



of Enhancing Gender
Equality in Member-Based
Organisations through
Policy Advocacy in Uganda.

EQUAL



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WORDS TO KNOW

Gender Mainstreaming

Gender mainstreaming has been embraced internationally as a strategy towards realising gender equality. It involves the integration of a gender perspective into the preparation, design, implementation, monitoring and evaluation of policies, regulatory measures and spending programmes, with a view to promoting equality between women and men, and combating discrimination.

Model Couple Approach

The model couple is a self-sufficient structure at the community level that actively reduces power disparities and give women and girls a sustained voice in how to confront Gender Based Violence. As such, the approach empowers communities to exercise and promote gender-responsive socio-cultural practices while at the same time reduce harmful social practices.

Cooperatives

Cooperatives are **people-centred enterprises** owned, controlled and run by and for their members to realise their common economic, social, and cultural needs and aspirations. In Uganda cooperatives came about as a response to the unfavorable terms of trade imposed on peasants by the Asian traders through organized local middlemen.



ABBREVIATIONS

ACFODE Action for Development

CEDAW Convention on Elimination of All Forms of Discrimination against Women

CSOs Civil Society Organizations

GBV Gender Based Violence

IEC Information Education Communication

MSMEs Small and Medium Scale Enterprises

MLHUD Ministry of Lands Housing and Urban development

MRCFCU Mt. Rwenzori Coffee Farmers' Cooperative Union

SEMUCU Semuliki Cooperative Union

UBC Uganda Broadcasting Corporation

UCCFS Uganda Central Cooperative Financial Services Limited

UWOPA Uganda Women Parliamentary Association

SACCO Savings and Credit Co-operative Society

SSA Shelter and Settlement Alternatives

USADF US African Development Foundation

VSLAs Village Loan and Savings Association



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FOREWORD

REGINA BAFAKI



The 2030 Agenda for Sustainable Development made gender equality a priority in promoting sustained, inclusive growth and decent work for all. The Government of Uganda is a signatory to many international protocols and has made symbolic progress towards its commitments on gender equality and the prevention and response to GBV by enacting different laws, policies, institutional measures and action plans. The key national legislation include the 1995 Constitution of Uganda which is codified in the Penal Code, the Prevention of Trafficking in Person's Act, Land Act, the Domestic Violence Act (2010), and the National Action Plan on Elimination of Gender-Based Violence (2016); and the Children's (Amendment) Act (2016). Uganda has also made concerted effort to enhance women's positions in the economy through programmes such as Uganda Women's Entrepreneurship Programme (UWEP), Climate Resilient Livelihood Opportunities for Women Economic Empowerment, and Parish Development Model among others. Despite this progress, women's full and equal participation in economic and social development still faces obstacles.



Agriculture, which is the major economic activity in Uganda and 83% of women are engaged, only 25.5% control the land they cultivate and only 7% of registered land is owned by women.

Women continue to suffer the burden of unequal social gender relations which fuels poverty, inequality, vulnerability and injustice. Formal and informal institutions such as religion, family, marriage as well as social and cultural practices play a major role in perpetuating gender inequalities in Uganda. Today, gender roles still remain clearly defined. Women remain submissive to men and bear the burdens of housekeeping, child rearing, fetching water, cooking and tending to community and male needs. Poverty is rampant and fuels this gendered divide. Poverty remains firmly entrenched in rural areas, where most Ugandans (84%) reside. Agriculture, which is the major economic activity in Uganda and 83% of women are engaged, only 25.5% control the land they cultivate and only 7% of registered land is owned by women. This limits their ability to move beyond subsistence agriculture. Access to credit for most women remains difficult due to lack of collateral and as a result more women than men are impoverished. Low levels of income particularly among women and increasing rate of unemployment have limited their access to quality housing in Uganda.

Over the years, ACFODE has learnt that cooperatives are great machinery in promoting socio-economic development of the nation through creation of jobs, improvement of members' income, enhancement of agricultural production and productivity, promoting financial inclusion, women's leadership, promotion of value addition and social stability. Transformative approaches such as the Model Couple Approach (MCA) have been employed within the cooperatives and have proved to be game changers in promotion of gender equality in a country that aspires to transform itself from a peasant to a middle-income country by 2040. Therefore in this publication, we share the registered achievements, insights and approaches used by ACFODE during the five year programme implemented with selected We Effect partners.

REGINA BAFAKI
EXECUTIVE DIRECTOR

ACTION FOR DEVELOPMENT (ACFODE)



ACKNOWLEDGEMENTS

In a special way, we thank our partners under this project namely Mt Rwenzori Coffee Farmers Cooperative Union (MRCFCU), Semuliki Cooperative Union (SEMCU), Shelter and Settlement Alternatives (SSA), and Uganda Central Cooperative Financial Services Limited (UCCFS) with whom we worked to promote gender equality within cooperatives.

We recognize the contribution of different target groups under this project including the Model Couples, Gender Focal Persons, Gender Champions and members of the Cooperatives.

Our special recognition go to the District Local Governments of Kasese, Kampala, Bundibugyo, the Government Ministries Departments and Agencies (MDAs) for the invaluable support accorded to ACFODE and our partners during the five years of implementation.

ACFODE applauds all the We Effect partners for the shared learning, networking and collaboration established and that will continue to be harnessed for the advancement of gender equality within cooperatives and beyond.

We applaud the implementing team at ACFODE led by the Executive Director, Ms. Regina Bafaki, Ms. Rebecca Rukundo (Programme Officer), Ms. Happy Ainomugisha (Programmes Manager), Mr. Lhwanzu Kitooke - Communications Officer and Ms. Amanda Agaba the Consultant who spearheaded the production of this publication.

Our last and special acknowledgement goes to our development partner (We Effect). We greatly appreciate the technical and financial support offered to ACFODE to implement the five year ***Enhancing Gender Equality in Member-based organisations through Policy Advocacy (GEPA)*** project and production of this publication.



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HELLO PARTNER,

Welcome to this story. It's about 'Gender Equality'!

It is not a new story. The United Nations² in its global issue on the unfinished business of our time reminds us that women and girls represent half of the world's population and, therefore, also half of its potential. Yet there is still a long way to go to achieve full equality of rights and opportunities between men and women.

It is a fundamental human right, Gender Equality.

But this is not the full story. Gender equality is essential to achieve peaceful, accountable governance, and sustainable development in all areas of life .

1 Gender Equality is a human right, the concept that women and men, girls and boys have equal conditions, treatment and opportunities for realizing their full potential, human rights and dignity, and for contributing to (and benefitting from) economic, social, cultural and political development.

2 <https://www.un.org/en/global-issues/gender-equality>

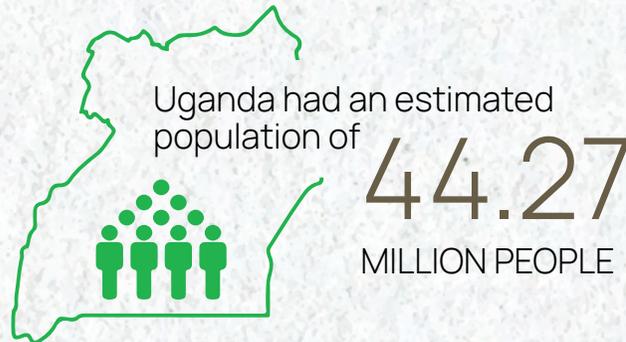


of Enhancing Gender Equality in Member-Based Organisations through Policy Advocacy in Uganda.

Counting back **5** years ago, [2018-2022]

Even with significant progress in Uganda, Gender inequality remained an enormous barrier for women.

In 2018



Only 27%



of women in Uganda owned land



According to UBOS statistics, by 2018 majority of the population lived in rural areas. Women in these places overworked at 12-18 hours/day compared to 8-10 hours per/day for men.

- Although women comprise 53% of Uganda's labour force, 42% are taken on as unpaid family workers.
- In addition, the male to female wage gap stands at about 39%.
- Women own about 40% of the private enterprises in Uganda, mostly at the microenterprise, informal level while very few women-owned firms grow beyond 5-10 employees.
- The agricultural sector employed 72% of Uganda's labour force, majority (77%) of whom were women mainly engaged in food crop production and livestock farming.



A time for action!

“Enhancing Gender Equality in Member-Based Organizations through Policy Advocacy in Uganda” project.

In 2018, Action for Development (ACFODE) with the support from We Effect implemented this project to contribute towards equitable access to land and other productive resources by women, men and young people in both housing and rural development sectors in Uganda by 2022.

We Effect supported partners in Uganda to deliver gender responsive services and products to their members (men, women and young people). Our focus was on working collaboratively with these partners to advocate for land tenure policy frameworks that explicitly address gender inclusive access to land, adequate housing and sustainable rural development for poverty reduction in Uganda. Working with civil society organisations is strategic as they are established in communities and therefore in position to influence policymakers to ensure that marginalised persons such as women and youth are effectively included in social economic growth.



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ABOUT US

ACFODE-Lead Implementer

Action for Development (ACFODE) is a National Women's Rights Organisation that was born in November 1985. ACFODE envisions **“A just society where gender equality is a reality”** and the organization mission seeks to **“Empower Women, Girls and Influence Legislation and Policy for Gender equality in Uganda”**. The core purpose of ACFODE is advocacy for gender equality and equity. ACFODE values Integrity, Commitment, Learning, Volunteerism, Respect, and Teamwork.

We Effect-Funding Partner

We Effect work to end poverty worldwide. **The core strategy is to strengthen cooperatives of women and men living in poverty through membership-based democracy, long-term economic thinking, social responsibility, and transparency.** This results in increased income for families, food on the table, and a roof over their heads – enabling people to raise themselves out of poverty for good.



of Enhancing Gender Equality in Member-Based Organisations through Policy Advocacy in Uganda.

Project Partners were:

- Mt. Rwenzori Coffee Farmers' Cooperative Union (MRCFCU) in Kasese district
- Semuliki Cooperative Union (SEMCU) in Bundibugyo district
- Uganda Central Cooperative Financial Services Limited (UCCFS) in Kampala
- Shelter and Settlement Alternatives (SSA) in Kampala

Winning Approaches:

- Organisational Capacity Assessment of the different partner organisations to inform gender plans and practices.
- Capacity Building to promote gender equality in their institutions and communities
- Model couple approach to raise awareness and address power imbalances hence promoting gender equality at the household and community level.
- Participatory Monitoring & Evaluation for advocacy.
- Learning Reflections and Peer Support.
- Male Engagement.
- Strategic Partnerships and Engagements.
- Media Advocacy.

Worked in three districts:

Bundibugyo, Kasese and Kampala.

Making and Celebrating Progress, Achievements Highlights



PRIORITISING CAPACITY, STRATEGIC PLANS

We Effect supported ACFODE to strengthen her Governance and Leadership Capacity.

Highlights

- ACFODE's strategic plan for 2019-2023 was developed through a highly participatory process including staff across programs and cadres, leadership, the board, development partners, and other key stakeholders both at national and community level to ensure collective ownership. The plan was then operationalized, a Monitoring and Evaluation framework designed to track related activities and results.
- Organisational structure reviewed and aligned to set up a team for successful implementation of the strategy. This also resulted in a new staff structure including introducing the position of a Programme Manager and Heads of Programmes. A new and more equitable salary structure was also created with the support from We Effect.
- ACFODE restructured its programming to address additional components critical to increasing opportunities for women in the various spheres to reach their full potential. Programs were categorised under five pillars including Policy Advocacy and Research, Leadership Development, Economic Empowerment, Transformative Social Cultural Change and Institutional Development.
- A new board elected through a democratic process, an organisational board charter developed and board members taken through induction workshops to enable them ably fulfill their responsibilities.
- Strategic plan was operationalized, and a Monitoring and Evaluation framework built to guide project design, activity and impact tracking for effective planning, and implementation for lasting results.
- New organisational policies were developed, old ones reviewed and updated to strengthen equity, safety and equality in the workplace including the Human Resources, Environmental Protection, Membership, Finance and Resource Mobilisation policies.
- Staff knowledge and skills on financial inclusion, insurance strengthened through trainings with UCCFS and the insurance company SANLAM Uganda. Focus was on managing personal finances, prudent budgeting and forecasting for cooperatives, in addition to addressing unique financial needs and risks.



ENSURING TENURE, ENGAGING THE DUTY BEARERS

As a result of intense collaborative knowledge and skill building throughout the project life, project partners successfully engaged duty bearers to take key actions towards gender equality in various spheres. ACFODE supported the partners to increase the quality and quantity of engagement opportunities with duty bearers on gender equality with regard to adequate housing and sustainable rural development. ACFODE also equipped partners with advocacy skills starting with gender analysis of their contexts as well as relevant legislations.

Highlights

Raising awareness, building partner capacity for advocacy and engaging duty bearers

- ACFODE supported project partners to review the National Land Policy, monitor its implementation and conduct gender analysis of national laws such as the National Housing Policy (2016) and the National Microfinance policy (2005-2015). With the results of the analysis, partners with guidance from ACFODE successfully engaged duty bearers on issues such as land through district and national policy dialogues.
- 33 staff and members from the four partners were trained on gender advocacy, analysed the National Land Policy through a gender lens, learned how to monitor its implementation. After the training the partners also sensitised other members and the community to do the same through awareness meetings and radio talk shows.
- All the partners were trained on the Participatory Monitoring and Evaluation (PME) model for advocacy and they were able to identify issues through a mini study on assessing the access, control, and ownership of land and the implementation of land laws and policies. The initial training on the National Land Policy and monitoring of its implementation as well as the orientation of data collectors facilitated the collection of quality data.



Towards tax equity

Saying no to 1 percent

- When the parliament of Uganda introduced a 1% tax on all mobile money transactions, one of the partners- Uganda Central Cooperative Financial Services (UCCFS) joined in a landmark petition against it- they spotlighted the extent to which this increase would negatively affect majority of the population especially small businesses and low income households who use mobile money for all their transactions. The petitioners conducted advocacy meetings with members of parliament and other government officials resulting in the reduction of the tax from 1% to 0.5% only on deposits.

A win for cooperatives

- UCCFS together with other stakeholders submitted a petition to the Speaker of Parliament against the removal of the Savings and Credit Co-operative Society (SACCO) tax exemption by the Ministry of Finance. SACCO's are one of the ways poor, low-income households and micro-, small- and medium scale enterprises (MSMEs) access affordable financial services and products. Levying the tax threatened accessibility to finances for many citizens. UCCFS and other stakeholders' advocacy was successful and the SACCOs' 10-year tax exemption was reinstated.

- Mt. Rwenzori Coffee Farmers' Cooperative Union (MRCFCU) lobbied for and received three (3) acres of land from Uganda Investment Authority for its members. This provided more land for coffee production to benefit members of the cooperative.
- 'Middlemen' while offering farmers an opportunity to sell their product fast; cut into their profit margins. MRCFCU lobbied and made an agreement with US African Development Foundation (USAID) to secure **152 million shillings** for crop finance. This enabled the union to pay farmers in time and buy their coffee before it was sold to middlemen.

Advocacy Wins

- Gender advocacy by the project partners resulted in the inclusion of the Affirmative Action clause in the Cooperative Societies (Amendment) Bill, 2016.
- The partners participated in identifying advocacy issues in relation to women's land rights hence informing the national advocacy strategy which addresses the issue of "Limited land tenure security for women" in Uganda.
- **3** critical advocacy issues pursued by the four partners and other civil society including the passing of the Succession Amendment Bill in collaboration with UWOPA and other CSOs, channeling of government funds to women through



UCCSFS SACCOS, and the inclusion of affirmative action clause in the Cooperative Societies (Amendment) Bill.

- **10** strategic engagements were organized by the partners (6 at the district level in Kasese and Bundibugyo and 4 at the national level). These strategic engagements provided a platform for partners to use their training including gender analysis processes to present key advocacy issues and recommendations to various duty-bearers.

Media and Outreach for Social Behavior Change

- Women from the partner organizations participated in meetings, sensitizations, trainings, and radio talk shows to air out their concerns, especially COVID-19.
- ACFODE facilitated MRCFCU and SEMUCU to hold **24** interactive radio talk shows on South Rwenzori Messiah radio in Kasese and UBC – Voice of Bundibugyo that focused on land, GBV, laws and policies, agribusiness, and financial inclusion. They enabled massive awareness of women's rights, gender equality and mobilisation for activism against GBV.
- Although the community radio callers were mostly men (of **120** direct callers, majority were men compared to women) due to issues of access to and control over communication equipment such

as radios and phones, the women in the membership of partner organisations actively participated as panelists and contributors, that aired out their voices on women's concerns in the targeted districts.

Economic Representation, Strength in Numbers

As a result of equipping the partners in delivering gender-responsive products and services, each partner revisited their practices around engaging women in their financial programs. Partners restructured their systems to provide a more leveled ground for women members to participate in the market, strengthen their income generation activities, build savings and plan for fruitful investments. There is an increase in the number of women in leadership attributed to interventions and deliberate measures by partners through gender transformative approaches as per their gender policies and action plans.

- Over **30** women have joined the Women in Business scheme at SEMUCU.
- The number of women savers in member cooperatives at UCCFS is reported to have increased from **388,320** in 2018 to **555,240** in 2021 (**43%** growth).
- The amount of savings by Women in Member Cooperatives at UCCFS increased from more than **1 million** (34.5 billion to 35.23 billion Uganda shillings).



- MRCFCU supported **40** women to produce special coffee in order to attract special markets for women's products. In addition, **40** women in the membership were linked to credit institutions for school fees, especially in Post Bank and Stride Sacco.
- UCCFS currently works with more than 81 women-managed groups, SACCOs, VSLAs, and other cooperatives, and through their awareness creation, women leadership composition within these groups is more than **424**.
- UCCFS: A total of active rural based women members standing at 874,057 (89%) and involved in Agriculture and subsistence farming.
 - SEMUCU: Over 951 women are actively participating in the Union activities such as the women in cocoa business, rights advocacy groups, women in Business schemes, and gender in agriculture cocoa value chain.
- MRCFCU: 357 women were involved in good agronomic practices and value addition like stamping coffee and digging trenches, women involved in marketing coffee, production of specialty coffee, planting their own coffee, opening demonstration farms, kitchen gardens and diversification in production of beans, and matooke, vanilla.
- Of all the partners, UCCFS noted a very big shift in number of women actively participating especially in savings reported (increased from 388,320 in 2018 to 555,240 (43%).
- By end of 2022, women in the membership of partner organisations had increased by over 33.5% from 618,818 (2018) to 931,376 (2022) as per data from SACCOs, primary cooperatives and network members). All primary cooperative societies under MRCFCU have 4:5 female to male ratio. This is also attributed to operationalisation of cooperatives' by-laws in which affirmative action was embedded.



Women and Youth in Leadership

Following the partners' commendable leap forward through introducing policies and interventions to increase the number of women and young people in leadership, a formidable number of women and young people secured leadership positions within their organisations.

- By 2022 the number of women members at SEMUCU increased from **1,204** in 2018 to **3,088**.
- MRCFCU has **5** females out of **9** members of the board and the females actively participate and contribute during the meetings, in addition to contesting for different leadership positions in local councils and places of worship. Women are also taking the lead in the savings and credit component in their primary societies. In addition, 6 primary societies under MRCFCU are headed by women and 40% positions on their executives are women.
- SEMUCU has **7** members on the board out of which **3** are women. The premium committee has **2** women representatives and 8 female staff.

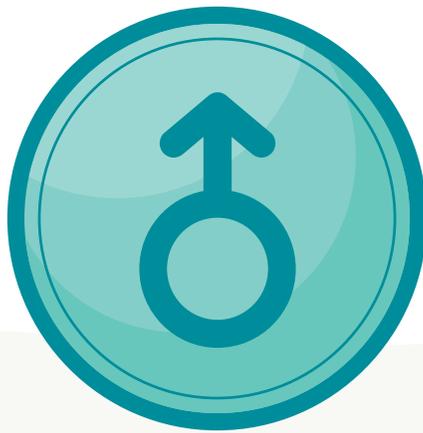
Engaging Men and Boys

Meaningful engagement with men and boys is critical to gender equality and equity work, necessary not only for women's empowerment but also for transforming the social and gender norms that reinforce patriarchy and inequality that harm both women and men. ACFODE worked

with project partners to raise awareness, and mobilise men and boys to promote and take actions towards equality.

- **450** men and boys were reached and are active agents for gender equality resulting in women getting involved in income-generating activities without their husbands stopping them. Most spouses started to jointly contribute school fees for their children without conflict, and women actively participate in the decision-making process at various levels.
- In Kasese, **482** households and **20** church congregations were reached by gender-focal persons and model couples and during these engagements, the focus was on the prevention of GBV, promoting joint planning and decision-making, and peaceful living. Partners reported reduced gender-based violence amongst the members and increased awareness among cocoa farmers on the prevention of gender-based violence.
- ACFODE undertook three (**3**) trainings for **69** transformed and untransformed couples, aged between 25 – 50 years, identified from the four We Effect partners.
- **97** people (47F, 50M) participated in the review meetings for model couples held in Kasese, Bundibugyo, and Kampala. The meetings enabled couples to share their achievements, challenges, and ideas on how to improve gender equality in their communities.

- To promote continuous learning on the model couple approach, ACFODE produced a short video documentaries on successes of model couples from Kasese (MRCFCU), Bundibugyo (SEMUCU) and Kampala (SSA) towards promoting gender equality in their communities.(SEMUCU) and Kampala (SSA) towards promoting gender equality in their communities.



INSIDE THE COOP



ERATIVES





of Enhancing Gender Equality in Member-Based Organisations through Policy Advocacy in Uganda.

MT. RWENZORI COFFEE FARMERS COOPERATIVE UNION

Mt. Rwenzori Coffee Farmers' Cooperative Union is a farmers' organization registered with the registrar of cooperatives in Uganda. The cooperative prides in building a vibrant farmer managed production and marketing system that negotiates the best prices for the members in the coffee value chain. Their partnership with ACFODE followed their previous project work with We effect.

Membership

20 primary cooperative societies with 2,948 individual farmer members.

1697 men, 1,251 women ,972 are youth.

Coverage

7 districts on and around Mt. Rwenzori including Kasese, Bunyangabu, Kabarole, Rubirizi, Ntoroko, Bundibugyo, and Kamwenge .

Tags:

- #womenslandownership
- #womenfarmers
- #womensincomegeneration
- #womenandcoffeemoney
- #equalcouplerights
- #stopdomesticviolence



SECURING THE SAME RIGHTS

Jeremiah Bwanandeké, a Development Officer at the farmers' cooperative celebrates the changes both in the cooperative and with the farmers they serve. By adapting the training to raise awareness on women's rights in the community, the farmers' cooperative has realised wide spread changes. Jeremiah notes that more women own land, coffee farms, businesses- registered in their own names, a reduction in domestic violence reported and have equal access to shared bank accounts for the couples.

One of the greatest achievements so far according to the General Manager of the cooperative, Jovenal Kule is the change in representation of women in leadership and membership across the cooperative.



“I remember before the project, we had only 2 women on the Board out of 9, currently we have 5 out of 9. At the beginning of the project, if we had primary cooperatives that were led by women, there were no more than 2. Currently, we have 7 cooperatives led by women as chairpersons, which were previously led by men. These are cooperatives that were once led only by men. It shows that women can now stand up with courage and confidence that they are able to do whatever a man can do. The number of women who bring coffee to the union is 50%, a clear indication of women's participation in business. Even the number of women members in cooperatives has increased. Out of 60 members represented in the Annual General Meeting, 25 were women and this was higher than the previous years (less than 20) and all primary societies under MRCFCU have a ratio of 4:5 females to males.”



SHELTER AND SETTLEMENT ALTERNATIVES

Shelter and Settlements Alternatives (SSA) is a national network organization that brings together different stakeholders in the human settlements sector to effectively address issues and challenges affecting human settlements in Uganda through lobbying, advocacy, and information.

Membership and Coverage

National Coverage

Objectives

Increased effectiveness in the formulation and implementation of relevant urban policies, laws, and development plans

Increased access to decent and affordable housing, basic social services, and land rights protection of poor urban dwellers

Increased adoption of sustainable environmental management practices by poor urban dwellers

Increased effectiveness and efficiency of SSA in delivery on its stated objectives.

Tags:

#affordablehousing

#landrights

#environmentalmanagement

#undignifiedhousing

#womensrightstohousing

#shelterandsettlementsalternatives



GENDER MAINSTREAMING IN ACTION

We Effect Partner Organizations in Uganda Mainstreaming Gender in their Operations, Products and Service Delivery

William Walaga Mudde, is a Board member at Shelter and Settlements Alternatives (SSA) who notes that the organisation had to take firm steps to create gender policies and action plans through a participatory process. This inclusive process promoted ownership of the initiative to pursue gender equality which resulted in staff raising awareness and empowering the communities and partners SSA serves to do the same.



Our goal was to create an enabling environment at the secretariat as well as guide gender mainstreaming among network member organizations. The policy promotes gender equality, equity, women's rights, and human rights as well as how they play out in the national legal framework. In relation to women's rights to adequate housing, we also developed a sexual harassment policy that enhances SSA's commitment to providing a work environment that is free from any form of sexual harassment."

The board member also notes that gender trainings by ACFODE for SSA network individuals, organizations, gender champions and focal persons were important as they provided guidance on how to plan and allocate resources, implement and evaluate SSA's housing interventions with a gender perspective by connecting how gender equality promotes access to adequate housing.

A green rectangular callout box with a torn-paper edge effect, secured by two yellow adhesive tape corners. The text inside is white and bold.

Another SSA board member, Emmanuel Byaruhanga said that the implementation of gender transformative approaches such as the model couple approach has improved family relations, reduced domestic violence, facilitated joint ownership of land, shared responsibility in homes and improved women's participation in leadership.

"The model-couples in the community and gender-focal persons have been able to conduct counseling and mediation sessions to prevent violence. In addition, they sensitized communities on the danger of domestic violence and exclusion of girls, women, and mothers in decision making. The public's ability to understand the different roles and responsibilities has reduced domestic strife among men, women, and youths. More families and couples are sharing responsibilities including household chores which used to be left entirely to women."



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UGANDA CENTRAL COOPERATIVE FINANCIAL SERVICES LIMITED (UCCFS)

Uganda Central Cooperative Financial Services Limited (UCCFS) is a national financial co-operative providing financial services to all types of co-operatives in Uganda. It mainly serves Savings and Credit Co-operative Organizations (SACCOs), Rural Producer Organizations (RPOs), Area Co-operative Enterprises (ACEs), Unions, and Apexes, among others.

Membership and Coverage

National

Objectives

With financial support from We Effect, UCCFS has been implementing the Promoting Gender Inclusivity in Financial Services through SACCOs (GIFS -Project) with the overall objective of contributing to an increased number of women, men and young people participating and accessing sustainable financial services for improved livelihoods in Uganda by 2022

Tags:

#accesstosustainablefinances
#genderinclusion
#environmentalmanagement
#improvedlivelihoods
#womenandyouth
#savingsandcreditscooperatives
#ruralproducercollectives



VETTING FAIRNESS

Allen Twinedembe a Regional Manager at the organisation explains that intentionality when working towards equal representation for women, men and youth among staff and leadership is important. UCCFS put in place systems to translate their gender equality policies into action.

“Vetting committees is one of the ways we did it. During the cooperative’s Annual general Meeting (AGM) held in 2022, elections were conducted through a clear vetting process, and as a result, there was a 14.2% increase in the number of women leaders in decision-making positions in cooperatives, which is to more than 1/3. Total female leaders changed from 3,861 by end of December 2021 to 4,409 by June 2022”



“During these meetings, lessons and experiences were shared by selected couples, and testimonies on how valuing women as equal to men is the foundation of family and community prosperity. The testimonies demonstrated how gender equality in the home including joint financial and other resource management, joint planning, budgeting, and improving communication can strengthen households. More than 20 model couples were supported by ACFODE through UCCFS”

Allen notes UCCFS has also deliberately invested time and other resources to build the capacity of the board, management, and staff of the cooperative in gender mainstreaming and financial literacy by designing and implementing a capacity-building strategy that will build gender analysis, programming, and reporting capacities of its various cooperative members.

UCCFS also reviewed existing administrative and operational policies, manuals, and Information Education Communication (IEC) materials to ensure the use of gender-sensitive language.

The changes are evident, Allen points out that the number of female staff have almost **tripled** during the project period with 6 new female staff recruited, increasing the number of female staff from 3 to 9 out of 20 Staff.

As the number of individual Members within UCCFS member Cooperatives has grown, Allen is happy to report that more women feel comfortable and the number of active women members increased by over **50%** from (617,614 in December 2018) to (women 2,300,400 at the end of the project in 2022).



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SEMULIKI COOPERATIVE UNION

Semuliki Cooperative Union (SEMUCU) was established in 2010 to respond to the challenges faced by the small-scale cocoa producers in Bundibugyo district. The challenges included a lack of collective voice, poor market conditions associated with fluctuating prices and lack of market information, poor quality produce, lack of extension services to cocoa producers, and the inexistence of policies specific to cocoa.

Membership and Coverage

SEMUCU is a membership union. Its core business is facilitating collective marketing of members' cocoa as well as the provision of embedded services like training, resource mobilization through shares commissions subscriptions, lobbying and advocacy support, provision of agricultural information, innovative linkages to other service providers like buyers, input dealers and financial institutions.

- 23 primary cooperative societies
- 93 collective marketing groups
- 11,850 individual members.
- 51% of the members are females while 49% are males.

Location

Bundibugyo district

Tags:

#smallscalecocoaproducers
#collectivevoice
#agribuisness
#accesstofinancing
#cooperativesociety
#cocoafarmers





GAINING GROUND WITH COCOA

Busunga Cooperative Society is a member of Semliki Cooperative Union. According to the society's chairperson Jackson Batura, the ACFODE training supported by We Effect on gender equality awakened them to the importance of valuing men and women as equals with the same rights and potential.

“Whenever ACFODE would train us, we took it upon ourselves to share the knowledge with our members. The project did not only benefit our members but also people holding leadership positions in the union. Chairpersons of the primary cooperatives did a tremendous job in making sure members of societies are well equipped with gender-related information like the right of women to own land and engage in business. Today, we understand the importance of working together as a family because we have seen it yield fruits leading to progressive family development.”



Jackson notes that Gender-based violence in most homes has reduced and there is a notable cultural shift from traditional norms that hinder development as women are actively participating in the cocoa business and the acquired knowledge about adequate land utilization has also boosted agriculture.

ACFODE taught us one of the most brilliant ideas that I have been waiting to see all my life. The idea of proper and maximum land utilization. This was being done; however, our smallholder farmers were not conversant with how to utilize it. Most of our farmers planted only cocoa, which was a clear indication of hunger. ACFODE taught us that we can integrate our gardens, and have a section of cocoa, but also food crops like banana plantations, cassava, peas, yams, and maize for posho, among others. I should say, this is the first time for us because we have been buying food to eat, but now, our gardens have started feeding us while we also gain from cocoa.”



A PROJECT TO REMEMBER

Safina Nsonisyabo, a Board Member at SEMCU and a Chairperson for 'Kirumya Growers' in Bundibugyo district asserts that the project trainings were a turning point for their financial and family wellbeing.



“The project taught us how to effectively plan for credit and savings and gave us a one-year assignment for members to start presenting financial plans indicating how much they earned, saved, and spent. At the end of the year, every member had a success story of their own. My husband and I had misunderstandings all the time, but after we attended ACFODE’s training sessions, whenever we would go back home we started to smile more. I think it’s because we knew how misunderstandings were hindering our intimacy and family development. One day as I was going to buy land, he voluntarily offered to sign as a witness which is a miracle as this never happens here in our village but he understood me as an equal and supported me. I receive many phone calls on a daily basis, women inviting me to their homes to talk about domestic violence and gender equality. This has really been a project to remember. It’s driven by demand. People are yearning for more knowledge to improve their homes.”



OUR JOURNEY, MEMBERS SHARE THEIR EXPERIENCES

“Our gender equality journey started 5 years ago when we got a partnership to work with We Effect on another project titled; Inclusive Cocoa Agribusiness Production. During the project, we realized gaps in gender-related issues that directly affected our members in terms of cocoa production. We also had limited knowledge of policy advocacy at the national level, but because Action for Development (ACFODE), a more experienced organization in this area, was also a partner of We Effect, it was recommended we work with them.” Methodius Balyesiima, the General Manager discloses.

In addition, the general manager, notes that even though SEMCU suffered the effects of COVID-19 they have managed to rise up again. “COVID-19 affected us but because ACFODE was devoted, we managed to successfully implement and finish the project. The pandemic created an opportunity to utilize radio programmes since field activities were on halt as movements were restricted after the government imposed a national lockdown. We carried out weekly radio talk shows, which helped us reach our members and the general public at large. Our messages during the radio talk shows were aimed at raising awareness on gender based violence and gender equality. As we speak, we have heard encouraging stories of more men and women processing and acquiring joint land titles. We have also observed peaceful joint selling of land, where husband and wife come to an agreement to sell their land with an aim of venturing into other businesses.”

In addition, “SEMCU’s partnership with ACFODE has led to increased women involvement in the cocoa business. It was commonly men that used to bring cocoa for sale at the cooperative, but women have surpassed that,” explains Kurusumu Kobusinge, the project coordinator.



Edward Mugisa, the Board Chairperson divulges that before ACFODE partnered with SEMCU, the union faced challenges with their primary cooperatives. Families were not at peace, engaging in unending fights, and parents not paying school fees for their children, in addition to low participation in the business sector because most men had pushed out the women.

“As a result of ACFODE training sessions, the systems have changed and families are now working together peacefully, which is an indication that ACFODE and We Effect have played a key role in improving the lives of our cooperative members,” says Edward.



FIELD NOTES

IN PRACTICE, SOCIAL RIGHTS IN THE COMMUNITY

Rebecca Rukundo, ACFODE Program Officer

“The quality of gender program design must be measured by the outcomes in practice.”

While it was rewarding to see more women in leadership positions in the partner organisations as well as in the cooperatives, seeing them translate it to the community through community mentors, gender focal persons and one of the most endearing ones Model Couples was worth a celebration. It is the very substance of the Convention on Elimination of All Forms of Discrimination against Women (CEDAW), articles 7,10,11,12,13 and 16 which require state parties not only to ensure that women enjoy their right to social security on an equal basis to men, but also to undertake appropriate special measures so as to provide women with equal opportunities in public life, education, employment, health care, economic and social life, and marriage and family relations. This project is an example of how we can redress disadvantages associated with gender, through ensuring both contributory and non-contributory social protection programmes are gender-sensitive. This means contributory programmes taking into account the factors that prevent women from making equal contributions, such as intermittent participation in the workforce on account of care responsibilities and unequal income outcomes.

SPOTLIGHT : THE MODEL COUPLES

Communities believe their own citizens, their 'culture mates'. This is why using community based champions is a winning strategy to reach families. ACFODE employed its model couple approach which challenges power relations and negative socio-cultural practices that are the root causes of violence against women and girls. The targeted couples are mentored on adopting positive social cultural practices to end gender discrimination. Once the couples have tried and tested this new way of life and are successful, others are willing to learn from them. With support from the project, model couples addressed gender power imbalance and its effects including early marriages, gender based violence, deprivation of women and girls' human rights among other issues.

Shakirah and Mozey





When you meet Shakirah Mutesi and Mozey Mubiru they look like love birds. They complete each others sentences, are affectionate and kind to one another. But if you asked the Local Council Chairperson(II) Kisenyi B in Kampala Central, Kampala City, about their history they would tell you the opposite. They were one of the most violent couples in the neighbourhood, this is why the Chairperson asked them to join a new project.

The LC 2 chairperson told them that the project was being implemented by Shelter and Settlement Alternatives (SSA) in partnership with ACFODE and We Effect. The local leader explained to them how this was an opportunity for them to learn about the dangers of Gender Based Violence and how they can support each other to live well. After enrolling, they were taught about the cycle and nature of violence and how to resolve conflicts peacefully.

Shakirah says that poor communication with her husband used to instigate most of their family conflicts.

According to Mozey, “the trainings opened our eyes, and the things that were actually like mountains we could work on and they were not as big. We could solve them as husband and wife.”

Mozey also shares that they learned a lot about gender equality and how they need to discuss their plans together in order to value all opinions and agree to respect different positions. This helped reduce misunderstandings that used to lead to fights. They are now a model couple in their community.

“As a result of the training we had in this project, we realized the need to have clear communication as a family, to discuss any challenges and plans together. We now agree on most things and the fights have stopped because as a couple we are using the methods we learned to resolve our problems. Above all we respect each other.” Shakirah explains

As a model couple, Mozey and Shakirah support other families within their community to live more peacefully.

“We have helped several families facing domestic problems. Some women in the community approach us complaining of their husband's negligence and violent behavior. Kisenyi is a slum and due to unemployment, alcohol and drug abuse, men spend most of their time loitering aimlessly in town and do not support their families. Any request for food, money, or medicine can easily cause a fight. We visit the families, explore with them the causes of their challenges and through mutual agreement help them to resolve their challenges. It is always a joy to see families living happily,” Mozey

Now that the project is over, the couple plan to continue sensitizing families about GBV. Mozey says, “when one has neighbours who are fighting, it does not affect them alone. It affects the whole community.”

Martin and Evaline



Martin and Evaline Thakondola are a couple who have been married for 14 years. The couple lives in Kasese district in the Western part of Uganda with their 7 children.

According to Martin their life was consumed by drunkenness and violence,

"I was a drunkard and I would drink until the early hours of the morning. Whenever I would get money, I would spend it recklessly on things that don't benefit my home like buying alcohol and roast beef for friends, just to show off. I reached a point where I became rude and ruthless to my wife whenever she asked for any support from me, especially if it was concerning money. I didn't know that in order for our family to be well we had to work together. Our income was low. At the time, I didn't even know that children also have rights. I would only buy them things when I felt like it, I didn't ask them anything. When ACFODE trained us, I learned that children have certain things they need and like, but most importantly, I learnt that they have a right to make a choice. Model couple trainings changed my life. I must admit that my wife was never the root cause of problems, but it was all me."



Evaline notes that before the model couple trainings, she didn't know a woman had the potential to become a leader.

"I had never been given an opportunity to express myself. After the ACFODE training on women in leadership, I got the courage to stand for a leadership position in our cooperative and I am currently the first female chairperson. This is the first time we have a woman in such a leadership position in our district. The cooperative is doing well, my home is equally well, and my children are all attending school because ever since my husband changed, we plan for the family together. We have purchased a plot of land in Kasese and my husband allowed me to buy land and register it in my names as well. This means that the land belongs to me and I have a right over it. This was an abomination culturally but ACFODE showed us that we all had equal rights to buy land."

Martin, who owns Kitabu Orphanage Nursery and Primary School in Kasese had in the past prohibited his wife from getting involved with the school. He stopped her from coming to the

school. Presently things have changed and Evaline manages the school finances. The school has 180 pupils and 11 staff.

The couple is also into coffee farming and was recognized and awarded by their local cooperative for the best coffee bean harvest.

"We have acres of land and have utilized it in the best way. Last season, we harvested 400 kgs and bought more kilograms of coffee from neighbors which we sold and earned a 2 million shillings' profit. We used the profit to construct a new building for our school," Martin says with great pride.

The model couple has so far mentored over 30 families in our areas to address GBV and its consequences, women and children's rights, and sensitized them to denounce cultural norms that promote early marriages for girls.

Gloria and John



Gloria Nasasira and John Nsengiyunva live in a low income settlement in Kawempe division in Kampala city. The couple has one child.

John admits that prior to being involved with the project he was a typical patriarchal man who thought that he knew everything and did not require his wife's opinion to do anything even when it affected their family.

The couple's involvement in the project has been a game changer that has opened doors of prosperity for their family. The couple were invited to attend the training by a gender-focal person under UCCFS.

John used to pride himself in being a student of psychology, "It gave me the impression that I could always figure out what anybody was thinking. Even when purchasing household items, I used to buy what I feel is right and what I need. When my wife would do something that I do not agree with, I used to keep quiet and hide my anger expecting her to experience the hurt I was feeling. Through this project, I have been able to learn that communication is very important to build and sustain a relationship. I have



also learnt to forgive and discuss any grievances that I might hold. When you keep angry and are always thinking of revenge, you end up hurting yourself. I am now a changed man that values shared responsibilities and equal contribution.”

Gloria attests to the fact that they are now a more united family and her husband is always willing to help when the need arises.

“We share chores, and work together at home. We both work and return home tired. When I am preparing dinner, my husband helps to fetch water and also bathe the baby. During the training that we received in this project, I learnt that it is important to always be patient and to work as a couple to plan for our resources. It is important

not to spend more than you earn and you do not have to give in to peer pressure and can plan as a couple how to adequately use the resources available”

John is now an ambassador of peace and an advocate through spreading messages against GBV in the community. John finds it easy to approach other men for a discussion whenever he sees them being violent and or misbehaving.

Ibrahim and Sarah



Ibrahim Nyamusesa and Sarah Kusemererwa are a model couple living in Bunyangule Village, Bughendera County, in Bundibugyo District.

Before the couple participated in the project's trainings, their lives were chaotic.

"I thank ACFODE for changing our lives, especially mine, because I must admit that I was hot tempered and could easily stir trouble. Whenever my husband came from work without bringing home any food and other household items, I would confront him and start a fight. During the COVID-19 outbreak we lived in a rental property. I had a mobile money business, but everything came to a close yet we had bills to pay. Sometimes we had sleepless nights because of hunger. Our baby would ask for bread, but we could not even afford the cheapest pancakes in the market. But even before the COVID-19 time we both had nothing, when I would make money I would keep it a secret from my husband and he would also hide his money from me," Sarah divulges.



Sarah adds that ACFODE's intervention was introduced at the right time as it not only helped her family but brought peace to marriages that were deteriorating.

"From the moment we attended ACFODE training sessions, I saw things start to change at home. They instilled in us a spirit of hard work and encouraged us to be creative. Through working together, we became better people. For example, when we bought a sewing machine and started working in town, some nights I would return home late. Surprisingly, I would find my husband cooking, this had never happened. I knew it was because of the ACFODE training that he had learnt the importance of supporting a woman. Some men started referring to him as a woman because he would cook for us, but he didn't listen to them."

Ibrahim is however, proud of the strides the couple has achieved. He shares that,

"The cultural norm- that a man should not do activities done by women has been kicked out of our family. Whatever my wife can do, I can also do, let it be cooking, cleaning. I am able to do it as well. The very first achievement that I am proud

of is the love between my wife and I. We love and care for each other compared to the days when domestic violence was a daily occurrence in our home. The next thing is we had a plot of land with an incomplete house. Since we started working together, my wife and I have managed to complete the construction process. We have acquired more home assets and domestic animals to complement our income. Imagine before ACFODE came, we could never think of doing other businesses or even farming- we couldn't even think of going into keeping poultry, but now, we have many hens. My wife and I are doing joint savings and it's helping us to grow financially".

The couple has managed to help other families to settle their disputes. They add that most young couples think fighting is a problem solver, but they are teaching them the best way of handling conflict in marriage. With the model couple approach, they don't have to talk so much, but rather act and let the rest follow. They have reached out to at least 5 churches, 4 local saving groups, and about 5 homes in the neighboring villages.

Jostus and Angelina



Jostus and Angelina Isemusoro are a couple in Kasese district that underwent a training on Gender Equality by ACFODE. They have been married for 46 years and have 14 children.

Before the training Angelina says, “my husband would drink a lot of alcohol and start fights when he came home. Sometimes he would even spend the night out. But after the Model Couple training we decided to start working together and this led to the growth of our poultry and piggery farms. We didn’t even save together before, now we are members of the same cooperative- Kirembe United Cooperative Society. I don’t hide how much I save- we both know our savings in the cooperative.”

Jostus doesn’t deny any of this and he adds that,

“Before the training we never used to plan together and I owned the coffee plantation as my personal



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project. I would use the money from the sales the way I wanted without consulting my wife. After the training, we sat as a family and decided to start working together. We bought 2 acres of land together at Kyondo near Mubuku Irrigation Scheme and the land sale agreement has both our names. We have harmonized everything, and are now fine because we do everything as a couple and family.”



CONFESSIONS OF A MALE CHAMPION TELLS.

Christopher Byomukama, is a male champion who works side by side with model couples in Bundibugyo. As a male champion Christopher discloses that patience, understanding, and forgiveness are what make a family work. Before participating in the Model Couple training by ACFODE where he represented SEMUCU as staff, Christopher admits that he had been cheating on his wife and was on the verge of marrying a second wife.

"I had started seeing another woman, but the training made me realize that this was not a solution to my happiness. During the training, I realized that men and women are equal and we all make mistakes. The problem is that men think mistakes made by men are small and those made by women are big. The men demean women. In marriage, you have got to be patient, understand each other and forgive each



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other as making mistakes is human. Look at strengths, weaknesses, and opportunities to change your life in the family. I now wash dishes and help my wife do house chores. Thanks to ACFODE and Semuliki Cooperative Union for giving us the platform to respect one another and work together. I advise all couples to work towards legalizing their marriage. We had our traditional wedding ceremony in 2010 and official function on 21st December, 2019. You can do the same.”



IN CLOSING: REFLECTIONS ON THE FUTURE

While this story is far from over, the progress is encouraging. Here are some final thoughts from the project participants who took action and used the knowledge and skills they learned to transform their lives and communities.

Recommendations made by project partners:

Maintain quarterly review meetings with the community change agents such as model couples in order to offer continuous mentorship on women's rights and gender equality.

Undertake review meetings with stakeholders at district level in order to follow up on commitments made towards promoting women's rights and gender equality. This also promotes accountability to citizens.

Provide identification materials to community change agents and introducing them to local leaders and other community members in order to promote their visibility and minimize conflict.

Promote creative media such as drama as a way of creating awareness on women's rights and gender equality in communities.

Continue use of radio as a media for awareness creation and adopting a strategy of advertising talk shows ahead of time in order to increase listenership.

Provide referral letters and record books to enable community change agents follow up cases of GBV at different referral points and store information for tracking progress.

Fast track digital transformation in doing business amongst partners and members.

Continuous digital financial literacy trainings among partners.

Promote uptake of Insurance among partners.

Continuous promotion of Gender transformative approaches such as the Model Couple Approach.



Profile community change agents such as model couples through issuing certificates of recognition. This motivates them to reach out to more other couples. In addition, model couples could be trained in phases rather than engaging the same group throughout the project.

Promote and expand digital financial services as one way of increasing women financial inclusion among partners.

Increase on the strategic alliance with partners of similar minds and focus to bridge the gaps in capacity building and funding.

Continuous promotion of gender, climate resilience and food security initiatives among members within partner organisations.

Sensitisation on GBV laws and policies e. g the succession ammendment act.

Skill the girl child especially those who dropped out of school due to COVID-19.

Promote leadership for community change targeting different women leaders in public and private sectors.

Use model couples as a vehicle for economic empowerment for example joint marketing through model couple groups.

Promote the Model Family Farming approach.

Promote partnership/ exchange visits among the model couples and network members for cross learning.

Promote school based interventions aimed at preventing and responding to GBV.



Gratitude

All of us in one way or another including the women in big positions can be going through conflict but they cannot talk about it. After talking about the domestic violence cases, now the cases begun to go up and we have been wondering why the cases are rising year in year out yet we thought we were carrying out interventions. The cases started moving from 9000 to 19000 currently per annum as per the police report in Uganda. Only 19 of those many cases are prosecuted to conclusion – Hon. Monica Amoding.

“Kasese district after seeing the fruits of the model couple approach expressed their interest in learning more about it and is planning to adopt it in their community service” - Bwanandeké Jeremiah, staff MRCFCU

“We thank ACFODE and SSA for giving us the opportunity to attend the November 2020 training. Before the training, I used to keep money secretly yet I wanted to use the money of my husband. But now there is trust and openness in our marriage and as a result, we are progressing at a faster rate as a family. Previously before the training, I used to be cruel to my children but after the training I changed to a loving mother because of the peace in the family as a result of planning, budgeting and working together” – Moreen Nakandi.

“Previously, before the training, I used to take drugs to forget my problems it was a night mare. We live in a slum, where people take alcohol and take drugs, which is not good for our children. After the training, we started to save as a couple, and decided to construct a safer and better home. Because of planning together, we started talking to each other nicely. I started calling my wife sweet names-like mummy because of [the too much love] that came as a result of the training” - Kiggundu Ahmed.

“Thank you ACFODE for always facilitating the radio talk shows which have greatly enlightened listeners. Some of the listeners call me to intervene in GBV cases which I do through mediation and sometimes referral to other partners like Justice Centres” - Kobusingye Kuruthum, Project Officer SEMCU.

“Thanks to ACFODE and MRCFCU for giving us a chance to discuss such a topic and enlighten the people of Kasese that women also have a right to own land since culturally in the Rwenzori region women are taken as men’s properties and not property owners,” - Ms Zainabu Asimwe, Senior probation and social welfare officer Kasese district.



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In the end, as UN Secretary-General, Mr. António Guterres has stated that achieving gender equality and empowering women and girls is the unfinished business of our time, and the greatest human rights challenge in our world.

These stories are a step in the future.

Join us in the fight, our dream, our commitment for a world where women and girls have an equal opportunity to thrive.

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