect the particular concerns of local stakeholders in various communities. Taken as a whole, the strategies also demonstrate a common focus across each province to implement priority reconstruction programs, often in the face of daunting obstacles.

The provinces are outperforming national ministries in spending their budgets on the kinds of capital investments that translate to better essential services for Iraqis.



**BRIDGE PLAY:** Boys jump off a new bridge in Babil Province.

## Restarting Government Ceramics Factory Holds Promise of Jobs

RAMADI, Iraq—In this city of 400,000, the tall, silent smokestacks of the state-run ceramics plant pierce the blue sky. They are a symbol of the potential for industry and employment that is about to be fired up once more.

The ceramics factory produced heavy items such as toilets, sinks and floor tiles. It was built and operated in the decades when central planning and Soviet-style industry dominated the economy. It employed thousands of Iraqis.

When the government of Saddam Hussein collapsed after the U.S. invasion of 2003, the ceramics plant was one of hundreds of government factories that closed down. In the absence of any Iraqi government authority—provincial or national—the plants were looted.

These days, experts from the U.S. Department of Defense and USAID are working with Iraqi government officials to fire up the factory once more. Its heavy products will be competing in the Iraqi marketplace which has been inundated with cheap Chinese and Iranian goods in the past few years.

Now that Ramadi and much of Anbar province have been stabilized as the Sunni sheikhs aligned their tribes

against Al Qaeda and with the United States, reviving state-run industries is seen as a way to employ Iraqis so they will not hire themselves out to terrorist groups which pay people to set bombs.

A U.S. fund of \$50 million to revive state industries is being managed by Paul Brinkley, Deputy Under Secretary of Defense for Business Transformation. Experts at the PRTs are also involved. Early U.S. coalition officials hoped to privatize state firms and develop a market economy but found little enthusiasm. State firms remained shuttered and hundreds of thousands of workers were without jobs.

Current short term reconstruction work by the PRT involves clearing rubble, repairing roads and fixing water and power. But factory jobs, assuming that they can be sustained, will provide income for years and give residents a sense they have something permanent to protect, long after U.S. troops may be withdrawn.

However, another giant factory in Ramadi poses an even greater challenge before it can open its doors: the glass factory. When its fires died down, molten glass congealed inside its pipes. Now engineers are trying to figure out how to remove the solidified glass from the system.



**SCHOOLING GIRLS:** U.S. funds spent by PRTs are helping local and national Iraqi governments deliver services such as this girls school.



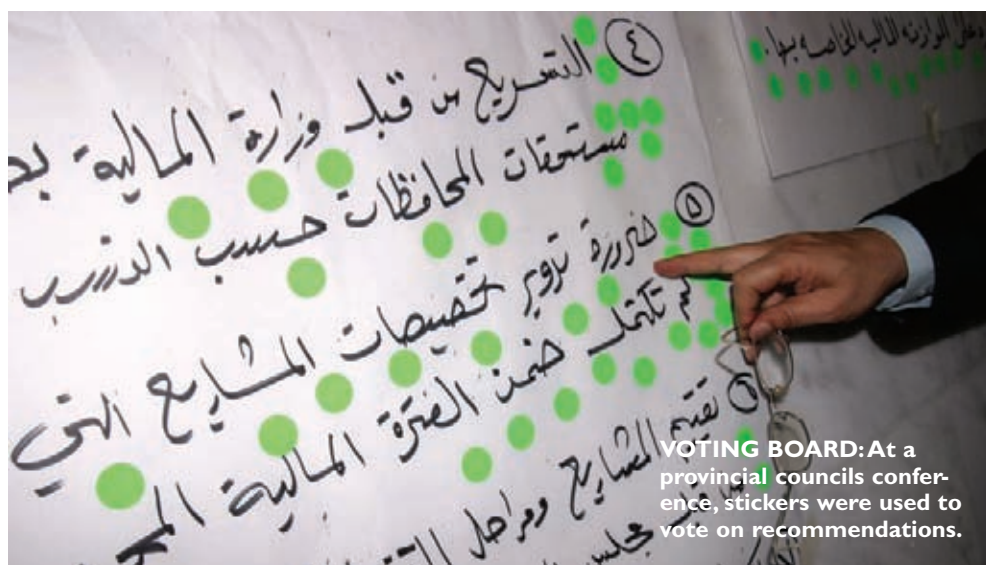
By June 2007, all of the funding designated for capital improvements for 2006—approximately \$2 billion—had been committed by 17 Iraqi provincial administrations. In light of the local government's successes and their continued needs, Iraq's Minister of Finance began releasing 10 percent of the next fiscal year's budget allocation—another \$2 billion—in May 2007. Already, half of that new money has been designated to advance local projects.

The provincial governments' efforts have also prompted the Iraqi central government to provide an additional \$1.3 billion for medium-sized provincial projects out of its Iraq Development Fund.

Several provinces are moving forward, looking for ways to improve their budgeting for the next fiscal year. Already Babil, Karbala, Kirkuk, Najaf, Ninewa and Wasit provincial representatives and members of the Kurdish regional government have met to iron out problems they encountered with the 2006 capital investment funds. Members of the Baghdad provincial, district and sub-district councils also shared lessons learned regarding budget and contracting issues to prepare for the 2007 budget. ■

## Local Governance Results

- Trained provincial councils elected in January 2005 on procedures, functions, ethics, work methods and means to enhance citizen participation; over 87 percent of new members involved in USAID training.
- Trained 2,000 council members (15 percent of whom were women), 28 governors, 42 deputy governors, 420 directors
- Held provincial council workshop concerning federalism and the draft constitution.
- Assisted provincial council committees with the conference "The Roles and Rights of Women in the New Constitution."
- Provided technical assistance in preparing operational budgets and designing audit and financial supervision.
- Provided technical assistance and training on the implementation of infrastructure and service delivery activities through the "Learning by Doing" implementation fund program.
- general and key staff in 380 departments.
- Helped develop a draft Local Governance Code that was agreed to by all 18 governorates.
- Established or rebuilt 16 governorate councils, 96 district councils, 195 city or sub-district councils and 437 neighborhood councils; organized elections for governors, mayors and local councils.



PAUL BLACK / RTI

## Mapping Project Points the Way to Better Service Delivery

Municipal engineers in Basrah can now accurately locate water and sewer lines using a computerized map that was first developed for this southern Iraqi city in January 2006.

Through PRTs, USAID is furnishing computer equipment, scanners and plotters, software, technical assistance and training to Iraqi municipal workers. Local leaders have embraced the new mapping system as one of the ways they can provide improved services to citizens.

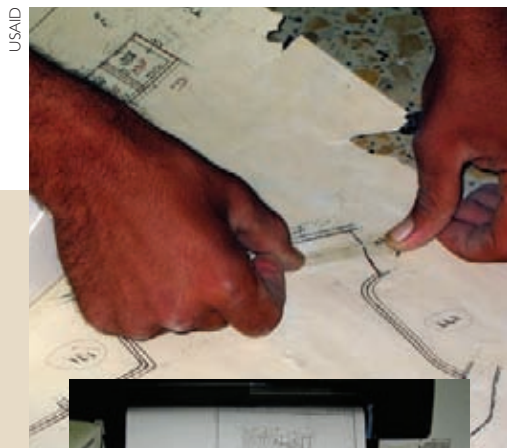
To create the Basrah maps, the mapping project incorporated data from paper and cloth maps that dated from as far back as 1920. The result is maps that show streets and lots, allowing water engineers to estimate the number of users in an area and then determine pipe diameters and water pressure that will best serve customers.

The mapping system's data can be used by a variety of municipal departments to map electrical lines and usage, to plan garbage truck routes and to provide service delivery. It should also aid in future water line repairs, provide for more cost-efficient garbage collection and assist planners in estimating population growth.

USAID is already assisting Iraqi governments in other provincial capitals to map utility service networks, program their operations and maintenance, maintain customer data banks and calculate costs for utility service delivery.

Mapping has started in Dhi Qar, Muthanna, and Maysan provinces. A conference in June 2007 included representatives from Erbil, Dohuk, Sulaymaniyah, Kirkuk and Ninewa provinces. And, plans are also underway for the extension of base mapping in Ramadi and Fallujah in Anbar Province.

Basrah's new, modern mapping system is to be replicated in several provinces.



USAID

USAID

# Grassroots Projects Earn Communities' Support

Projects by local design are encouraging community members to step forward to rebuild and improve their neighborhoods.

A grant from USAID's Community Action Program helped equip and furnish one of the first independent radio stations in Iraq. Its founder calls the station's broadcasts the sound of freedom.

The station in Halabja, a Kurdish town where in 1988 Saddam Hussein used poison gas to kill thousands, is the most popular in the city not because it has the clearest signal, but "because we are independent," says the founder, whose station is devoted to women's programming. "There are no political parties associated with it and no foreign powers guiding or dictating it."

In the last two years, the Community Action Program (CAP) has worked in all 18 Iraqi provinces with a decentralized approach its organizers believe promotes communication and helps to alleviate

long-standing conflicts. At its essence, it is laying the groundwork for Iraqi community groups to form and advocate on their own behalf.

Members of the Provincial Reconstruction Teams tap into the CAP's work in their own efforts to empower Iraqi citizens on the local and regional level.

CAP has trained thousands of men and women to become local leaders. The training stresses consensus-building as a means of creating a strong, democratic culture. CAP, working with NGOs and other partners, also fields trained intermediaries to convene public meetings where representatives work with local community groups to identify and prioritize community needs on small projects. If the need is large, several communities are clustered together for public meetings.

To ensure buy-in, communities are required to contribute between 15 percent and 25 percent of the value of each project. Community action groups certify that projects are completed successfully before final payments are authorized.

The effort has worked in Kirkuk where a PRT-backed initiative helped revitalize the local market. The shop had been a major outdoor public market, but was losing business as it degenerated in a mass of

pot holes and fetid, standing water that attracted bugs and rodents. USAID helped pave the road, install new sidewalks and dig a drainage canal for excess water. The local community contributed more than \$10,000 to the \$60,000 project. For that investment, the market is now awash in fresh fruits and vegetables, meats, entre-



**KURDISH FARMER:** F. Ali, 65, still returns daily to farm his land although Saddam's troops destroyed his village in 1988.

BEN BARBER / USAID

## Erbil Farmers Seek Ownership of Land

ERBIL, Iraq—F. Ali, 65, still wields a shovel to turn the earth and helps run irrigation pumps in his village plot, but the Kurdish farmer hopes for a change.

"We do not own our land," said Ali as he sipped hot black tea.

His farmland was abandoned during Saddam Hussein's Anfal campaign in 1988 when Iraqi troops destroyed 4,500 villages. Since 1991, U.S. jets kept Saddam's troops away from Northern Iraq, so Ali returned each day to farm his fields. But the land remained state property.

In recent weeks, U.S. aid workers helped form a farmers association which is drafting a law to give farmers ownership of their land. "The U.S. has spent its money here for the good of the people—I am a farmer and can tell you," said Ali.

Land ownership will encourage farmers to irrigate and improve their fields; obtain credit for machinery, seed and fertilizer; and leave cinderblock camps to rebuild their villages.

"The Kurdish people are 99 percent grateful and satisfied that the United States ousted Saddam," he said. "Now we can stretch our legs and walk around to the limit that we like."

**SEWING SESSION:** In Erbil Province, a young woman is taking a lesson in tailoring provided by a U.S.-funded program for women.





preneurs selling used clothes and people of all ethnicities and religions shopping at the tables and stalls.

One of CAP's projects in southern Iraq involves a large girl's school—1,190 secondary and intermediate level students attend in two shifts—with an inadequate exercise yard. The athletic committee at the school decided that recreational pursuits—such as sports and the arts—should be as important to the girls as their academic studies. The committee determined to include them in the curriculum and set out transforming the exercise yard.

The project includes building an indoor sports hall and supplying it with equipment. The room will be suitable for basketball, volleyball, handball, racing and gymnastics. As part of the project's action plan, the community will organize two sports tournaments—one in table-tennis and one in gymnastics—that will host five teams from local schools. A team of 10 people with disabilities will also participate.

Other projects throughout the country focus on sewer systems, road repairs, health centers, water resource projects, and electricity service. ■

### Community Action Results

- To date, the U.S. Government has committed over \$276 million to 5,930 projects; while Iraqi communities have contributed more than \$73 million.

- The Community Action Program has established over 1,400 community associations in 18 governorates, creating more than 2 million days of employment and 33,000 long-term jobs.

## Community Hall Meets Needs of Women and Disabled



BEN BARBER / USAID

**MAYORAL APPROVAL:** Kurdo Omer Abdullah, mayor of Koya in the Kurdish region of Iraq, addresses a community meeting on U.S. aid projects.

KOYA, Iraq—The mayor of this Kurdish town of 60,000 people near Erbil, welcomed a visitor in a meeting hall repaired with U.S. aid to help organize and train women and others.

"People are pleased to have these projects—we are well aware the projects are being carried out by the United States," said Mayor Kurdo Omer Abdullah.

The Koya aid project formed an association for the disabled which provided wheelchairs, braces and prostheses; and taught people to organize and express themselves. "This wheelchair changed my life," said one young man. "Without this I could not move around."

"Your projects are tangible and all can see—you renovated this hall, supplied furniture and lights, fans and coolers so we can gather women to raise awareness on raising children," said women's association official Qumri Hama Qadir.

"Many social problems come because there is a mix with peasants from villages. And many girls married old men during the wars and there is a high percentage of them separating." Divorced women rarely remarry in Kurdish society.

The mayor asked USAID officials for nurseries, a kindergarten, a playground and a youth center. She also asked for training and support for the local daily newspaper.

## Group Trains Iraqis for Political Organization

ERBIL, Iraq—From all across Iraq, people are flying to this northern city to learn about democracy, elections, civil society, and governance.

The U.S.-funded National Democratic Institute (NDI) had been teaching these courses across Iraq until insurgents killed a staff member and three bodyguards. So NDI moved to the more peaceful Kurdish region.

"We've trained thousands of Iraqis so far," said the NDI Country Director who is based at the PRT compound here.

The group does not teach what policies to adopt. Instead it teaches how to debate issues and reach agreements peacefully.

For example, in Kirkuk, where ethnic tension is high, NDI gets

representatives from the three main groups to talk about security, services, and education—"we walk through methods of negotiation," said the Director.

NDI also runs focus groups to learn how to prevent the youth from abandoning Iraq for a safer life in Europe.

However, a primary goal is training domestic election monitors. Iraqis come to Erbil for training and then return to Baghdad, Basra and Kirkuk to train others.

"This is a long term project—democracy is not about elections," said the NDI official. "It is about building institutions that sustain over time."

"This is the first time we work in a conflict zone—usually we work in post-conflict," after the fighting

has ended. NDI now faces the same problems of violence and security as other NGOs, USAID and the UN.

"We are encouraged that people still want to learn—it is so easy to say 'there is no point—everyone is shooting—why listen to what the Americans say?'"

"They don't say that. They come here to Erbil and then go to the communities to try and advocate for the issues important to them such as services and education." The trainees back home organize in their apartment block or use the internet and media to organize people around these issues. "Sometimes they go back and say it's too unsafe now but we have the skills and will wait for the right moment," said the official.

# Microfinance, Agriculture Lead Economic Progress in Provinces

PRTs are working to help Iraqi entrepreneurs and farmers grow their businesses into economic engines that can play a role in the country's recovery.

**F**inancing is a critical element in any economy. But before May 2003, there were no formal sources of microfinancing—money Iraqi small businesses need to form and grow.

To remedy this, Provincial Reconstruction Teams are helping Iraqis create and maintain microfinance institutions in all 18 provinces. To augment these teams, PRTs have helped establish five Small Business Development Centers (SBDCs) to provide business skills training to Iraqi entrepreneurs, politicians and others looking to join the economic sector.

PRT leaders say they believe that economic growth is the only long-term source of employment and prosperity for the country.

“Iraqis must ultimately lead these endeavors in order to achieve success,” said John Seong, the director of USAID/Iraq’s Economic Growth and Agriculture Office. “A stable environment, sufficient credit demand, and social trust backed up by training, applying best practices and creating a strong legal foundation are also essential.”

At the microfinance institutions, PRT members have arranged for business development, financial services and business skills training for each institution’s operators and loan officers. More than 50,000 micro-loans—approximately \$1,200 apiece—have been made to 19,000 people, with a combined value of over \$100 mil-

lion, and a re-payment rate of around 96 percent. These institutions typically provide capital to new entrepreneurs who lack access to credit, but want to open a micro-, small-, or medium-sized business. They are focused on poor households in their communities with a special emphasis on serving women.

The SBDCs use a voucher program to help communities transitioning from volatile, insecure conditions. PRTs help coordinate SBDC activities with the business community and local governments to ensure effective impact on the community. And, the centers are being positioned to serve as a lasting resource for their business communities for years to come.

In terms of agriculture, Iraqis are also looking for ways to increase their output, with some estimates showing that this sec-

**PHONE AND FRUIT:**  
A fruit merchant in Erbil chats while watching over his colorful array of fruit and vegetables.

BEN BARBER / USAID





tor will grow to become 15 percent of the country's economy. Currently, it provides one quarter of Iraq's employment and constitutes around 5 percent of the national GDP. However, if fully developed, agriculture has the potential to add two to three times its current contribution to the Iraqi economy and employment situation.

USAID is building on the Agriculture Reconstruction and Development Initiative (ARDI) to mobilize the Inma Agribusiness project, a new initiative to improve both farmer income and provincial economic growth through market-based development.

The Inma Agribusiness project will help Iraqi farmers build provincial economic growth through rapid response activities in priority areas identified in coordination with the military. A small maize activity already has begun in Anbar, and the Inma team is currently in Diyala planning post-conflict assistance with the PRT there.

More activities are set to begin in fall 2007, taking a value-chain approach to increase farmer incomes and agribusiness revenues. In addition, Inma is working to analyze and begin to improve vegetable, fruit, dairy, poultry and feed stock. ■

**More than 50,000 micro-loans have been made to 19,000 small businesses or poor families. The combined value is \$100 million.**



**RICE HARVEST:** Umm Hussein harvests rice on a small farm near Najaf, south of Baghdad, in August.



**GRASS FANS:** In the torpid 106 degree heat of July in Baghdad's Sadr City, a fan merchant depends on his own products to keep cool.

## Micro-Loan Sparks Electric Business

ERBIL, Iraq—The small shop is crammed with light bulbs, fans, switches, cables and other electric goods—much of them bought with loans made by a U.S. aid group seeking to light up the business climate in Iraq.

"I started this electrical shop in 1981, about 25 years ago," said Yassin Ahmed Maulod, as his shy son

Ahmed clung to his hand. But when construction began to boom after the end of the Saddam Hussein regime in 2003, he needed cash to improve his stock and supply the growing market.

A visitor returning to northern Iraq after three years absence notices dozens of neat, high-rise apartment buildings, a new airport terminal with direct flights from Europe, many shops and construction activity—all signaling an economic revival.

The U.S. aid workers in Erbil had advertised in the newspapers that they would be making small loans and grants to businesses so Maulod contacted the team. His first loan was for \$2,500, and after he paid that back in a year he took out a \$5,000 loan.

"I could not get a loan anywhere else," said the shopkeeper.

The difficulty of obtaining credit and banking services is making it hard for many Iraqis, not just the Kurds of the north, to improve their businesses and make a decent living. So aid groups provide not just credit advice, but also advice on accounting, marketing, and purchasing supplies. "They taught me how the system works—how to get the benefit from the business," he said.

The Erbil PRT has \$58 million available for projects in northern Iraq. It was set up in February 2006.

BEN BARBER / USAID



**ELECTRIC SHOP:** The owner of a small shop in Erbil selling light bulbs and other electric supplies has already repaid a \$2,500 loan and is working off a \$5,000 second loan. He stands with his son.

# Islamic Loan System Approved by Clerics in Al Qaim

After Sunni “Awakening” improved security, small loans helped rebuild small businesses.

Al Qaim, Iraq

This small city near the Syrian border was one of the first to benefit from the Sunni “Awakening” movement this year in which tribal leaders rejected Al Qaeda’s “barefoot insurgents” intolerance and violence and sought friendship with U.S. forces.

So U.S. aid teams have rapidly opened a small micro-finance program to provide loans to businesses and create jobs. However they first had to obtain a *fatwa* or Islamic ruling that approved loans without interest.

**Islamic clerics declared the U.S.-funded loan program—by replacing interest with service fees—was *halla*l or permitted to Muslims.**



**WORKING THE LAND:** A team of Iraqi workers heads out to the fields to work.

An unusual problem was faced in this city: orthodox Muslim leaders have long rejected Western-style banking systems that charge interest—they say this is *haram* or forbidden by Islam.

In many countries, alternative Islamic banking systems have been created which do not charge interest. Instead, the bank purchases the home, car, or materials a borrower needs. It gives them to the borrower who must repay the bank over time plus a service charge. The actual cost of the loan is about the same as when interest is charged, but the way it is arranged is seen as *halla*l or permitted by orthodox Muslim clerics.

The Al Qaim loan program went so far as to receive a fatwa saying that the three most prominent clerics in the city declared the U.S.-backed micro-credit program to be permitted by Muslim law.

The program started August 21, 2007 and within a week issued eight loans worth a total of \$20,000. The first went to a cellular phone shop. Since then new loan applications continue to come into the office.

The PRT in a nearby city is supporting the program which was made possible when the mayor of Al Qaim provided a house which the U.S. military repaired. It is now the headquarters of the loan program.

The mayor not only provided the house, he also collected resumes and helped select 12 people to staff the loan program.

Izdiyar, the USAID project running many such programs around Iraq, trained the staff in micro-finance, computers, loan performance and other skills.

At the celebration of the opening of the loan program, a borrower sat at a table together with the mayor, a cleric who signed the fatwa and a leader of the Al Bomahal tribe—one of the two tribes that threw out what they called “the barefoot insurgents.”

Now the microloan program is to move its Islamic loan system to Ramadi and Fallujah, other cities of the largely-Sunni Anbar province.

**CITY CAFE:** One of Baghdad’s best known restaurants along Abu Nawaz Street, facing the Tigris River, gets a fresh coat of paint under a USAID small grant program in August 2007.

## Economic Growth Results

- Established a modernized business registry with more than 37,000 listings.
- Established 72 demonstration farms in the marshes, introducing new crops and improved management practices for sorghum, wheat, barley and broad beans.
- Created microfinance lending opportunities in all 18 governorates. U.S.-supported loan portfolio now consists of 20,000 outstanding loans totaling more than \$29 million.
- Established eight date palm nurseries with a combined 4,500 trees and a 90 percent survival rate.
- Supported the Iraqi Company for Bank Guarantees and helped it establish five small business development centers to support local companies.
- Repaired nearly 2,500 tractors for use in agricultural production.
- Established 30 alfalfa farms in the marshes to provide livestock feed.
- Rehabilitated 68 veterinary clinics that serve almost 5 million animals and 135,000 animal breeders.
- Surveyed animal diseases and treated more than 14,000 cases of illness.
- Augmented other agriculture assistance with various programs, including a vaccination effort against brucellosis for 570,000 sheep.

One of the main reasons PRT-backed loan programs are so important is the reluctance of Iraqi banks to lend to small businesses. Although there are already 11 private Iraqi banks, they find they can earn a high rate of return if they place their money with the Iraqi central bank, which offers 18 to 21 percent interest. It is far less work and risk than dealing with individual borrowers.

In addition, Iraqi banks are used to making loans only if the borrower has collateral to pledge such as property. Banks in Europe and America, however, offer loans based on cash flow—evidence that a company is making enough money to pay back its loans. ■





BEN BARBER / USAID

## Small Loans Help Restore Baghdad Shops

BAGHDAD—When a visitor finally gets out of the cramped military vehicles needed to navigate the still troubled streets of this ancient Iraqi capital, it's magical to find that life is not all that different from downtown Cairo, Amman, or Saana in Yemen.

Men in long robes finger their prayer beads as they navigate the perpetual road workers, digging with machinery and hand tools to repair water pipes and restore streets.

A dozen men play cards and backgammon at a sidewalk café. A man paints carved wooden chairs in front of his shop. And in a timeless tradition, children race around, never too far from the eyes of watchful parents.

However the legacy of conflict remains, as U.S. aid teams walked the streets in late August, offering grants

of \$2,500 to help shopkeepers fix up their businesses.

One hotel has already used its grant to paint the exterior and repair some interior walls. Eighteen of the 22 rooms are occupied long-term by travelers or people moving to the relative safety of the Abu Nawaz district, said the owner. However, during a visit by the U.S. soldiers and civilian aid workers who provided the grants, the hotel had neither electric power nor running water, indicating the long road ahead to reconstruct Iraq.

A half-block away, a customer drank tea at a small restaurant while cooks prepared chicken, soup and a dish from Mosul made with ground beef and onions. "I have electric power for the fans because I bought a generator," said the owner, but he needs a freezer and refrigerator.

"Security is better now but we need more," he said.

As a visitor strolls the area, an aid worker offers merchants vouchers to attend a five-day business training course in accounting, computers, marketing and other modern business practices.

At the next intersection, municipal workers dig up the street to fix pipes. "Sidewalk superintendents" watch the work from the street and by leaning out of windows above. It's a scene of normalcy that surprises a visitor used to reading only about conflict in the news.

Further along, walking under the traditional enclosed wooden windows that project out over the street, one comes to a freshly painted small restaurant selling falafel sandwiches.

"This place was ruined—it was abandoned after the collapse of the former [Saddam] regime," said the owner. "I needed the expense money to get restarted. Yesterday was my first day open. I had 100 customers and sold 210 sandwiches."

The PRT giving out aid here includes civilians from USAID and the State Department, but also military officers such as Maj. Sharon Falke, who walks around in full camouflage with helmet, armored vest and rifle. But the shopkeepers and other Baghdadis seem not to mind the hardware and greet her with obvious affection.

"The major came and gave us \$2,500," said the restaurant owner. "But more important, she motivated us to accomplish more."



BEN BARBER / USAID

**AID RECEIVED:** A Baghdad restaurant owner thanks Maj. Sharon Falke for the \$2,500 grant that restored his business.

# 70,000 New Iraqi Jobs Help Stabilize Society

## Employment keeps youth from joining insurgency.

The Community Stabilization Program (CSP) supports local Iraqi leaders in bringing stability to hundreds of communities.

Working through PRTs and with policy guidance from the U.S. ambassador, the CSP develops joint strategies with Coalition Forces and local and national governments to accelerate development by addressing the destabilizing impact of insurgent activities. Designed to respond rapidly to current conditions, the CSP determines locations and activities to support the security plan in cities, districts or neighborhoods.

## Hundreds of young people cleared rubble as shops reopened in Ramadi.

The CSP provides a vital link between the Coalition Force's stabilization programs funded under the Commander's Emergency Response Program (CERP) and longer term development initiatives.

It is specifically designed to be implemented in areas that, due to security problems, are not quite ready for long-term development. It helps restore economic and social stability in communities impacted by insurgent activity, while concurrently building the foundation for long-term development.

A key component of the CSP is the creation of employment and learning programs

where thousands of unemployed youth are provided incomes, job skills, educational opportunities and life skills. CSP uses public works activities to integrate ethnically and religiously diverse youth, while fostering tolerance and managing conflict.

Vocational training targets youth ages 17 to 25 and women with training in construction trades such as plumbing, carpentry, masonry, electrical installation, and painting/tiling. Non-construction training includes computer skills, electronics repair, auto mechanics, welding, HVAC, sewing, hair-dressing, English and Arabic. Courses last three to 12 weeks and enroll 20 to 30 students in the average class.

The CSP also works with key political, business and community leaders to

revitalize business districts by providing infrastructure essential for effective business development. CSP micro-grants—ranging from \$500 to \$25,000—create or help expand thousands of small businesses, thus stabilizing areas and providing jobs. Grants are based on the potential for new jobs, potential for increased incomes, a positive impact on the community and a required 25 percent grantee contribution to the project.

Finally, cooperating with community groups, the CSP refurbishes and supports youth centers, local sports clubs and neighborhood sports teams, as well as offers drama presentations, art exhibitions and youth seminars. ■

### Community Stabilization Results

- As of July 2007, the CSP operates in 4 areas
  - Baghdad
  - Al-Anbar Governorate
  - Mosul (Ninevah Governorate)
  - Kirkuk (Tameem Governorate)
- Community Stabilization program has employed over 54,000 Iraqis
- Benefited over 7,000 Iraqis through vocational education
- Provided over 2,000 Iraqis with apprenticeships.
- Granted over 3,000 micro, small, and medium business loans
- Recruited more than 12,000 youths for peace-building activities



**PREPARING TO BUILD:** Iraqi workers receive training under a U.S. program as reconstruction takes off.

U.S. EMBASSY BAGHDAD



**FOOTBALL JOY:** Children assemble to play football at a U.S.-funded program in Kurdistan for Iraqis displaced by conflict.





**AFTER THE FIGHTING:** Reconstruction has begun and shops are open in the Ashreen Market of Ramadi in August 2007.

## Most Violent City in World is Reborn

RAMADI, Iraq—When the small team of U.S. aid experts rolled across the bridge into Ramadi on a quiet Friday in late August, most businesses were closed for the weekend. But signs of a revival were clear.

Seven months earlier, in January 2007, Ramadi was cited by the CIA as the “most violent city in the world.” But now the streets have been cleared of rubble and some shops have been freshly painted in bright lime green, pink and yellow.

Children ride bicycles and a handful of Iraqis mix cement to build cinder-block walls for a new shop.

The aid experts from USAID, the State Department and the Department of Defense (DOD) civil affairs units pointed out the huge changes they’ve helped bring about since April when the local Sunni tribes expelled the Al Qaeda militants who controlled the city for two years and dragged it into all-out war.

The Sunnis of Anbar Province at first seemed to support the militants, but came to realize they did not want a life of repression and terror. The Al Qaeda terrorists ordered women off the streets, slaughtered tribal elders who refused to obey their dictates, and set off street-to-street fighting with the U.S. military that badly damaged this city of 400,000.

The decision by a number of tribal leaders this spring to cooperate with U.S. forces and instead oust Al Qaeda

has turned a shooting gallery into a peaceful scene of reconstruction. The key to progress has been increased security. Thousands of young men have signed up to join the police or to join neighborhood watch groups.

Since April, there have been more than 100 days without a single attack, according to a senior U.S. military official. A visitor can now walk the streets on market days and chat with local people.

On the main street stands the newly refurbished municipal center where U.S. aid workers once had to sprint to avoid shooting. Now it’s used each weekday for government meetings and training courses.

In fact there are two civilian-led PRTs working in Ramadi: one is embedded with the Brigade Combat Team in a large base and the other is the main PRT focused on all of Anbar Province.

The PRTs have worked with local commanders and civilians hiring Iraqi youths to clear rubble and repair streets. These short-term jobs give young people \$10 a day and make it less likely they will accept money to carry out Al Qaeda’s attacks. And, while removing rubble, the day laborers have discovered and reported weapons caches to the police.

The PRTs have also hired Iraqi contractors to repair shattered water pipes and fix sewers. The military provides cash through its Commander’s Emergency Response Program. USAID

has additional funds for development.

“This is one of the most destroyed cities in Iraq,” said PRT official David Smale. “The Anbar provincial government based in Ramadi fled to Baghdad.” But now the government is resuming services as the PRT provides training, power, water, clear roads and other assistance.

USAID staff and other civilian aid workers give the Iraqis “a feeling that there is depth to what we do—that we are more than the military, which they see as temporary,” said Smale.

In a room at an Iraqi military base, PRT experts were training two municipal officials to prepare budgets, control expenses and improve their job performance. The PRTs in Ramadi and across Iraq have focused on getting training to government officials so they can deliver services.

Other aid workers from USAID and DOD civil affairs units have set up training for men and women in literacy, sewing and computers. The PRT has given food, fuel, shelter and water to Iraq police to distribute to those in need.


The PRT has also organized more than 100 soccer teams in Ramadi and is expecting to hold competitions with other cities and towns in Anbar.

“The PRT is what you make of it—it’s a work in progress,” said Kent Larson, the leader of the PRT in Baghdad.



# Ten Major Achievements

- 1 Economic Growth:** PRTs supported the Iraqi Company for Bank Guarantees and helped establish five small business development centers supporting local companies; over 30,000 businesses linked through central and regional registries.
- 2 Microfinance Development:** Microfinance lending has been established through PRT support in all 18 provinces; current loan portfolio consists of nearly 55,000 outstanding loans totaling over \$115 million—with a 96 percent payback rate.
- 3 Agricultural Production Rehabilitation:** Nearly 70 veterinary clinics have been established serving 5 million animals and 135,000 animal breeders; over 570,000 sheep have been vaccinated against brucellosis.
- 4 National and Provincial Governments:** Local Governance Program has trained 2,000 council members (15 percent women), 28 governors, 42 deputy governors, 420 directors general, and key staff in 380 Iraqi ministries and departments to increase capacity to manage and execute budgets in a transparent and sustainable manner.
- 5 Municipal and Local Governments:** PRTs have helped establish or rebuild 16 governorate councils, 96 district councils; 195 city or sub-district councils and 437 neighborhood councils; elections for governors, mayors, and local councils have been organized.
- 6 Community Stabilization Program:** The CSP has employed more than 54,000 Iraqis; provided over 7,000 Iraqis with vocational education; and established apprenticeships for 2,000 Iraqis.
- 7 Community Action Program:** Over 1,400 community associations have been established in all 18 provinces by the PRTs; more than 2 million days of employment and 33,000 long-term jobs have been created. Additionally over \$276 million has been made available for 5,930 projects—to which Iraqi communities have contributed more than \$73 million.
- 8 Iraq Government Funds Shifted to Provinces:** PRT-developed projects enhance transparency; the Ninewa PRT, for example, has assisted the provincial government in executing \$241 million of Iraq reconstruction and infrastructure improvement funds.
- 9 Baghdad Province:** The Baghdad PRT has worked with the governor in this most critical province to improve essential services and, with the Provincial Reconstruction and Development Committee, to award 42 construction projects valued at \$81 million. Embedded PRTs have projected governance and rule of law programs to the district level.
- 10 Anbar Province:** The PRT launched projects worth \$450,000 for university and provincial institutions; and pioneered the “helicopter engagement” initiative which is reconnecting Anbar’s far-flung cities and towns with the provincial government.



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