



PROJECT COMPLETION REPORT

Feb-Nov, 2011

GENDER EQUITY PROGRAM



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LIST OF ACRONYMS

ACO	Assistant Coordination Officer
BISP	Benazir Income Support Programme
CCB	Citizen Community Board
CCBN	Citizen Community Boards Network
CNIC	Computerized National Identity Card
CSO	Civil Society Organization
DCO	District Coordination Officer
GEP	Gender Equity Program
GINI	Governance Institutes Network International
GIS	Geographical Information System
KPK	Khyber Pakhtunkhwa
MoU	Memorandum of Understanding
NCCR	NGOs Coalition on Child Rights
NGO	Non-governmental Organization
RFP	Request for Proposal
UC	Union Council
USAID	United States Agency for International Development

TABLE OF CONTENTS

1.	Executive Summary	4
2.	Introduction	5
2.1.	Justification	5
3.	Project Description	5
4.	Implementation Methodology	6
5.	Achievements against Deliverables	9
5.1.	Reconnaissance	9
5.2.	Baseline Survey	10
5.3.	Database and GIS	11
5.4.	Mobilization	11
5.5.	Training	11
5.6.	Advocacy	12
6.	Conclusion	13
6.1.	Program design must reflect ground realities:	13
6.2.	Security risks must not be allowed to affect delivery	13
6.3.	The social capital enjoyed by local stakeholders must be utilized to ensure impacts	13
7.	Way Forward	14

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1. Executive Summary

During the first 2 quarters of the program duration, GINI conducted a survey to identify women beneficiaries, analyzed and presented survey findings, and developed a database of survey findings along with a Geographical Information System (GIS) mapping the findings at the UC level. GINI also conducted reconnaissance visits in target districts (Nowshera and Charsadda) to identify, establish contacts, and sign MoUs with local partners including the Assistant Coordination Offices of the District Governments, CCBs, CCB Networks, CSOs, Bar Associations, and Press Clubs in both districts. Next, GINI also held 2 Mobilization Workshops inviting these local partners and prospective beneficiaries to institutionalize the network, reinforce the roles and responsibilities of all stakeholders that GINI signed MoUs with, and allow the network members to interact among themselves and with the women beneficiaries. Finally, GINI also held a training Workshop for local CSOs and CCBs from both districts, to impart knowledge concerning policy and implementation environment of women's land rights at the national and local levels, as well as essential advocacy skills. Details and outputs of these activities were communicated to Asia Foundation / Aurat Foundation as part of the Second Narrative Report, sent August 16, 2011.

In the last quarter of the program, GINI conducted 'Advocacy' activities as per Paragraph 6, Project Activities, *Attachment III*, Letter of Grant, through the local advocacy networks established in both districts. GINI administered honorariums to advocacy network members tied to performance against activities/deliverables mentioned in the MoUs (annexed in the last report). These activities and deliverables were verified by monthly reports prepared and sent to GINI by local partners as well as through monitoring/management visits conducted by the GINI team, which ensured that all network members were performing their due roles and responsibilities in accordance with their MoUs.

As a result of these activities, GINI has been able to assist the following numbers of target beneficiaries:

<i>District</i>	<i>Landowners</i>	<i>Landless</i>
Nowshera	5	12
Charsadda	3	13
Totals	<u>8</u>	<u>25</u>

2. Introduction

2.1. Justification

Land ownership holds great economic and social significance for victims of the nationwide floods that have swept across Pakistan for the last 2 consecutive years. In cases, forewarned communities did not evacuate for fear of losing their claims to land and property. Many choose now to reside on their plots of land with limited access to aid, rather than in relief camps, for this very reason. Clearly defined and enforced property rights are the cornerstone of economic uplift and recovery. Land rights become even more important in the backdrop of an agrarian economy, given that agriculture employs 43% of the labor force in Pakistan. Women affectees single out land reclamation as the most important step toward re-establishing their livelihood. The majority of them (60%) have identified “farming/landowning” as their chief economic activity. Analysts also predict tribal conflicts over land in the absence of traditional markers, which traditionally involve violation of women’s rights in practices such as *swara* and honor killings.

Pakistan has traditionally grappled with glaring gender disparities in economic participation and opportunity. According to the Global Gender Gap Report, it ranks 133 out of a 134 nations against this indicator. There is a very real possibility that these floods could further sharpen these contrasts, pushing women deeper into economic deprivation and social disempowerment.

A Charter of Rights for Women in Disaster Situations, endorsed by 1500 rural women from across Pakistan demands land reforms and distribution of land among flood victims. However, women’s land rights remain outside of mainstream issues in the face of the vast humanitarian challenge of recovery and rehabilitation for flood victims, which pre-occupies the attention of government and donors. Where government policy reflects these concerns, civil society efforts are needed to buttress their impacts. For instance, the state-owned land distribution project in Sindh has purportedly benefited 4200 poor landless peasants, 70% of them women. However, according to an independent study 50% of these women beneficiaries did not receive corresponding legal documents. This underscores the need for civil society involvement to lend credibility and transparency to government initiatives and enhance voice and empowerment among women citizens.

3. Project Description

Governance Institutes Network International (GINI) is an NGO based in Islamabad, which undertook this project for the promotion of land rights for flood-affected women in Khyber-Pakhtunkhwa, under the Gender Equity Program (GEP), executed by the Asia Foundation and Aurat Foundation with the support of USAID. The GEP entails the development of an advocacy network comprising local stakeholders including the local media, legal community, civil society, and government offices, which would conduct advocacy on behalf of flood-affected women to secure their land rights in Nowshera and Charsadda respectively.

Specifically, the project was designed to:

1. Conduct baseline survey of flood affected women covering both those women who have never owned land because their rights were denied as well as women who own land but are facing problems related to ownership and control and map the findings using GIS technology.

2. Identify deserving candidates who will benefit from this program from the survey results.
3. Organize mobilization workshop to form networks and sign MoUs with local stakeholders in each district, inviting the participation of:
 - a. Representatives of Press Clubs
 - b. Representatives of Bar Associations
 - c. Representatives of local government offices
 - d. Representatives of CSOs
 - e. Representatives of CCBs
 - f. Representatives of CCB Networks
 - g. Women Beneficiaries
4. Organize a training workshop to build the capacity of partner CCBs and NGOs to conduct advocacy for women's land rights in their district.
5. Sign MoUs to institutionalize roles and responsibilities of advocacy network members in both districts.
6. Conduct advocacy activities on behalf of flood affected women in both districts to secure their land rights.

The envisaged roles of advocacy network members were:

- *Press Clubs:* They will publish news stories in local and/or regional newspapers covering program activities and/or cases where women's land rights have been successfully delivered or continue to be denied.
- *Bar Associations:* They will establish a Legal Help Desk at the District Courts to provide free legal assistance to women beneficiaries nominated by GINI.
- *CSOs, CCBs, and CCBNs:* They will conduct meetings with local government officials, local elders and notables in the community, and representatives of beneficiaries to advocate for their land rights, and to assist them in reclaiming land titles, (re)issuance of land documents, resolution of land disputes etc, in coordination with Press Clubs, Bar Associations, and local government.
- *Local government officials:* To extend cooperation to advocacy network members and facilitate women beneficiaries in securing their land rights.

4. Implementation Methodology

First, GINI narrowed the scope of the project to 11 districts of Khyber-Pakhtunkhwa according to the following criteria:

- Districts where homes destroyed >500 and/or
- Districts where >10 deaths reported

According to the above criteria, the following districts were selected¹:

Districts	Reported Deaths	No. of Damaged Homes
Nowshera	167	67,940
Charsadda	66	34,657
Peshawar	36	20,514
Swat	94	16,463
Mardan	4	7,645
Kohistan	71	2,304
Mansehra	29	1,372
Malakand PA	11	1,038
Upper Dir	75	550
Haripur	28	505
Kohat	27	79

Second, GINI wrote letters to the District Coordination Officers (DCOs) in these districts requesting data pertaining to:

- Male landowners who lost their lives during the floods and are succeeded by widows responsible for dependents
- Union Councils particularly affected by floods in terms of homes/properties/crops destroyed on land owned by women
- Land disputes involving women claimants to ownership (through formal or informal litigation)
- Eligibility criteria, application and screening process for awarding land grants and any potential awardees identified by BISP or other government programs in your district

Third, GINI also held meetings with relevant local government officials, again in Swat, Nowshera and Charsadda in efforts to solicit the required information. This allows GINI to go beyond data consolidated at higher levels by different government agencies (e.g. National Database and Registration Authority, National Disaster Management Authority, etc.) who collect data ‘in bulk’ so that aggregation errors can be avoided and GINI can obtain data directly from the original source i.e. local governments.

Fourth, given the nature of data gathered by GINI, the following categories of project beneficiaries were identified:

Categories	Intended beneficiaries	Beneficiaries identified in data
Category A	Those women who already owned land or homes but have lost ownership papers and other documentation in the floods and now face usurpation by male members of family, clan or tribe.	Women who have registered complete and/or partial damage to their homes in the floods, listing their ownership status as personal (as opposed to tenant), according to the records maintained and verified by local government offices in the selected districts.

¹Map developed by UN WFP. Source:

[http://www.reliefweb.int/rw/fullmaps_sa.nsf/luFullMap/9BBDF022FB4D986DC125777C002FC85E/\\$File/map.jpg?OpenElement](http://www.reliefweb.int/rw/fullmaps_sa.nsf/luFullMap/9BBDF022FB4D986DC125777C002FC85E/$File/map.jpg?OpenElement)

Category B	Those women who never owned land or houses before but have lost male family members and must now fend for themselves and their families.	Women who have applied for flood recovery assistance listing their status as legal heirs of deceased males, according to records maintained and verified by local government offices.
Category C	Those women who are eligible for obtaining land grants under the Benazir Income Support Program or other government programs but do not have access to the programs.	Women who are eligible for receiving land grants under on-going government programs according to records maintained and verified by local government offices.

GINI then conducted a survey of 240 women beneficiaries, (120 each from Categories A and B) from Nowshera and Charsadda and identified over 30 women beneficiaries for the project. Category C was not sampled because BISP land grants were not functional in KPK (as mentioned in the ‘Conclusions’ Section below). GINI also conducted validation surveys for the selected beneficiaries to ensure willingness to participate in the project and confirm details.

Fifth, GINI selected Nowshera and Charsadda as the target districts for program delivery according to the criteria described above. Nowshera (greatest) and Charsadda (second-greatest) report the highest number of damaged homes, while Nowshera (greatest) and Swat (second-greatest) report the highest number of deaths. Nowshera was thus chosen as one of the 2 target districts as it would provide access to the largest baseline population (and prospective beneficiaries). Charsadda has been chosen to maximize access to Category A of the project beneficiaries. Therefore, Charsadda was selected to hedge our chances of targeting a significant number of beneficiaries from Category A.

Sixth, GINI held meetings with the Assistant Coordination Officers, District Governments, and representatives of the Bar Association, Press Clubs, CSOs/NGOs and CCB Networks. Generally, the purpose of the meeting was to introduce GINI and GEP, describe prospective role in GEP implementation, and secure willingness to participate in the advocacy network. The response of all stakeholders has been uniformly positive.

With the CSOs/NGOs and CCBs, GINI also reviewed and obtained copies of documents that allowed assessment of the following selection criteria for partners:

- a. Legally registered entity.
- b. At least 3 years of registered experience in the relevant field. Association with projects for international donors or national level NGOs preferred.
- c. Demonstrated linkages with relevant local government offices.
- d. Sound governance structure.
- e. Adequate management and financial controls in place.
- f. Umber of female participants/staff members
- g. Previous experience with gender-focused interventions

Seventh, GINI signed MoUs with these local partners which become effective from the 15th of August, 2011 onward till the 15th of November, 2011 and entailed the responsibilities of each stakeholder, as well as reporting formats whereby their advocacy activities will be documented and managed by GINI.

Eighth, GINI then conducted Mobilization Workshops in Nowshera and Charsadda on 26th and 30th of July, 2011 respectively to institutionalize the network and mobilize women beneficiaries to stand up for their land rights.

Ninth, GINI then conducted a Training Workshop in Nowshera on the 31st July, 2011 to train partner CCBs, CCBNs and CSOs/NGOs from both districts, so that were equipped with the skills and knowledge necessary to advocate for the land rights of women beneficiaries.

Tenth, GINI managed and coordinated the advocacy effort in Nowshera and Charsadda through the local advocacy networks in both districts in the last quarter of the project. Details of monitoring/management visits by the GINI team are provided in the matrix below:

<i>Date of Visit</i>	<i>District</i>
20-08-2011	Peshawar
27-09-2011	Charsadda and Nowshera
30-09-2011	Charsadda and Nowshera
27-10-2011	Nowshera
04-11-2011	Charsadda and Nowshera
12-12-2011	Charsadda and Nowshera
17-12-2011	Nowshera

5. Achievements against Deliverables

5.1. Reconnaissance

GINI was able to sign MoUs with the following local partners/advocacy network members in Nowshera and Charsadda:

District	Name	Designation	Contact Numbers
Nowshera	Mr. Hameed Khan	ACO, District Government	9220101
Nowshera	Malik Aftab Khan	President, Bar Association	0336-6730075
Nowshera	Mr. Bacha Khan	President, Press Club	0333-9005678 0303-8383378
Nowshera	Mr. Zeenat Gul,	Coordinator, NGOs Coalition on Child Rights (NCCR)	0300-9362194 091-247536
Nowshera	Mr. Raziq Kausar	Chairman, CCB Network, Nowshera	0300-5867288
Nowshera	Ms. Gulalai Ismail	Chairperson, Aware Girls	91-2582890
Nowshera	Mr. Gul Faraz	Chairman, People CCB	03339349597
Nowshera	Ms. Najmus Saher	Chairperson, Sahar CCB	03339162570
Nowshera	Ms Khadija Said	Chairperson, Kochen CCB	03139932263
Charsadda	Mr. Naeem Khan	ACO, District Government	03038306616
Charsadda	Farhad Ali Rabbani	General Secretary, Anjuman Nawjawan	0332499287

District	Name	Designation	Contact Numbers
Charsadda	Haji Basar Ali	President, Hashtnagar Development Social Welfare Council	03469843270
Charsadda	Sabir Shah,	Chairman, CCB Network,	03469028382
Charsadda	Sabz Ali Tareen,	President Press Club	03028590203
Charsadda	Altaf Khan,	President Bar Association	03339186788
Charsadda	Abdul Salam Arif	General Secretary, TB Association	91-9220160
Charsadda	Shabnam	Chairperson, Women Welfare CCB	03339060770
Charsadda	Afsar Begum	Chairperson, Hugman CCB	03454405752

For Photographs please see Pages 1-10 of *Annex B*.

5.2. Baseline Survey

The population was identified from data solicited through Reconnaissance activities. This was sampled according to systematic random sampling at the district level without stratification to enhance validity. A questionnaire was developed to assess indicators related to land ownership, acquisition, and dispute resolution for Categories A and B of the population. Both the Baseline Methodology and the Questionnaire were developed with the inputs and approval of Asia Foundation. The Questionnaire was then translated into Urdu and pre-tested among 8 respondents to remove design problems and ensure comprehensibility. The survey was completed with 120 women being interviewed in Nowshera, covering 26 flood-affected Unions, and 120 women being interviewed in Charsadda, covering 26 flood-affected Unions. The collective results of both districts reveal the following key findings:

- 96% of all land owned by surveyed households, as well as surveyed women falls between 1-25 Kanals in size. Therefore land-holdings are small.
- Among shared ownership holders, the majority of respondents share ownership with in-laws
- The majority of landowners report that the opinions of both family and community of their land ownership are positive
- The majority of women landowners acquired land through *rwaji malika* or dower
- Among landowners who paid for the land they own, 82% paid from savings while only 18% paid from loans. The majority of them also report that acquiring land was ‘very easy’.
- Among the landless, 51% feel that it would be ‘very easy’ to acquire land of their own.
- Overall, only 7% of landowners report any dispute over their land. Most of them cite the reason for dispute as occupation by immediate family members. 43% have approached the courts, while 29% have approached the police to resolve the dispute. A combined 28% have approached the Tehsildar and Patwari in this regard.
- With regard to demographics, the majority of respondents report their household’s financial situation as ‘we sometimes do not have enough income to eat 3 meals a day’. 91% of the respondents were illiterate and 38% report the number of elderly and children in the household (who could not earn income) as ‘more than 5’.

The survey forms have been sent to Aurat Foundation, Peshawar, on the 13th January, 2012.

5.3. Database and GIS

GINI developed a database (in MS-Visual DotNet and MS-SQL) into which the data collected from the survey in both districts was entered and verified. GINI has also developed a GIS which provides spatial representation of the data at the UC level for key indicators of the baseline, for both districts. The GIS Maps based on survey results have also been prepared pertaining to a specific set of queries. The database was written onto a CD and sent to Aurat Foundation, Peshawar, on the 13th January, 2012. The GIS Maps were shared with Asia Foundation as *Annex 3* to the Second Narrative Report on the 16th of August, 2011, and the detailed descriptive analysis (question-wise pie-charts) of the survey results was included in the same report as *Annex 2*.

5.4. Mobilization

GINI conducted 2 Mobilization Workshops in Nowshera (Press Club premises) and Charsadda (Press Club premises), on the 26th and 30th of July, 2011, respectively. These Workshops invited the participation of all local stakeholders with whom MoUs had been signed, as well as women beneficiaries whom GINI has identified through analysis of the survey, as well as through directly approaching the local government and courts. The objective of the Workshops was to institutionalize the network, reinforce the roles and responsibilities of all stakeholders that GINI has signed MoUs with, and allow the network members to interact among themselves and with the women beneficiaries. Women beneficiaries were also provided with a directory of phone numbers for all network members. The attendance of women beneficiaries at these events was lower than expected, given the near-flood conditions in Nowshera and Charsadda under which these Workshops were conducted. The Workshop was attended by Aurat Foundation representative: Mr. Aamir Iqbal, Monitoring and Evaluation Officer.

For Photographs please see Pages 11-30 of *Annex B*.

5.5. Training

GINI also conducted a Training Workshop in at Nowshera Press Club which invited representatives from all local CCBs and CSOs in Nowshera and Charsadda that GINI has signed MoUs with, held 31st July, 2011. The Workshop focused on the policy and implementation environment of women's land rights at the national and local levels, as well as essential advocacy skills that the participants could use to fulfil their responsibilities under GEP and beyond.

GINI developed an Instructor's Manual and a Participant's Handbook for this training, which was translated into Urdu. According to the training report submitted by the training CSO Hashtnagar Development Social Welfare Council, the pre-test scores indicate knowledge levels of 39% concerning key concepts, which was enhanced to 90% in the post-test. In qualitative feedback from evaluation questionnaires, 53% of the trainees rated the workshop as 'Excellent', 38% rated it as 'Good', while 9% were of the view that it was an 'Average' program. The Workshop was attended by Aurat Foundation representative: Aamir Iqbal, Monitoring and Evaluation Officer.

For Photographs please see Pages 31-39 of *Annex B*.

5.6. Advocacy

Through the efforts of the advocacy networks in both districts, GINI was able to assist the following numbers of target beneficiaries:

District	Landowners	Landless
Nowshera	5	12
Charsadda	3	13
Totals	8	25

The details of these beneficiaries (names, CNIC, contacts, nature of problem and solutions delivered) were communicated to Asia Foundation and Aurat Foundation as part of the Third Narrative Report on the 23rd of December, 2011. Ten case studies of women beneficiaries, 5 from Nowshera and 5 from Charsadda were also included in this Report as *Annex A*.

Where the Letter of Grant stipulated the creation of 1 Legal Help Desk, GINI set up 2 (1 in each district) to facilitate access to beneficiaries. As per the MoUs signed with District Bar Associations Nowshera and Charsadda respectively, both partners established Legal Help Desks at district court premises. These Help Desks operated from 10 am to 1 pm in the afternoon throughout all working days in the week. In addition, the committees of lawyers formed within each Bar Association seconded their representatives for attending jirgas and negotiation meetings involving women beneficiaries, family elders, and village/tribal elders that led to the resolution of cases. They also held meetings with local CSOs to provide legal advice and opinion on the legal dimensions of beneficiaries' problems, as and when needed. The details of the committees of lawyers tasked with manning the Legal Help Desks and providing further assistance to the project is as follows:

1. Aftab Ahmed Khan, former President, Bar Association, Nowshera (President at the time of signing MoU)
2. Wali Muhammad Khan, Secretary Finance, Bar Association, Nowshera
3. Tariq Mehmood, General Secretary, Bar Association, Nowshera
4. Majid Ali Khan, Member, Bar Association, Nowshera
5. Arif Jamal, Vice President, Bar Association, Charsadda
6. Muhammad Ullah, Executive Member, Bar Association, Charsadda
7. Haji Manzoor Jan, Joint Secretary, Bar Association, Charsadda
8. Gauhar Ali, Executive Member, Bar Association, Charsadda

The registers maintained by the Bar Associations in both districts are scanned and attached as *Annex A* to this report.

Where the Letter of Grant stipulated 5 news stories, a total of 15 news stories have been published in this regard, in local Urdu dailies such as Charsadda News, national Urdu dailies such as Ausaaf and Express, and a news story published in Dawn. Press clippings covering these stories were shared with Asia Foundation and Aurat Foundation as *Annex B* to the Third Narrative Report.

6. Conclusion

The difficulties faced by GINI in implementing the project and the responsive measures taken to overcome them may be encapsulated in the following key lessons learned:

6.1. Program design must reflect ground realities:

While according to the RFP, the project was to identify deserving beneficiaries for BISP land grants, GINI was unable to find any government program in Khyber Pakhtunkhwa and most importantly in the target districts which provided land grants to citizens. Upon enquiry, BISP representatives stated that they do not conduct any such schemes. This concern was raised and communicated to Asia Foundation as part of the First Narrative Report on the 15th of May, 2011, who consented to a redistribution of intended beneficiary numbers from this category into other categories.

6.2. Security risks must not be allowed to affect delivery

GINI also flagged in the First Narrative Report that the new situation after the death of Usama Bin Laden had worsened an already volatile security situation in the entire province and in the target districts. Both Nowshera and Charsadda experienced violence during the project implementation period. Despite this, GINI ensured that there were no delays, scaling back of operations, or attrition in the participation of beneficiaries. Local police cooperation was also secured for added security of project events.

6.3. The social capital enjoyed by local stakeholders must be utilized to ensure impacts

GINI also faced considerable difficulties pertaining to the Mobilization phase of activities. GINI carried out validation phone calls to mobilize women beneficiaries to come forward. This was complicated by the fact that many of the contact numbers listed on the questionnaires belonged to male family members who in most cases were the very people that beneficiaries would eventually have to confront in order to claim their land rights. GINI was then forced to go door-to-door for recruitment of these beneficiaries, but this again has in cases resulted in confrontations with male family members who threatened both the beneficiaries as well as GINI representatives, with violence. This led to attrition in prospective beneficiary figures.

In consultation with Asia Foundation, it was decided that GINI would approach the local government and district courts to gain access to women beneficiaries, specifically landowners, who had problems related to ownership of land that could effectively be solved under the project model. However, the women that GINI contacted in relation to this exercise were either unwilling to participate in the program (given the sensitivity associated with exposing their problems) or they had the means and influence to pursue their cases which made would make our assistance superfluous.

Therefore, the stipulated requirement of 15 women landowners assisted under the project could not be met in each category. GINI was however successful in meeting the overall requirement of 30 women beneficiaries, by returning to, and recruiting from, the lists of survey respondents who are landless because they were prevented by problems that GINI can effectively provide assistance for, under the project model.

Another problem that GINI needed to solve was the fact that the Assistant Coordination Officers (ACOs), in both Nowshera and Charsadda were not agreeing the MoUs prepared for them despite numerous visits and due follow-up. This lack of cooperation was a complete reversal of their positive response indicated in meetings held with them early on. GINI worked toward the resolution of this problem by approaching higher levels of seniority at the local and even provincial levels.

These issues and concerns were effectively overcome through the assistance from local CCBs and CSOs whose indigenous reputation, connections, and knowledge was invaluable in mobilizing women beneficiaries to claim their land rights in the face of adverse social and economic conditions.

Aside from their official roles and responsibilities under the project, the involvement of the Bar Association and the ACO in both districts greatly enhanced the bargaining power of local CCBs and CSOs, ensuring that they negotiated from a position of strength and authority for the land rights of women, with the respective family members or tribal people who threatened these rights.

7. Way Forward

It is GINI's considered recommendation that the 2 district level advocacy networks established under the project not be allowed stagnate and become dysfunctional. The linkages established, training imparted, and learning accumulated throughout the project duration are assets that should be capitalized on to yield further gains, through follow-up activities.

GINI's technical approach ensured that local needs were served by local capacities, as the main thrust of project intervention was driven by local stakeholders. GINI did not exceed its role as a catalyst for the social change sought by GEP objectives – facilitating rather than carrying out project activities. This reduced dependency on outside assistance, and promoted sustainability. Networking allowed stakeholders to pool human, technical and financial resources, thereby enhancing independence and self-sustenance. Finally, involving stakeholders from the very beginning in all aspects of project implementation helped create ownerships among local stakeholders, most importantly, the government. Given successful resource mobilization, GINI may be able to undertake a number of follow-up activities to sustain project impacts:

- First, coalitions of networks could be formed at the provincial and national levels to allow greater impact of advocacy.
- Second, the geographical focus may be broadened from flood-affected districts to other areas where land rights are an important issue.
- Third, the substantive focus of these networks could be broadened to include related issues such as advocacy for reducing gender disparities in health, education and literacy, or for the rights of non-agricultural women laborers in the informal sector, etc.

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