



Initiative for Sustainable
Agricultural Supply Chains

Entry Points and Good Practices for gender-sensitive interventions to close the Living Income Gap



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Introduction

Entry Points and Good Practices for gender-sensitive interventions to close the Living Income Gap

The Initiative for Sustainable Agricultural Supply Chains (INA) is an association of players from within the private sector, civil society, and politics.

Together, we want to achieve greater sustainability across global agricultural supply chains and improve the living conditions of smallholders.

The INA works independently of individual raw materials. It is committed to the development of sustainable regions where a cross-commodity approach comes into play.

INA is likewise looking into digital solutions for supporting producers as well as increasing supply chain transparency and will serve as an information platform.

Over 9% of the world's population – more than 700 million people in total – live in extreme poverty, surviving on less than 2.15 US dollars per day. This extreme poverty is especially prevalent among agricultural workers in rural areas of Africa, Asia and Latin America and disproportionately affects women, who are paid on average only 82% of what men earn although they make up the main workforce in the agricultural sector (as of 2023).

Incomes and wages in farming are often so low that despite the hard work they do in the fields, many smallholder families and agricultural workers cannot afford to invest in their businesses, in education or in healthy food. The only way to effectively combat this extreme poverty and the resultant child labor is through living incomes and wages. Higher incomes also make the agricultural sector more attractive to the younger generation, securing the world's raw material supplies for the future. Approaches that support gender empowerment can moreover strengthen the position of women in agricultural businesses and help close the gap to living incomes and wages.

Living Income interventions are designed to close the income gap of smallholder households. These measures take the household as a reference point and therefore do not have a gender-sensitive, gender-responsive or gender-transformative effect per se.

This strategy paper developed by INA therefore focuses on the levers in the four pillars of the Living Income interventions for closing the Living Income gap, which have so far proven to be particularly relevant for the empowerment of women and gender equity. The [Living Income toolkit](#) by the [Living Income Community of Practice](#) is used as the basis for the strategy paper.

The greatest levers for women in agricultural supply chains:



1. Production and Quality

Producer organizations (POs)

POs strengthen collective action and can serve as catalysts for access to other important resources, such as finance, training, capacity building, and inputs. They can help overcome market disadvantages by collectively achieving larger production volumes. This can improve competitiveness and market access and thus contribute to closing the income gaps. However, gender-based barriers must be addressed in order to guarantee women the best possible access to POs:

1. Adapt access in such a way that time and mobility restrictions, which particularly affect women, are taken into account.
2. Reduce formal entry criteria such as land or farm ownership (women are often registered through their partners).
3. Involve women in the establishment of new organizations from the outset and take their needs into account.
4. Promote women's committees within producer organizations (POs), which increase the representation of women and thus their opinions and interests.
5. Promote women in leadership positions through established quotas and leadership trainings, such as the *Fairtrade Women's School of Leadership*.
6. Strengthen informal skills development groups: participation in informal groups can facilitate participation in formal POs.

Trainings and courses

Trainings can not only increase production quality and efficiency, but also address gender norms and strengthen equal decision-making within households. They should be adapted to the needs and time constraints of women. This includes taking into account potentially lower levels of education, the use of female training staff, childcare facilities during training sessions and the organization of joint training sessions for families. Participatory bottom-up methods such as household approaches or [GALS \(Gender Action Learning System\)](#), which aim to strengthen gender equity at a transformative level, have proven useful. They can improve the economic self-determination of women and at the same time reduce the risk of gender-based violence by partners.

Access to finance

Women often have limited access to loans because land is often needed as collateral. Easier access to finance can increase productivity and income. Financial services for women should consist of more accessible financial products as well as complementary financial education programs to reduce the overall barriers to enter supply chains. Financial products targeted at women's needs and preferences are necessary to ensure their acceptance and effectiveness. The approach of [Village Savings and Loans Associations \(VSLAs\)](#) has proven to be an effective framework for providing financial education and promoting female entrepreneurship as well as diversifying and increasing income. Digital tools also make it possible to reach women in rural and remote areas. Support services are particularly relevant here, as women are often not trained in using these tools.

Income diversification

Income diversification can provide women with access to alternative sources of income, promote their economic autonomy and thus contribute to closing the gap between actual income and living income. This often does not involve the cultivation of "cash crops", but rather less established or less lucrative crops, handicraft activities or providing services. However, the choice of alternatives and customer demand are crucial. Switching to the marketing of other commodities, products or services can reinforce existing gender norms if these are seen as "women's projects". Diversification can also place an additional burden on women who already suffer from time and mobility constraints due to the management complexity of another activity.

Good Practice: "GrowHer:Cocoa"

GIZ project in the Indonesian cocoa sector

The GrowHer project recognizes the central role that women farmers play both in the Indonesian cocoa economy and in the decision-making and financial management of their households. It therefore focuses on improving the rights, representation and access to resources of 4,000 women-led cocoa farms in Indonesia to ensure a safe, resilient, sustainable and inclusive cocoa supply in the region. GrowHer:Cocoa was made possible through public-private partnerships that believe that collaborative efforts to promote gender equality will strengthen women's leadership and representation in Indonesia's cocoa sector.

The project is led by *Grow Asia* and implemented by *Save the Children* and the *Partnership for Indonesia's Sustainable Agriculture (PISAgro)*. Funding is provided by *Mars* and by the *Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH* on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ). This collaboration has enabled the development of policies, practices and strategies that facilitate access to resources and training and promote women's economic empowerment, diversity and inclusion, with a positive impact on sustainable and resilient agricultural development.

2. Price and Trading Practices

Genderresponsive Responsible Purchasing Practices

Sustainable and responsible purchasing practices are one of the most important levers and a condition for the long-term implementation and payment of a living income. There are multiple ways in which the special situation of women and other marginalized groups in the supply chain can be taken into account and how women-led companies can be guaranteed access to global agricultural supply chains:

- Signing the WEP ([Women Empowerment Principles](#)) and use of the [Gender Gap Analysis Tool](#) to assess strengths, gaps and opportunities to improve performance in the area of gender equality
- Analysis of the supply chain to understand the challenges for women and adapt purchasing practices accordingly: e.g. adjust bids, split larger contracts to provide access to women-led companies/organizations and smaller companies/organizations pursuing gender equality
- Contacting [WEConnect International](#) to receive an overview of women-led companies and gender-equitable suppliers
- Revision of the Supplier Code of Conduct, and inclusion of gender-sensitive language
- Anchoring gender-specific KPIs in the purchasing department's plannings

Good Practice: Unilever

Unilever seeks to be in harmony with the UN Women's Empowerment Principles (WEPs) and contribute to Sustainable Development Goal 5 (Gender Equality). With its Gender Equality Plan, Unilever focuses on five drivers: economic empowerment, health & well-being, safety, voice & leadership, and an enabling environment. Unilever started with progressive workplace and supply chain policies, creating opportunities for women in its extended supply chain (sales and customer, product, and brand development).

Unilever promotes equal access to economic rights and opportunities and has committed to eliminating stereotypes in all its advertising from 2016 by showing more progressive images that reflect gender diversity and equality.

As part of its Compass strategy, Unilever has set itself the goal of actively promoting diversity in its supply chains and reaching out to marginalized groups. Unilever uses Key Performance Indicators (KPIs) to collect data to measure, understand and promote diversity and inclusion among its suppliers. Unilever also measures and accounts for the extent to which it is living up to its commitment to increased spending with diverse businesses. Unilever is active in various supplier development programs such as "Sourcing2Equal", a global partnership program that aims to bring contracts to 5,000 women-led SMEs by 2023.

In summary, Unilever promotes gender equality not only in its workplaces, but also throughout its value chain. "Opportunities for Women 2017" is part of Unilever's Sustainable Living Plan. The initial goal was to empower five million women by 2020 and to continue making a positive impact by creating environments in which women can lead their lives without being restricted by harmful norms and stereotypes.

Direct payments and premiums

Ideally, direct payments are fixed amounts that are paid directly to women at the beginning of a production cycle. These payments can either be conditional (as in the [Nestlé Income Accelerator Program](#)) or discretionary.

The challenges at the gender level are underlined by traditional price interventions, which often reach male farmers through commercial intermediaries. Here, direct payments offer the opportunity to reach women in a more targeted way. However, it should be noted that increasing economic freedom for women can lead to an increase in violence, especially if husbands feel threatened that they cannot fulfill their traditional role as breadwinners for the family.

Conditional payments could pose an additional hurdle for women if they are not implemented in a context-sensitive manner. For example, requirements could be placed on official hospital births and childcare in state facilities, even though the infrastructure for this is inadequate.

In terms of impact, fixed disbursement amounts can have a potentially empowering effect, as women are included as primary recipients and thus gain direct access to income, in some cases for the first time in their lives. Experience with unconditional cash transfers worldwide has shown that they are particularly effective in building resilience, reducing risk, and enabling poor households to overcome income shocks and make necessary investments to reduce poverty. Investments often flow right into the community, e.g. in areas such as health and education. Potential positive impacts at the individual level for women include improved education through higher enrolment rates in schools, improved decision-making power and position in households, and participation in communities and building social networks.

Good Practice: Premium for women produced coffee

GIZ Colombia together with the coffee cooperative “Coocentral” from Huila

Companies purchasing the coffee produced by women from the Coocentral coffee cooperative in Huila, Colombia, pay a premium directly to the women. The entire family (husbands and children) were included in the previous trainings and workshops on increasing quality and output, and the added value of the women's work was communicated to everyone.

So far, there have been no negative effects such as envy from husbands. But there have been many positive effects in the community, as the women beneficiaries have developed both technical skills in crop management, post-harvest and cup testing, as well as leadership skills, participation and emotional intelligence.

This has allowed them, on the one hand, to deliver a better quality product and therefore obtain higher income and recognition for their work. On the other hand, they have a more active role in the decisions made both on their farms and in their families.

The strengthening of the Women Coffee Growers Program focused on the promotion of gender equality and digitalization, has set an important precedent. This demonstrates how a well-implemented gender strategy can achieve significant transformations both socially and economically in the territory and in coffee supply chains.

New Product Development

The development of new products, such as chocolate produced by women's cooperatives, can create new markets to be served by women and create added value for the purchasing companies.

Niche markets and separate marketing channels for women as well as traditionally female activities are considered entry points for female income control, financial independence and leadership. In this way, the central contribution of women in male-dominated supply chains can be made visible, such as in the case of women-produced coffee. Through the separate production and marketing of women-produced coffee and by building long-term relationships with committed buyers, the self-image and self-confidence of women as farmers can be strengthened and their financial independence supported.

In traditionally female-dominated supply chains, such as the shea supply chain in West Africa, women's economic empowerment can be achieved through direct trade with women, advance payments, bonuses, and targeted training opportunities for women. However, such measures run the risk of women being displaced by men as soon as the activities become more lucrative, and of creating dependency on a small number of buyers. The abuse of these incentive systems, which are geared towards women, must be counteracted from the outset in order to prevent men from selling their coffee through them.

Good Practice: Angelique`s Finest

New women's coffee developed

Angelique's Finest is a women's cooperative based in Rwanda, affiliated with the umbrella organization RWASHOSCCO. They have joined forces because traditionally, women have had fewer decision-making rights in coffee production, and thus, they can only influence how the proceeds from coffee sales are used to a limited extent. However, the female coffee farmers aspire to recognition, respect, and influence in the coffee industry. Therefore, women must receive their fair share in coffee production and become equal partners! With Angelique's Finest, a "coffee entirely made by women," they strengthen their financial independence and the decision-making power of women in the coffee sector. ([Angelique's Finest | Kaffee aus Frauenhand \(angeliquesfinest.de\)](https://www.angeliquesfinest.de)) Since 2019, Angelique's Finest has been using the open-source traceability system INATrace, originally designed and promoted by GIZ, to trace their coffee. By utilizing INATrace, they have not only brought more transparency to their supply chain but also, thanks to the associated supply chain analysis, made their internal processes more efficient. ([INATrace \(nachhaltige-agrarlieferketten.org\)](https://www.nachhaltige-agrarlieferketten.org))

3. Landscape & Community Development

Changing gender norms

Economic decisions are closely interwoven with cultural norms related to gender, age, ethnic background, health and physical condition, and overall social hierarchy. These norms significantly influence how resources are allocated and financial matters are handled. To bring about long-term change, it is crucial to implement education and training at all levels of society.

Gender-related norms often have a significant impact on women's economic opportunities. Through targeted training, these norms can be challenged and changes in the perception of women in economic decision-making processes can be promoted. Such an approach helps to strengthen women's control over assets, resources and income.

The promotion of women in economic decision-making positions goes beyond mere financial independence. It is also about empowering women in the context of joint decision-making in households. This approach shifts the traditional power structure and enables a more inclusive and equal shaping of economic processes within families.

Changing cultural norms is a complex process that requires time and commitment. Training should not only be carried out at an individual level, but also at an organizational and institutional level in order to achieve a sustainable impact. This includes the integration of gender-equitable approaches into economic institutions and policies.

Overall, changing cultural norms around economic decision-making helps to create a more inclusive and equitable economy. It not only promotes women's financial autonomy, but also strengthens their participation in decision-making processes, which ultimately contributes to a more balanced and sustainable society.

Digital Inclusion

Advancing digitalization harbors the potential danger of further marginalizing women, as illustrated by the so-called digital gender gap. This gap shows that women are being left behind by digital technologies in many areas. To counteract this development, it is essential to design digital services and products in a way that addresses women's needs and preferences in order to get them excited about these technologies and to overcome existing barriers. Bundled solutions have the advantage of tackling several challenges at the same time, be it in terms of access to education, technology or funding.

Improved networking through targeted digital services helps to overcome the isolation of communities and facilitate the exchange of information. This in turn can lead to an increase in income and empowerment opportunities for women.

The positive impact of these measures on society is significant. Promoting economic opportunities and participation not only strengthens women's financial independence, but also creates a broader basis for equal participation in economic life. In addition, better access to digital markets enables women to expand their business opportunities.

Overall, the aim is to maximize digital opportunities for women and ensure that they benefit equally from the advantages of digitalization. Targeted measures that take women's needs and challenges into account can not only broaden individual perspectives, but also drive social change.

Good Practice: Megha Mandli

A women's agricultural cooperative and a viable use case for data coops

A good example of data feminism is the women farmers' cooperative "*Megha Mandli*" in Gujarat (India). This cooperative promotes a culture of information sharing and data collection to create structural, representative and inclusive systems that contribute to the empowerment of women in agriculture.

The creation of a database within the existing structure of this cooperative has concrete benefits. For example, it is easier to obtain loans, as the women can prove their creditworthiness to digital financial service providers. It also gives women farmers greater control over their data, allowing them to add value to their products and services on the one hand, and to disseminate their traditional knowledge and practices to mitigate climate change and improve agricultural production on the other.

A data cooperative promotes the representation and inclusion of marginalized voices and changes the prevailing power dynamics, including those that could be driven by artificial intelligence.

Land tenure

A fundamental component of gender equality and women's economic empowerment is having equal rights to land ownership and the ability to exercise these rights. Improved access to resources, especially land, can strengthen the autonomy and socio-economic status of women in their households and communities, and increase their participation in more profitable segments and activities of supply chains.

Access to land can be achieved through acquisition or inheritance, however, these options have so far rather limited than facilitated women's access to land. Alternatives would be collective approaches, such as the creation of joint land titles. Circumventing customary law, for example by supporting land rental or land purchase, can also facilitate access to land.

In the long term, access to land is seen as the most effective way to increase women's economic empowerment.

Livelihood Approach

The livelihood approach aims to remove barriers that particularly affect women in many communities. These barriers include social and family constraints, lack of financial capital, negative attitudes towards female workers and a lack of awareness of their own opportunities. To overcome these challenges, poverty reduction programs are needed that take a holistic approach and promote livelihoods in combination with other safety nets.

A key focus is to break down barriers that prevent women from accessing education, health care and social opportunities. Social and family constraints can be reduced through targeted programs that provide comprehensive support. Financial challenges are addressed through the provision of capital and income-generating opportunities.

The livelihood approach also focuses on changing negative attitudes towards female workers by incorporating educational measures and awareness-raising campaigns. This helps to highlight the skills and potential of women and promote their participation in the labor market.

Good Practice: COMUCAP/APROLMA

Coffee women cooperative from Honduras

The women's coffee cooperative APROLMA (Asociación de Productoras Libres de Marcala), founded in the 1990s under the name COMUCAP (Cooperativa de Mujeres Campesinas de La Paz), is a living example of the ingenuity and cohesion of women determined to improve their lives. Originally created to give women in the region a voice and economic independence, APROLMA has evolved into an inspiring community committed to education, economic empowerment and social justice.

One of COMUCAP's outstanding initiatives was a program on a radio station that not only served as a medium of entertainment, but also functioned as an educational platform. Through training formats, women could be educated in the areas of agriculture, health, family planning and financial management. The radio station proved to be a powerful tool for disseminating information, creating awareness and strengthening the community.

In addition, COMUCAP launched joint income projects that enabled the women to save money and pursue long-term goals. These projects ranged from the production and sale of baked goods to the cultivation, harvesting and processing of aloe vera into juice and soap. By doing business together, the women were not only able to pool financial resources, but also share their skills and knowledge.

Another milestone for today's APROLMA was the acquisition of land for coffee cultivation. By acquiring and cultivating land together, the women were not only able to diversify their sources of income, but also strengthen their position in the male-dominated coffee industry. Coffee cultivation offered the women the opportunity to market their own products and at the same time promote ecologically sustainable cultivation methods.

4. Sector and Government Policy

Regulation of market participants

Workplace vulnerability of women can be addressed through corporate due diligence obligations in the form of regulations and laws, for example through legal protection of informal workers, the setting of national, regional or sectoral minimum wages, anti-discrimination laws, as well as health, safety and maternity regulations. The right to form workers' associations such as trade unions or labor committees should be guaranteed, enabling collective bargaining agreements that promote gender equity and reduce discriminatory practices.

Protection against sexual harassment can be realized through safeguards and awareness-raising measures, such as zero-tolerance policies, training of supervisors and the targeted hiring of female supervisors. Mandatory trainings and social dialogue to raise employee awareness, grievance mechanisms and trust-based contacts should be established.

National Policies and Development Plans

National policies can be used to strengthen the role of women in rural areas and improve access to loans, technology, irrigation systems, land ownership and use. For example, improved access to social and basic infrastructure (e.g. electricity, water, etc.) can reduce the time spent on unpaid care and domestic work by women in rural areas.

Good Practice: Gender strategy in the Honduran coffee sector

The Honduran Coffee Sector Gender Policy, adopted in 2021, represents an important commitment to narrow the gap in the inclusivity of the coffee sector, with a clear focus on gender equity and active participation of women and youth. This policy establishes four strategic pillars aimed at promoting activities and initiatives that foster gender equality and the active participation of all stakeholders involved:

1. Strengthening coffee sector institutions and organizations to address social inclusion and gender issues: This initiative aims to provide institutions and organizations with tools and resources to develop programs and policies that effectively address gender inequalities in the sector. This includes raising awareness of the challenges faced by women and youth in the coffee industry and promoting an inclusive and equitable environment.
2. Increase and improvement of access to services and resources for women and youth working in the sector: This pillar focuses on ensuring that women and youth working in coffee production have access to key resources such as land, loans, training and technology. By removing access barriers, they are given the opportunity to fully participate in all stages of the coffee value chain and improve their living conditions.
3. Developing and strengthening the leadership skills of women and youth working in the sector: Given the critical role that women and youth play in the sustainable development of the coffee sector, this pillar aims to empower them through leadership programs, training and mentoring. By strengthening their skills and confidence, they are empowered to take on leadership positions and make decisions that benefit their communities and the sector as a whole.
4. Integration of key stakeholders and collaboration in dialog on gender and social inclusion issues: To bring about lasting change, it is crucial to involve all relevant actors, including governments, civil society organizations, private companies and development agencies. This pillar promotes collaboration and coordination among these actors to raise awareness of gender and inclusion issues and to design and implement effective strategies to address them.

In summary, the coffee sector's gender policy in Honduras represents a comprehensive and collaborative approach to addressing gender inequality in the coffee industry. By focusing on strengthening institutions, equal access to resources, leadership development and collaboration between key stakeholders, the aim is to create a more inclusive, equitable and sustainable sector for all stakeholders.

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