



# **Retailers and Living Income:** ***From Transaction to Transformation***

**The Living Income**  
Community of Practice

# LICOP Facilitators



## Moderators:

**Christina Archer**  
Senior Advisor,  
Smallholder Livelihoods  
Sustainable Food Lab



**Sheila Senathirajah**  
Head of Social Impact  
ISEAL



**Carla Rodriguez**  
Senior Project  
Coordinator, Impacts  
and Innovations  
ISEAL



**Tech Support**  
**Natalia Dabrowska**  
Project Coordinator,  
Events  
ISEAL

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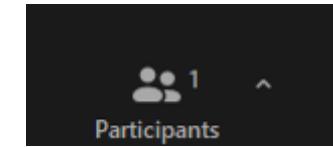
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# Session Guidelines

## RECORDING

- This session is being recorded and this will be shared with all participants on the Living Income webpage in the upcoming days .

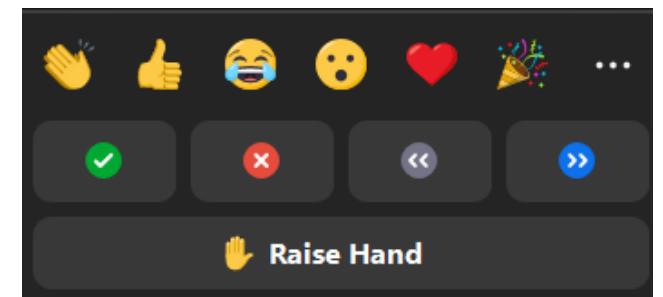


## INTRODUCE YOURSELF

- Introduce yourself in the chat

## HOW CAN I ASK A QUESTION/COMMENT?

- Attendees will remain muted during this session
- Please use the Q&A box to ask your questions, and upvote any questions you would like answered.
- Please use the chat box to share any ideas or reflections.
- There is a dedicated Q&As slot after the panel discussion



## TECHNICAL DIFFICULTIES?

Reach out to **Natalia (ISEAL)** in the chat box or to [livingincome@isealalliance.org](mailto:livingincome@isealalliance.org)

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# Agenda

1. Welcome and Introduction
2. Setting the Scene: Unpacking the Role of Retailers
3. Engaging Retailers: Why, How, and Where?
4. Panel Discussion



**Renske Aarnoudse**  
*Cocoa Program  
Director*  
IDH



**Leonie Kuderer**  
*Corporate Social  
Responsibility  
Manager*  
Dm-drogerie markt



**Louise Chegwidden**  
*Senior Partnership  
Manager*  
Fairtrade Foundation



**Nina Kuppertz**  
*Advisor*  
GIZ

5. Q&A
6. Wrap up

# The Living Income Community of Practice

**Living Income Community of Practice** is open to any entity committed to learning on the topic of Living Income and improving livelihoods of smallholder farmers

[www.living-income.com](http://www.living-income.com)

## The Living Income Community of Practice Objectives



Increase understanding of living income measurement and the income gap



Identify and discuss strategies for closing the income gap



Share learning and facilitate collaboration between actors

# Living Income Story



1.

LIVING INCOME BENCHMARK

Living income is the income level that would enable a family to afford a **decent standard of living**.

It answers the question:  
**'how much does a typical household in a particular place need to earn, from all income sources, in order to live a decent standard of living?**

Cost of a basic, decent standard of living for a household



FOOD FOR MODEL DIET



DECENT HOUSING



OTHER ESSENTIAL NEEDS



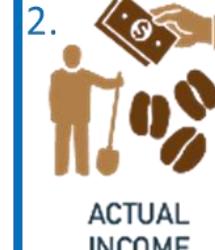
UNEXPECTED EVENTS



3.

INCOME GAP

2.



ACTUAL INCOME

Potential household income

OTHER INCOME

NET OFF FARM INCOME

NET FARM INCOME



OTHER SOURCES OF INCOME



NET OFF-FARM INCOME



PRIMARY CASH CROP INCOME



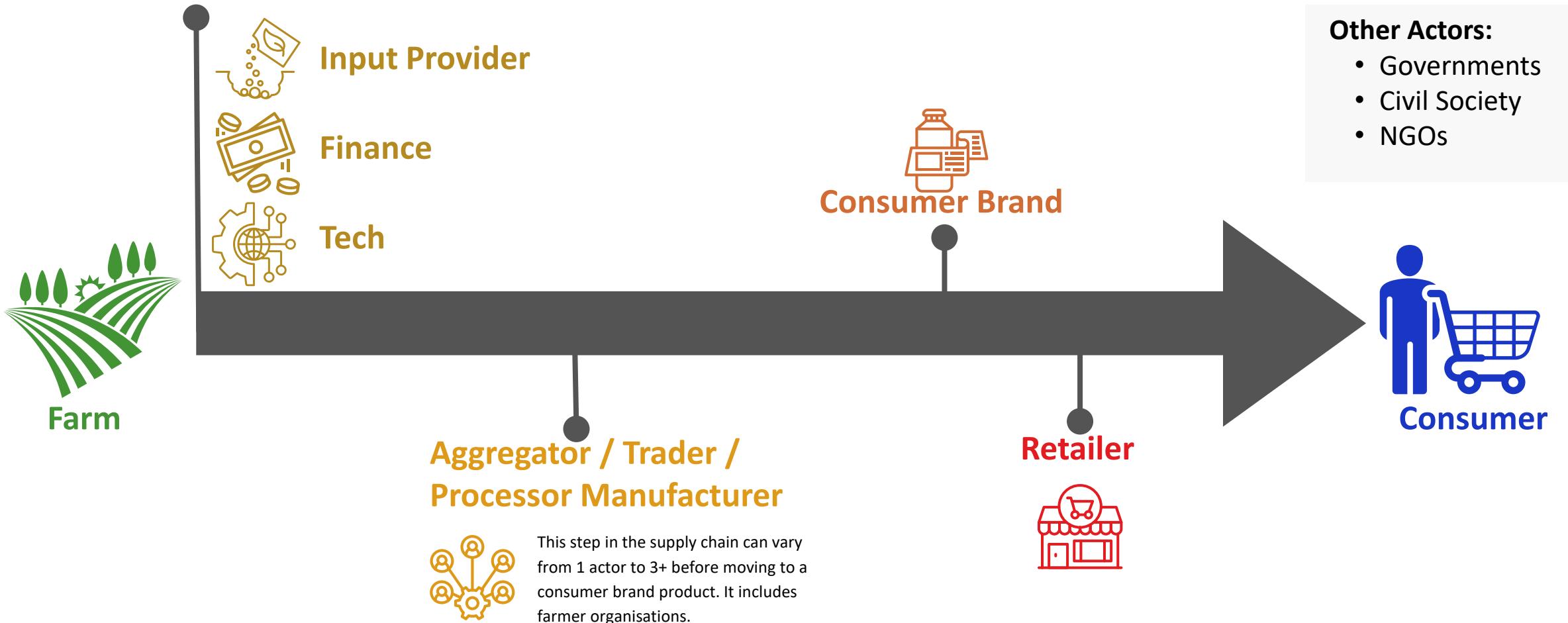
SECONDARY CROP INCOME



PRODUCE CONSUMED AT HOME

# Whose responsibility is living income?

Agricultural supply chains can be complex with many actors involved from farm to consumer, but each actor plays a role.



# *Evolving Roles: From Transactional to Transformational*



## **Multistakeholder Organisations**

*e.g., WBCSD, UNDP, FAO, ILO, OECD, IFC, World Benchmark Alliance*



## **NGOs**

*e.g., Fairtrade, Rikolto, IDH, TechnoServe, Heifer International, Rainforest Alliance, Solidaridad, Conservation International*



## **Sector Groups**

*e.g., Sustainable Coffee Challenge, ICO living income workstream, Alliance for Living Income in Cocoa*



## **Governments**

*e.g., UN Decent Work Coalition, Cote d'Ivoire Ghana Cocoa Initiative, Mexico Private Public Task Force*



## **Companies**

*e.g., Sustainable Vanilla Initiative, IDH Living Income Roadmap, World Cocoa Foundation*

# STEPS COMPANIES CAN TAKE



# Retailers and Living Income: *From Transaction to Transformation*

Tuesday 20 January, 14:00-15:00 UTC



**Renske Aarnoudse**  
*Cocoa Program  
Director*  
IDH



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*Senior Partnership  
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**Nina Kuppertz**  
*Advisor*  
GIZ



**Rebecca Webb**  
*Human Rights Manager*  
Marks and Spencer

**The Living Income  
Community of Practice**

# M&S' approach to cocoa living incomes



Fairtrade Living Income Programme

Shared ImpAct and Mass Balance +

Fairtrade Sourcing



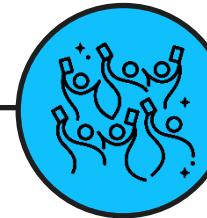
Koné Mawa, Bamba Madoussou, Dosso Fatoumata, Dosso Lédé, Diomandé Massangué, five farmers being supported by Yeyasso on their journey to begin cocoa farming.

# Fairtrade Living Income Programme



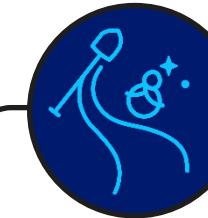
## Improved financial resilience

- LIRP differentials received by farmers for their cocoa sales
- Fairtrade Premium invested in productivity and organisational strengthening



## Increased productivity, profitability & resilience

- Farm record implementation
- Cocoa and share tree nursery set up for shade management
- Labour Service Centre established for pruning and spraying services



## Increased income from diversified sources

- Agroforestry nursery set up to provide seedlings alongside training
- Village Savings Loan Association set up to provide finance for income diversification

# Why M&S chose this approach

**Adaptable** programme funding meaning funds are invested where most needed and can be reallocated to paying a LIRP if the cocoa price drops.

**Pooled funding** with other organisations to allow for increased impact across multiple communities.

**Joint approach** alongside sourcing through Shared ImPact meaning the cooperative also benefits from guaranteed income through a 3 year sourcing commitment.



**Diomandé Léontine, cocoa farmer at Yeyasso, Côte d'Ivoire**



Topka Alexis, Tree Nursery Manager at Yeyasso, watering seedlings at the cooperative's nursery.

M&S

FAIRTRADE

66

‘Another major challenge is climate change. The cooperative has set up two nurseries and, thanks to the Shared ImPact program, we want to plant more trees and encourage agroforestry.’

*Kenaté Awa, Sustainability Manager at Yeyasso*

# What can you expect from LICOP in 2026?



Webinars



In-person  
workshop

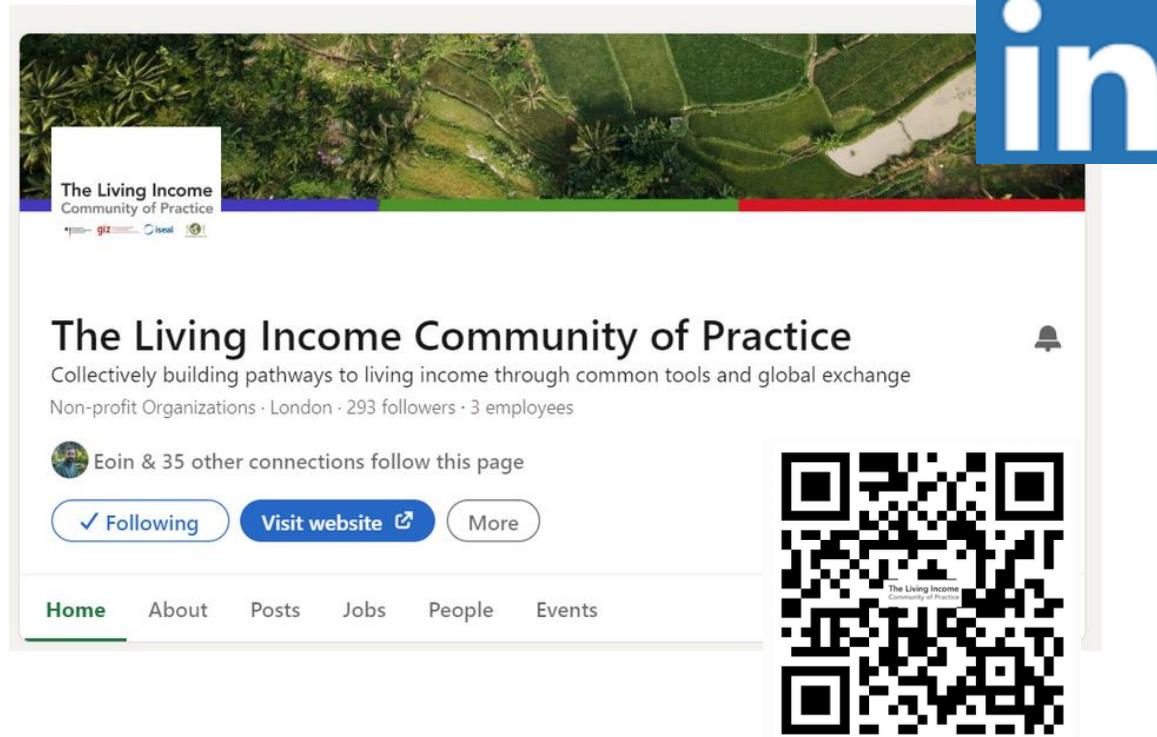


Virtual  
workshop



Publications:  
Including Due  
Diligence Guidance in  
February

**To join this community, we invite you to follow us on our social media and sign up to our newsletter by clicking on the form.**



The image shows a LinkedIn profile for 'The Living Income Community of Practice'. The profile picture is an aerial view of green, terraced fields. The header includes the organization's name and a small logo. Below the header, the profile summary reads: 'Collectively building pathways to living income through common tools and global exchange'. It also mentions 'Non-profit Organizations · London · 293 followers · 3 employees'. The 'Following' button is highlighted in blue. The bottom navigation bar includes 'Home', 'About', 'Posts', 'Jobs', 'People', and 'Events'.

The Living Income Community of Practice

Collectively building pathways to living income through common tools and global exchange

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### Subscribe

\* indicates required

First Name \*

Last Name \*

Email Address \*

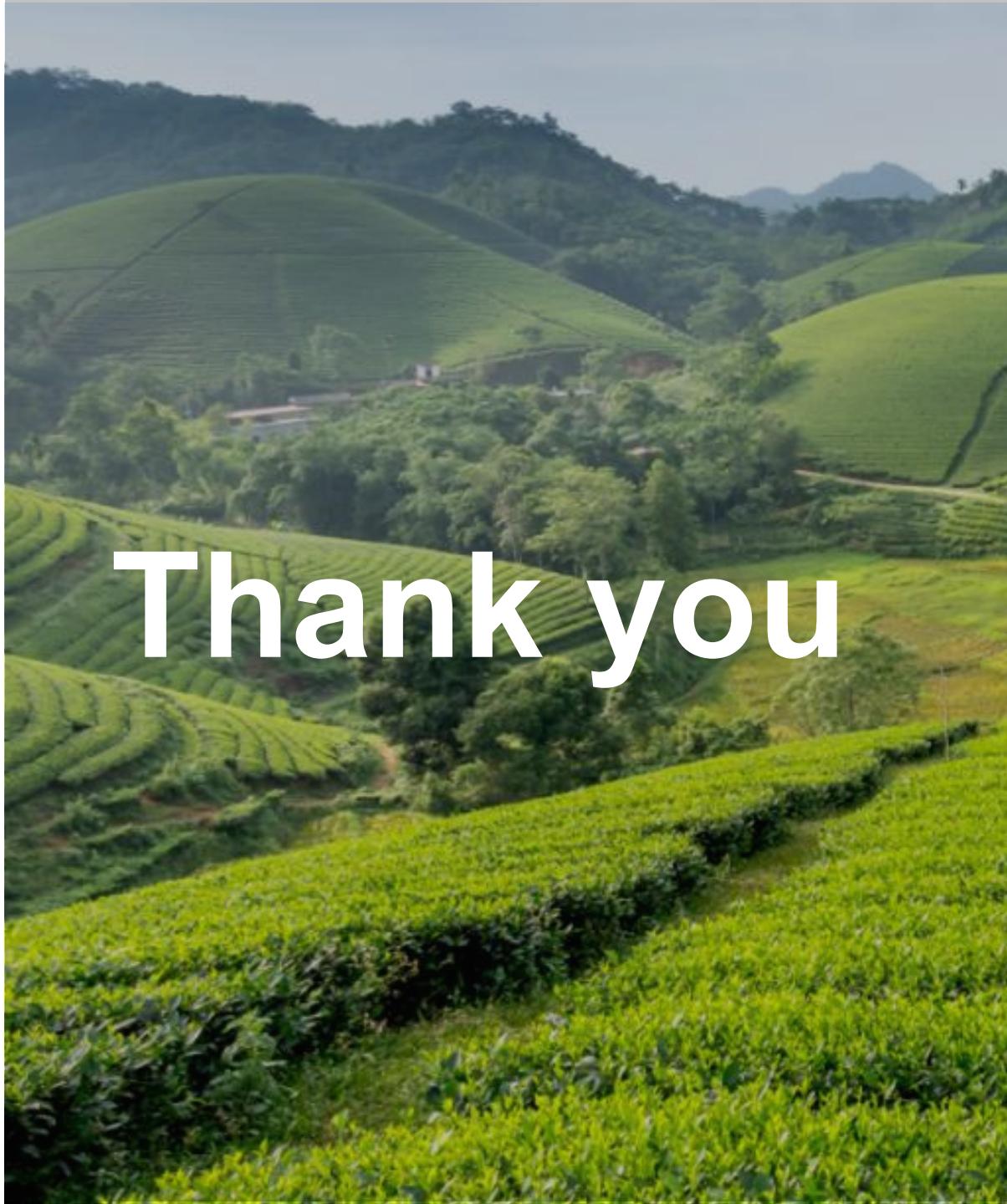
Organisation \*

Country \*

Organisation Sector

- Cocoa
- Coffee





# The Living Income Community of Practice

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