

PPT Guidelines

- › Limit the range of text colours
- › Use black font for body text
- › Always use Calibri font
- › Only use images to support a point made
- › Keep bullet style consistent
- › Use the templates provided where possible
- › When inserting images to fit half screen use slide 3
- › Images with a large file size will slow down your presentation. Always download smaller file sizes from Flickr. If you're taking images from the resource library then running the image through an online compressor is always helpful, <https://compressjpeg.com/>



Bridging the Gap: Gender Equality as a Pathway to Living Income

The Living Income
Community of Practice

LICOP Facilitators



Moderators

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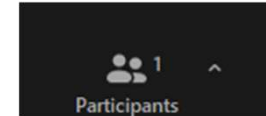
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Session Guidelines

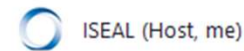
RECORDING

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



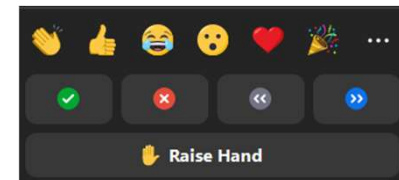
INTRODUCE YOURSELF

- Edit your name and add your organisation in brackets; e.g., [Mariana \(ISEAL/LICOP\)](#)
- To do this, simply click on the “Participant button”
- Next, in the Participant list, next to your name click on “Rename”



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 [Mariana \(ISEAL/LICOP\)](#) in the chat box or to livingincome@isealalliance.org

Slide 4

AS1

Suggest we say: 1.each attendee is on mute. Please use the Q&A box to ask your questions. 2. If you see a question you are interested in, you can 'vote' for it rather than asking it again. 3. There is a dedicated Q&As slot after the panel discussion

Anny Stoikova, 2025-02-20T08:15:09.091

Agenda

- 1. Introduction** (10 min)
- 2. LICOP & ARI Gender Paper** – Sally Smith, Gender Lead & Senior Researcher at ARI (15 min)
- 3. Speakers and Panel Discussion** (35 min)
 - » Anna Laven, Independent researcher and Associate Sustainable Economic Development and Gender at KIT
 - » Darrell High, Cocoa Manager at Nestle
 - » Emily Janoch, Associate Vice President, Design & Thought Leadership, Program Strategy and Innovation at CARE
 - » Ariana Carter, Global Cocoa Sustainability Lead at ECOM
- 4. Q&A** (23 min)
- 5. Closing** (2 min)

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



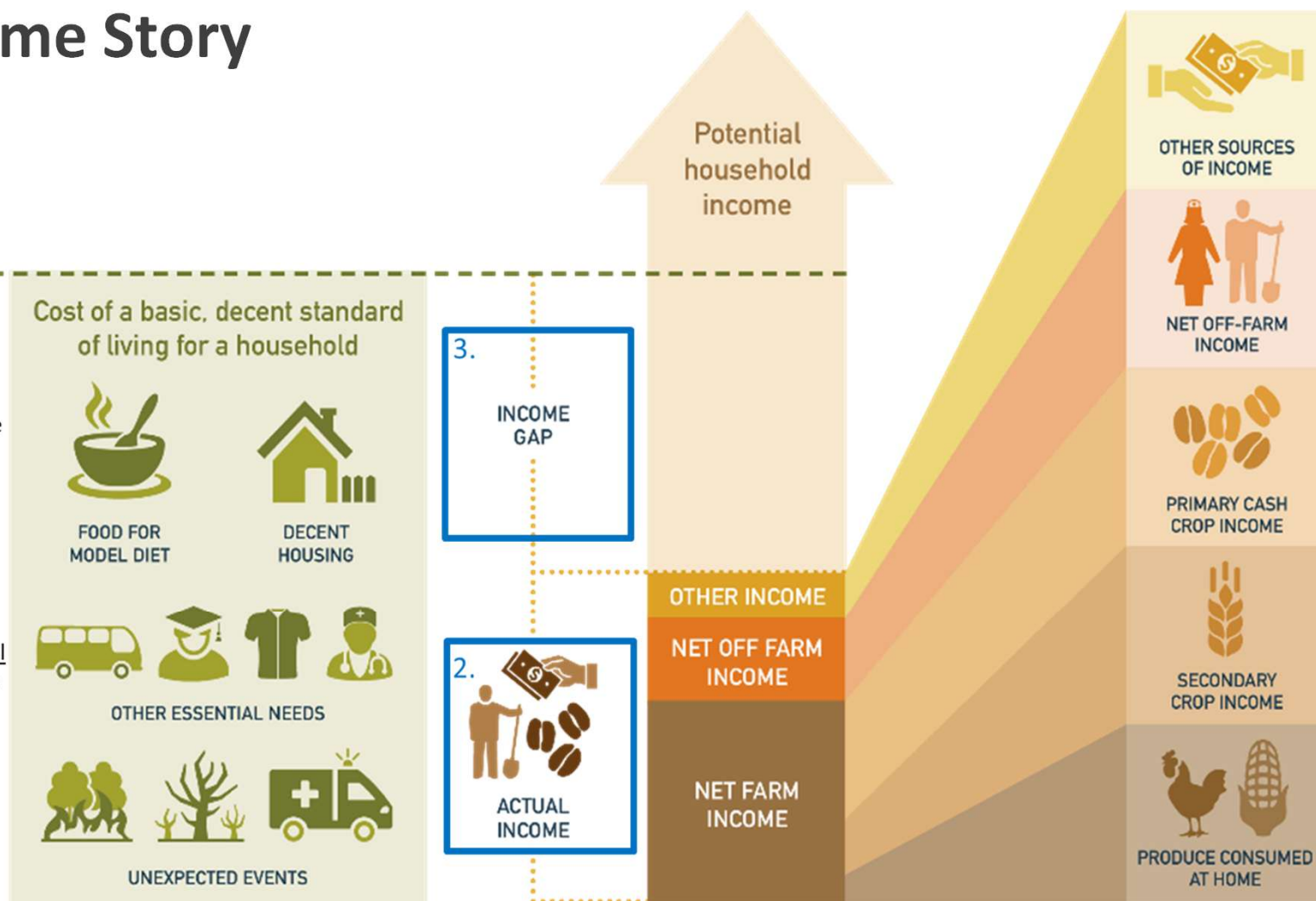
Living Income Story



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?**

Source: The Living Income Community of Practice



Strategies for closing the living income gap



Gender and Living Income

Building on our previous exchanges....

› April 2024: Gender - Focused Living Income Interventions:

- How a gender focus is integrated in the benchmark process (ARI)
- Examples of gender sensitive strategies to close income gaps (GIZ and Rikolto)
- Digital inclusion and use of data in women's coop (Aapti)

- **February 2022: Why does adopting gender transformative approaches to improve livelihoods in agriculture matter?**
- The ICO's development of gender transformative strategy for the coffee sector (Oxfam)
- How to embed the approach and overcome challenges to do so (IDH and Oxfam Ghana)

The Living Income Community of Practice



The importance of gender equality for living incomes in smallholder farming communities

Joint LICOP-ARI Briefing paper

LICOP Webinar, 9 September 2025

Sally Smith, Gender Lead & Senior Researcher, Anker Research Institute

Why is gender equality important for living income initiatives in smallholder farming communities?

Productivity and incomes are systematically lower for women than for men. Women are more likely to do unpaid work and have less control over household incomes than men.

Initiatives to increase productivity and household incomes are less effective and risk harming women if gender dynamics are ignored.

There are efficiency, resilience *and* HRDD arguments for integrating a gender perspective in living income programmes.

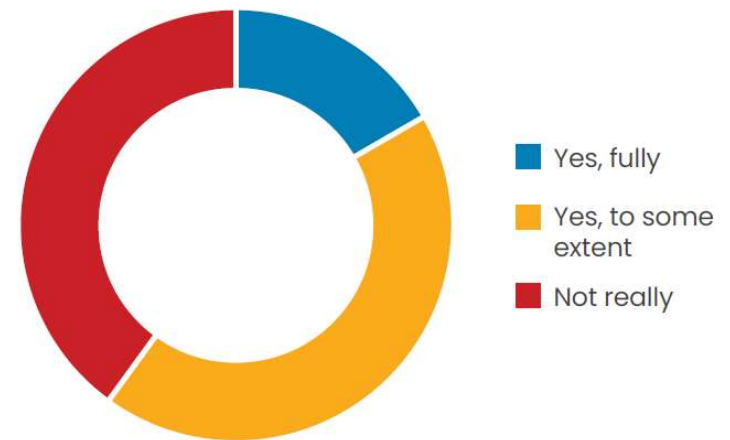


How are companies currently integrating a gender perspective in living income programmes?

Most companies do not fully integrate a gender perspective when measuring living income gaps or designing, implementing and evaluating interventions – with some notable exceptions.

More advanced companies are investing in gender-transformative approaches that respond to the needs of different members of farming households and tackle the root causes of gender inequalities.

Survey responses to “Has your company integrated a gender perspective into its living income activities?”



Source: ARI-LICoP company survey on approaches to gender equality and living income. This was a voluntary online survey of companies that purchase from smallholder farming communities. The sample is not representative.

Challenges to advancing gender and living income integration

Conceptual issues

- Living income conceptualized at household level not as individual human right.
- 'Farmer' often narrowly defined or understood.
- Huge variation in gender contexts.

Measurement challenges

- Men-headed vs. women-headed households not representative enough.
- Avoiding male bias requires adaptation of measurement approaches.
- Time spent on different types of work needs recording.

Knowledge gaps

- Links between gender equality and living income not widely understood.
- Lack of 'how to' knowledge.
- Artificial separation of living income and living wage.

Practical constraints

- Gender and living income in siloes.
- Internal expertise and financial resources lacking.
- Insufficient collaboration, co-investment and connection to national policy agendas.

How to advance gender equality and living incomes in farming communities

Shift from focusing on households and registered farmers to consider all people involved in farming and generating incomes in smallholder households.





Implies adaptation of the concepts, measurement and intervention approaches used for living income initiatives.

Living income programmes should:

- **Explore and address root causes** of gender inequalities
- Ensure segmentation approaches **respond to diverse needs**
- **Value all types of work**, paid and unpaid.
- Align with local and international **human rights** policies and frameworks
- **Foster collaboration** for efficiency and scale



Paper provides specific actions, examples and links to useful resources for progressing towards a gender-transformative living income approach

GENDER BLIND	GENDER AWARE	GENDER RESPONSIVE	GENDER TRANSFORMATIVE
			
Does not take any action to identify or address the specific needs of women and men.	Acknowledges differences between women and men and takes some action to be inclusive.	Acknowledges gender differences and inequalities and responds to the specific practical needs of women and men.	Seeks to examine, challenge and transform the underlying causes of gender inequalities such as discriminatory gender norms and institutions and unequal power relations.



Bridging the Gap:

Gender Equality as a Pathway to Living Income

Tuesday 9 September, 14:00-15:30 BST



Anna Laven
*Independent
Researcher & Associate
Sustainable Economic
Development and
Gender
KIT*



Darrell High
*Cocoa Manager
Nestle*



Emily Janoch
*Associate Vice President,
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CARE*



Ariana Carter
*Global Cocoa
Sustainability Lead
ECOM*



Sally Smith
*Gender Lead & Senior
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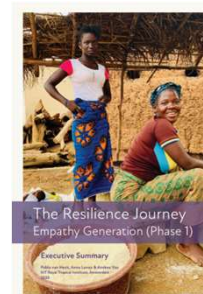
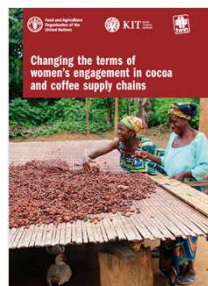
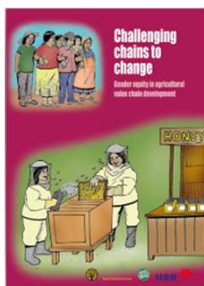
Bridging the Gap: Gender Equality as a Pathway to Living Income

Anna Laven

KIT Institute
9 September 2025



The Gender Journey of KIT in cocoa and coffee



2013

2024

Gender in value chains

Gender & Living Income

Gender in coffee & cocoa

Lessons

- Contributions of women to coffee or cocoa production are often not recognized, or undervalued (this starts with how farmer population is defined).
- Harmful gender norms are one of the root causes of persistent gender inequalities (socialisation with gender norms starts already at a young age)
- Living income is a household concept, considering the composition of the household, different income streams and costs of living. In practice, living income strategies tend to pay insufficient attention to intra-household dynamics that surround the 'income management' within families, and potentially even burden women with more work.
- It cannot be assumed that there is financial transparency, a pooling of income and joint decision-making between household members.
- Heterogeneity among households and among women is increasingly recognized but the appetite for scalable solutions limits more (effective) targeted approaches.
- Promoting gender equality and gender transformative change requires involvement of men. Furthermore, it demands deliberate action and budget, and showing results takes time.

Gender embedding in Nestlé Income Accelerator Program

Gender in design of IAP

- Women empowerment as pathway for change
- Registered farmer + spouse as recipients of cash transfers
- Women access to Mobile Money account was actively promoted
- Intensive Gender Action Learning System training, including household vision
- VSLAs and income diversification opportunities for empowering women and enhance their financial independence

Gender in KIT-MEL

- Survey among registered farmer and spouse
- Mixed methods: separate FGDs with women and men
- Diversity among members of team of enumerators
- Women empowerment index: women's access to resources, participation decision-making and access to an enabling environment
- Track changes in different cash transfer use by women and men
- Adaptive management to identify (gender-related) challenges and improve implementation

Snapshot of results

- Differences in allocation of cash:
 - Men prioritize on-farm investments in buying inputs for the cocoa farm
 - Women prioritize setting up their own IGAs, such as small-scale trading, agricultural production, and service provision
- A substantial rise in the number of women enrolled in VSLAs
- A substantial increase in the proportion of women taking out loans, 18% vs 5% in the previous season (not statistically significant).
- A relatively steeper change in increase in women's WEI scores (14% than in the comparison groups).

Figure 48. VSLA membership among women

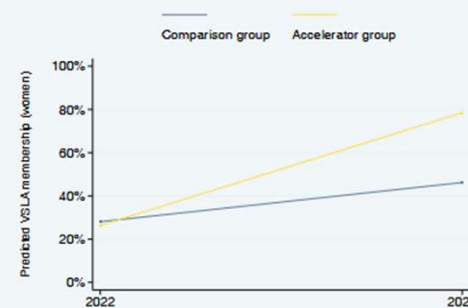


Figure 49. Women's access to financial services



Figure 36. Average loan amount by woman (US\$)

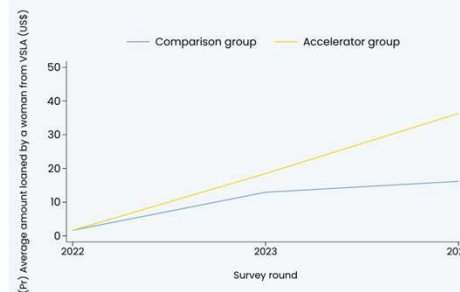
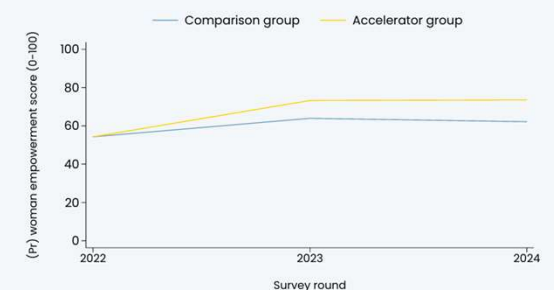


Figure 40. Women Empowerment



More anecdotal results (qualitative data)

- VSLAs enable women to access financial resources that would otherwise be unavailable.
- The income from IGAs is especially important outside the cocoa season
- Women's participation in VSLAs has altered household dynamics and their social standing. Women reported feeling more valued as they are now able to contribute financially to their households.
- Some women shared that they could save increasing amounts of money and take out progressively bigger loans to invest in their activities.
- Some women shared that the GALS training has positively influenced them and contributed to joint household planning..



“They taught us to make a plan and to follow it step by-step. Now, I know how to manage my business better and also support my family.”

“GALS training showed us how to work as a team to reach our goals”

How is Nestlé IAP contributing to gender transformative change?

Nestlé IAP is gender aware and responsive and has elements of being gender transformative:

- Capable and motivated staff to address gender issues at HQ
- Household approach, with attention for intra-household dynamics
 - Enabling joint household decision-making and financial transparency via intense GALS training
- Professionalizing labour groups to increase productivity and (potentially) reduce work load in household

But gender transformative change has not been at the core of Nestlé IAP:

- It does not challenge traditional gender roles (although some piloting with for example female pruning groups)
- No gender specific learning questions and limited gender analysis in MEL so far
- Still unknowns, for example on how living income interventions change the labour distribution within households and potential (negative) consequences
- Gender could have been more integrated, but it is a challenge on how to do this without becoming too complex

Contact

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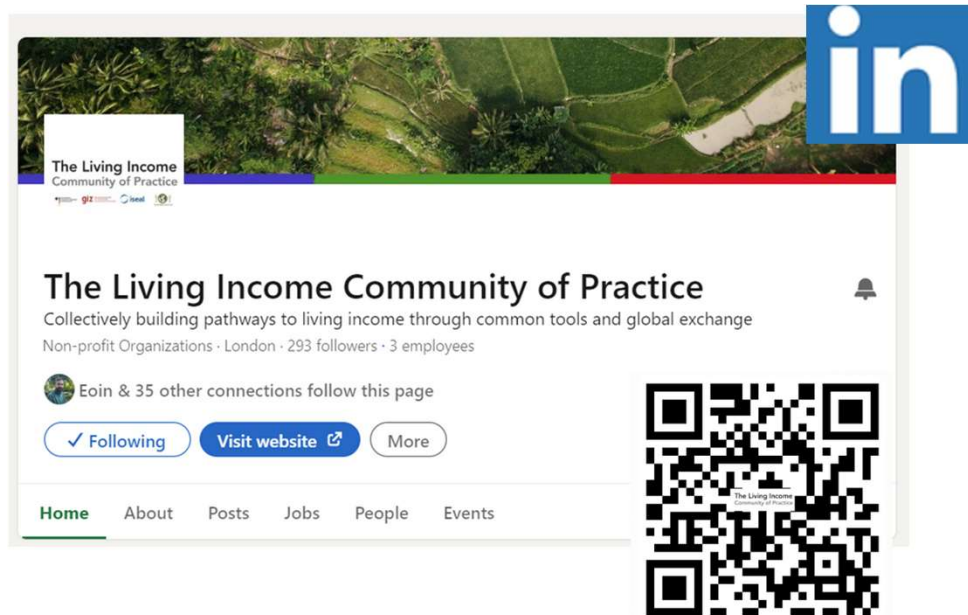
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